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

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BHC Name FIRST AMERICAN FINANCIAL CORPORATION

City/State SANTA ANA, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 16,262,328
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

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:

FIRST AMERICAN FINANCIAL CORPORATION
1 FIRST AMERICAN WAY

SANTA ANA, CA 92707

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	16,446,589	14,228,276	15,362,066	12,260,579	11,367,680
Net income ($000)	206,747	535,915	1,241,071	696,429	707,410
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.90			0.78			0.74			1.06			1.82		
+ Non-interest income	51.01			58.35			58.83			55.38			51.70		
– Overhead expense	46.02			49.98			48.87			49.40			46.20		
– Provision for credit losses	0			0			0			0			0		
+ Securities gains (losses)	-2.59			0.76			-0.01			0.49			0.64		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	3.30			9.92			10.68			7.53			7.96		
Net operating income	2.51			7.53			8.08			5.68			6.22		
Net income	2.51			7.53			8.08			5.68			6.22		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.11			2.36			2.15			2.93			4.03		
Interest expense	0.73			0.87			0.84			0.90			0.76		
Net interest income (tax equivalent)	1.37			1.49			1.31			2.03			3.27		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0			0			0		
Earnings coverage of net loan and lease losses (X)															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases	0			0			0			0			0		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	5.85			4.30			4.98			4.32			10.30		
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0		
Liquidity and Funding															
Net noncore funding dependence	5.56			3.38			4.38			-2.91			-25.92		
Net short-term noncore funding dependence	-20.58			-17.01			-19.99			-26.42			-45.41		
Net loans and leases / Total assets	3.47			5.06			4.07			6.08			2.66		
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0		
Holding company equity capital / Total assets	30.23			34.12			35.05			38.37			38.38		
Total equity capital (including minority interest) / Total assets	30.33			34.19			35.15			38.46			38.41		
Common equity tier 1 capital / Total risk-weighted assets															
Net loans and leases / Equity capital (X)	0.11			0.15			0.12			0.16			0.07		
Cash dividends / Net income	53.06			18.85			17.16			28.53			26.64		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	5.42			25.54			28.57			11.08			8.36		
Equity capital	-6.61			15.30			17.45			11.07			18.14		
Net loans and leases	-27.73			29.82			-13.95			153.97			242.20		
Noncore funding	19.90			14.74			47.56			48.95			23.60		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	33.30			18.87			28.37			20.21			16.01		
Equity investment in subsidiaries / Equity capital	129.81			120.89			119			121.10			117.97		
Cash from ops + noncash items + op expense / Op expense + dividends	278.10			148.10			240.64			247.92			165.08		

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	12,386	16,596	32,567	23,753	8,813	-25.37	6219.39
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	12,386	16,596	32,567	23,753	8,813	-25.37	6219.39
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	12,386	16,596	32,567	23,753	8,813	-25.37	6219.39
Investment interest income (tax equivalent)	87,111	62,339	132,994	125,876	163,339	39.74	78.12
Interest on balances due from depository institutions	9,853	4,881	9,778	26,653	69,883	101.86	216.71
Interest income on other earning assets	4,274	4,708	11,037	10,826	12,492	-9.22	-30.24
Total interest income (tax equivalent)	113,624	88,524	186,376	187,108	254,527	28.35	94.76
Interest on time deposits of $250K or more	6	7	14	16	9	-14.29	100.00
Interest on time deposits < $250K	1	2	4	5	2	-50.00	0.00
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,837	1,276	2,967	4,050	8,306	43.97	23.04
Interest on other borrowings and trading liabilities	37,592	31,435	69,437	53,396	39,484	19.59	131.95
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	39,436	32,720	72,422	57,467	47,801	20.53	122.75
Net interest income (tax equivalent)	74,188	55,804	113,954	129,641	206,726	32.94	82.56
Non-interest income	4,194,594	4,151,037	9,037,161	6,789,998	5,877,501	1.05	55.51
Adjusted operating income (tax equivalent)	4,268,782	4,206,841	9,151,115	6,919,639	6,084,227	1.47	55.91
Overhead expense	3,784,245	3,555,600	7,507,993	6,056,753	5,252,221	6.43	52.15
Provision for credit losses	0	0	0	0	0		
Securities gains (losses)	-213,289	54,197	-1,808	60,384	73,012		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	271,248	705,438	1,641,314	923,270	905,018	-61.55	1.20
Applicable income taxes	62,915	167,572	392,245	222,774	195,170	-62.45	-28.56
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	62,915	167,572	392,245	222,774	195,170	-62.45	-28.56
Minority interest	1,586	1,951	7,998	4,067	2,438	-18.71	
Net income before discontinued operations, net of minority interest	206,747	535,915	1,241,071	696,429	707,410	-61.42	14.52
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	206,747	535,915	1,241,071	696,429	707,410	-61.42	14.52
Memoranda							
Net income - holding company and noncontrolling (minority) interest	208,333	537,866	1,249,069	700,496	709,848	-61.27	15.76
Investment securities income (tax equivalent)	87,111	62,339	132,994	125,876	163,339	39.74	78.12
US Treasury and agency securities (excluding mortgage-backed securities)	2,171	4,613	8,141	9,830	14,265	-52.94	-32.07
Mortgage-backed securities	45,601	25,001	55,918	55,851	86,381	82.40	171.82
All other securities	39,339	32,725	68,935	60,195	62,693	20.21	35.96
Cash dividends declared	109,705	101,043	212,991	198,663	188,440	8.57	46.08
Common	109,705	101,043	212,991	198,663	188,440	8.57	46.08
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.38			1.24			1.21			1.53			2.24		
Less: Interest expense	0.48			0.46			0.47			0.47			0.42		
Equals: Net interest income (tax equivalent)	0.90			0.78			0.74			1.06			1.82		
Plus: Non-interest income	51.01			58.35			58.83			55.38			51.70		
Equals: adjusted operating income (tax equivalent)	51.91			59.13			59.57			56.44			53.52		
Less: Overhead expense	46.02			49.98			48.87			49.40			46.20		
Less: Provision for credit losses	0			0			0			0			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	-2.59			0.76			-0.01			0.49			0.64		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3.30			9.92			10.68			7.53			7.96		
Less: Applicable income taxes (tax equivalent)	0.77			2.36			2.55			1.82			1.72		
Less: Minority interest	0.02			0.03			0.05			0.03			0.02		
Equals: Net operating income	2.51			7.53			8.08			5.68			6.22		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.51			7.53			8.08			5.68			6.22		
Memo: Net income (last four quarters)	5.54			7.39			8.08			5.68			6.22		
Net income–BHC and noncontrolling (minority) interest	2.53			7.56			8.13			5.71			6.24		
Margin Analysis															
Average earning assets / Average assets	65.63			52.67			56.42			52.13			55.57		
Average interest-bearing funds / Average assets	25.18			26.66			25.52			26.41			31.76		
Interest income (tax equivalent) / Average earning assets	2.11			2.36			2.15			2.93			4.03		
Interest expense / Average earning assets	0.73			0.87			0.84			0.90			0.76		
Net interest income (tax equivalent) / Average earning assets	1.37			1.49			1.31			2.03			3.27		
Yield or Cost															
Total loans and leases (tax equivalent)	2.25			10.46			6			11.47			8.06		
Interest-bearing bank balances	6.56			2.58			2.78			3.83			10.54		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	2.11			2.36			2.15			2.93			4.03		
Investment securities (tax equivalent)	1.81			1.75			1.65			2.05			2.65		
US Treasury and agency securities (excluding mortgage-backed securities)	1.60			2			2.03			2.67			2.63		
Mortgage-backed securities	1.63			1.20			1.16			1.69			2.66		
All other securities	2.28			2.37			2.26			2.47			2.60		
Interest-bearing deposits	0.10			0.06			0.06			0.12			0.31		
Time deposits of $250K or more	1.04			1.13			1.16			1.35			0.79		
Time deposits < $250K	0.11			0.20			0.21			0.39			0.36		
Other domestic deposits	0.19			0.12			0.15			0.22			0.31		
Foreign deposits															
Federal funds purchased and repos	0						0			0			0		
Other borrowed funds and trading liabilities	2.86			4.46			3.32			4.29			4.56		
All interest-bearing funds	1.90			1.72			1.85			1.77			1.32		

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	4,194,594	4,151,037	9,037,161	6,789,998	5,877,501
Fiduciary activities income	26,015	21,860	47,691	34,170	27,129
Service charges on deposit accounts - domestic	4,493	4,797	9,620	7,738	6,165
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	636,545	714,801	1,402,177	1,340,588	1,113,716
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	31,547	100,351	428,725	-5,181	-4,356
Other non-interest income	3,495,994	3,309,228	7,148,948	5,412,683	4,734,847
Total overhead expenses	3,784,245	3,555,600	7,507,993	6,056,753	5,252,221
Personnel expense	1,239,928	1,136,487	2,380,118	1,965,993	1,830,405
Net occupancy expense	156,245	151,670	303,085	303,960	295,384
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	28,778	23,773	50,682	43,250	28,350
Other operating expenses	2,359,294	2,243,670	4,774,108	3,743,550	3,098,082
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	21,363	18,876	20,304	18,644	17,536
Average personnel expense per employee	58.04	60.21	117.22	105.45	104.38
Average assets per employee	769.86	753.78	756.60	657.62	648.25

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	88.65			84.52			82.04			87.53			86.33		
Percent of Average Assets															
Total overhead expense	46.02			49.98			48.87			49.40			46.20		
Personnel expense	15.08			15.98			15.49			16.04			16.10		
Net occupancy expense	1.90			2.13			1.97			2.48			2.60		
Other operating expenses	29.04			31.87			31.41			30.89			27.50		
Overhead less non-interest income	-4.99			-8.37			-9.95			-5.98			-5.50		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	88.65			84.52			82.04			87.53			86.33		
Personnel expense	29.05			27.02			26.01			28.41			30.08		
Net occupancy expense	3.66			3.61			3.31			4.39			4.85		
Other operating expenses	55.94			53.90			52.72			54.73			51.39		
Total non-interest income	98.26			98.67			98.75			98.13			96.60		
Fiduciary activities income	0.61			0.52			0.52			0.49			0.45		
Service charges on domestic deposit accounts	0.11			0.11			0.11			0.11			0.10		
Trading revenue	0			0			0			0			0		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	14.91			16.99			15.32			19.37			18.30		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.74			2.39			4.68			-0.07			-0.07		
Other non-interest income	81.90			78.66			78.12			78.22			77.82		
Overhead less non-interest income	-9.61			-14.15			-16.71			-10.60			-10.28		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.19			23.75			23.90			24.13			21.57		
Applicable income tax + TE / Pretax net operating income + TE	23.19			23.75			23.90			24.13			21.57		

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	553,935	712,530	638,063	748,312	287,459	-22.26	
Commercial and industrial loans	10,644	68,641	31,607	29,912	18,970	-84.49	34.90
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	0		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	564,579	781,171	669,670	778,224	306,429	-27.73	7055.63
Less: Allowance for loan and lease losses	0	0	0	0	0		
Net loans and leases	564,579	781,171	669,670	778,224	306,429	-27.73	7055.63
Debt securities that reprice or mature in over 1 year	7,080,608	6,670,401	7,828,622	5,221,698	4,417,359	6.15	114.12
Mutual funds and equity securities	392,482	462,009	657,130	464,126	392,318	-15.05	-8.04
Subtotal	8,037,669	7,913,581	9,155,422	6,464,048	5,116,106	1.57	114.83
Interest-bearing bank balances	305,292	293,162	323,237	587,179	866,706	4.14	24.73
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,369,635	1,209,343	1,533,242	1,133,124	1,496,277	13.25	-11.22
Trading assets	0	0	0	0	0		
Total earning assets	9,712,596	9,416,086	11,011,901	8,184,351	7,479,089	3.15	75.67
Non-interest-bearing cash and due from depository institutions	1,506,711	1,978,550	963,173	734,143	663,675	-23.85	59.65
Premises, fixed assets, and leases	1,169,559	1,039,321	1,092,975	1,029,917	1,021,688	12.53	47.55
Other real estate owned	35,088	35,107	35,101	35,120	35,200	-0.05	-2.59
Investment in unconsolidated subsidiaries	576,036	424,125	518,967	285,885	185,877	35.82	390.39
Intangible and other assets	3,262,338	2,533,696	2,829,143	2,526,572	2,133,638	28.76	72.12
Total assets	16,262,328	15,426,885	16,451,260	12,795,988	11,519,167	5.42	74.60
Quarterly average assets	16,346,831	14,679,229	16,942,552	13,028,284	11,571,744	11.36	74.38
Average loans and leases (YTD)	1,102,992	317,438	542,784	207,173	109,382	247.47	5282.81
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	564,579	781,171	669,670	778,224	306,429	-27.73	7055.63
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	8,842,725	8,341,753	10,018,994	6,818,948	6,305,954	6.01	67.59
U.S. Treasury securities	146,524	187,993	122,920	80,846	143,941	-22.06	-12.72
US agency securities (excluding mortgage-backed securities)	129,543	284,747	177,302	263,922	321,919	-54.51	-41.86
Municipal securities	1,462,328	1,568,237	1,648,511	1,248,808	1,090,840	-6.75	34.92
Mortgage-backed securities	5,050,072	4,423,754	5,606,939	3,474,618	3,278,257	14.16	123.15
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,661,776	1,415,013	1,806,192	1,286,628	1,078,679	17.44	49.45
Mutual funds and equity securities	392,482	462,009	657,130	464,126	392,318	-15.05	-8.04
Available-for-sale securities	8,450,243	7,879,744	9,361,864	6,354,822	6,305,954	7.24	60.15
U.S. Treasury securities	146,524	187,993	122,920	80,846	143,941	-22.06	-12.72
US agency securities (excluding mortgage-backed securities)	129,543	284,747	177,302	263,922	321,919	-54.51	-41.86
Municipal securities	1,462,328	1,568,237	1,648,511	1,248,808	1,090,840	-6.75	34.92
Mortgage-backed securities	5,050,072	4,423,754	5,606,939	3,474,618	3,278,257	14.16	123.15
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,661,776	1,415,013	1,806,192	1,286,628	1,078,679	17.44	49.45
Mutual funds and equity securities	0	0	0	0	392,318		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-806,925	151,937	44,865	233,812	159,316		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	105,538	111,588	108,914	110,163	104,516	-5.42	-14.62

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	3,724,101	2,608,367	3,557,871	1,838,744	1,131,924	42.78	554.81
NOW, ATS and transaction accounts	2,399,687	2,745,758	1,507,800	1,435,004	2,203,759	-12.60	-5.05
Time deposits less brokered deposits < $250K	1,772	2,068	1,769	1,762	628	-14.31	192.89
MMDA and other savings accounts	0	0	0	0	0		
Other non-interest-bearing deposits	60,356	90,582	84,509	93,637	33,793	-33.37	217.48
Core deposits	6,185,916	5,446,775	5,151,949	3,369,147	3,370,104	13.57	98.54
Time deposits of $250K or more	1,157	1,144	1,152	1,439	1,120	1.14	2.21
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
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	13,234	150,821	18,922	3,478	23,039	-91.23	-70.39
Other borrowings w/remaining maturity over 1 year	2,109,173	1,619,210	2,239,213	1,526,195	1,003,779	30.26	188.54
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	2,123,564	1,771,175	2,259,287	1,531,112	1,027,938	19.90	173.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	3,019,832	2,934,083	3,257,209	2,974,081	2,696,123	2.92	35.81
Total liabilities	11,329,312	10,152,033	10,668,445	7,874,340	7,094,165	11.60	85.24
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	1,891,475	2,186,926	2,179,177	2,214,935	2,300,926	-13.51	-14.64
Retained earnings	3,774,929	3,088,627	3,679,928	2,655,495	2,161,049	22.22	228.09
Accumulated other comprehensive income	-750,824	-11,810	-92,450	39,541	-41,492		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,915,581	5,263,744	5,766,656	4,909,972	4,420,484	-6.61	53.93
Noncontrolling (minority) interest in subsidiaries	17,435	11,108	16,159	11,676	4,518	56.96	268.22
Total equity capital, including minority interest	4,933,016	5,274,852	5,782,815	4,921,648	4,425,002	-6.48	54.25
Total liabilities and capital	16,262,328	15,426,885	16,451,260	12,795,988	11,519,167	5.42	74.60
Memoranda							
Non-interest-bearing deposits	3,787,386	2,698,949	3,642,380	1,932,381	1,165,717	40.33	544.40
Interest-bearing deposits	2,399,687	2,748,970	1,510,721	1,438,205	2,205,507	-12.71	-5.12
Total deposits	6,187,073	5,447,919	5,153,101	3,370,586	3,371,224	13.57	98.51
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,766,656	4,909,972	4,909,972	4,420,484	3,741,881		
Accounting restatements	0	0	0	0	0		
Net income	206,747	535,915	1,241,071	696,429	707,410		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-334,782	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	109,705	101,043	212,991	198,663	188,440		
Change in other comprehensive income	-658,374	-51,351	-131,991	81,033	119,083		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	45,039	-29,749	-39,405	-89,311	40,550		
Holding company equity capital, ending balance	4,915,581	5,263,744	5,766,656	4,909,972	4,420,484		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	3.41			4.62			3.88			5.85			2.50		
Commercial and industrial loans	0.07			0.44			0.19			0.23			0.16		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Net loans and leases	3.47			5.06			4.07			6.08			2.66		
Debt securities over 1 year	43.54			43.24			47.59			40.81			38.35		
Mutual funds and equity securities	2.41			2.99			3.99			3.63			3.41		
Subtotal	49.43			51.30			55.65			50.52			44.41		
Interest-bearing bank balances	1.88			1.90			1.96			4.59			7.52		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	8.42			7.84			9.32			8.86			12.99		
Trading assets	0			0			0			0			0		
Total earning assets	59.72			61.04			66.94			63.96			64.93		
Non-interest cash and due from depository institutions	9.27			12.83			5.85			5.74			5.76		
Other real estate owned	0.22			0.23			0.21			0.27			0.31		
All other assets	31.01			26.14			27.21			30.30			29.31		
Memoranda															
Short-term investments	10.30			9.74			11.28			13.44			20.51		
U.S. Treasury securities	0.90			1.22			0.75			0.63			1.25		
US agency securities (excluding mortgage-backed securities)	0.80			1.85			1.08			2.06			2.79		
Municipal securities	8.99			10.17			10.02			9.76			9.47		
Mortgage-backed securities	31.05			28.68			34.08			27.15			28.46		
Asset-backed securities	0			0			0			0			0		
Other debt securities	10.22			9.17			10.98			10.05			9.36		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	3.47			5.06			4.07			6.08			2.66		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	98.11			91.21			95.28			96.16			93.81		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	1.89			8.79			4.72			3.84			6.19		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans	0			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	10.30			9.74			11.28			13.44			20.51		
Liquid assets	43.87			46.38			43.67			40.07			45.67		
Investment securities	54.38			54.07			60.90			53.29			54.74		
Net loans and leases	3.47			5.06			4.07			6.08			2.66		
Net loans, leases and standby letters of credit	3.47			5.06			4.07			6.08			2.66		
Core deposits	38.04			35.31			31.32			26.33			29.26		
Noncore funding	13.06			11.48			13.73			11.97			8.92		
Time deposits of $250K or more	0.01			0.01			0.01			0.01			0.01		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.08			0.98			0.12			0.03			0.20		
Earning assets that reprice within 1 year	59.51			49.26			60.09			51.72			53.53		
Interest-bearing liabilities that reprice within 1 year	0			0			0			0			0		
Long-term debt that reprices within 1 year	0			0			0			0			0		
Net assets that reprice within 1 year	59.51			49.25			60.08			51.72			53.52		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.56			3.38			4.38			-2.91			-25.92		
Net short-term noncore funding dependence	-20.58			-17.01			-19.99			-26.42			-45.41		
Short-term investment / Short-term noncore funding	12,656.24			996.22			9,811.22			49,462.42			9,870.03		
Liquid assets - short-term noncore funding / Nonliquid assets	78.01			84.66			77.33			66.80			83.69		
Net loans and leases / Total deposits	9.13			14.34			13			23.09			9.09		
Net loans and leases / Core deposits	9.13			14.34			13			23.10			9.09		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	95.56			94.46			93.44			93.19			100		
U.S. Treasury securities	1.66			2.25			1.23			1.19			2.28		
US agency securities (excluding mortgage-backed securities)	1.46			3.41			1.77			3.87			5.11		
Municipal securities	16.54			18.80			16.45			18.31			17.30		
Mortgage-backed securities	57.11			53.03			55.96			50.96			51.99		
Asset-backed securities	0			0			0			0			0		
Other debt securities	18.79			16.96			18.03			18.87			17.11		
Mutual funds and equity securities	4.44			5.54			6.56			6.81			6.22		
Debt securities 1 year or less	15.49			14.50			15.30			16.62			23.73		
Debt securities 1 to 5 years	13.54			12.07			10.95			12.53			13.46		
Debt securities over 5 years	66.53			67.89			67.19			64.04			56.59		
Pledged securities	1.19			1.34			1.09			1.62			1.66		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	11.48			-35.80			7.92			-27.20			-3.27		
Investment securities	6.01			32.17			46.93			8.14			3.93		
Core deposits	13.57			57.30			52.92			-0.03			-11.63		
Noncore funding	19.90			14.74			47.56			48.95			23.60		

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)	0	0	0	0	0
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	8,010,916	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	78,238	0	17,500,000	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	0			0			0			0			0		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	0.48			0			155.07			0			0		
Interest rate contracts	0			0			48.69			0			0		
Interest rate futures and forward contracts	0			0			48.69			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0.48			0			106.37			0			0		
Commodity and other futures and forward contracts	0.48			0			106.37			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	0			0			0			0			0		

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	78,238	0	25,510,916	0	0
Interest rate contracts	0	0	8,010,916	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	78,238	0	17,500,000	0	0
Derivatives Position					
Futures and forwards	78,238	0	25,510,916	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	78,238	0	25,510,916	0	0
Interest rate contracts	0	0	8,010,916	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	78,238	0	17,500,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	257	0	-26,416	0	0
Gross positive fair value	0	0	254,938	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	254,938	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	0						31.40								
Foreign exchange contracts	0						0								
Equity, commodity, and other contracts	100						68.60								
Futures and forwards	100						100								
Written options	0						0								
Exchange-traded	0						0								
Over-the-counter	0						0								
Purchased options	0						0								
Exchange-traded	0						0								
Over-the-counter	0						0								
Swaps	0						0								
Held for trading	0						0								
Interest rate contracts	0						0								
Foreign exchange contracts	0						0								
Equity, commodity, and other contracts	0						0								
Non-traded	100						100								
Interest rate contracts	0						31.40								
Foreign exchange contracts	0						0								
Equity, commodity, and other contracts	100						68.60								
Derivative contracts (excluding futures and forex 14 days or less)	0						0								
One year or less	0						0								
Over 1 year to 5 years	0						0								
Over 5 years	0						0								
Gross negative fair value (absolute value)	0.33						0.10								
Gross positive fair value	0						1								
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

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	0	0	0	0	0
Gross losses	0	0	0	0	0
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	0
Net losses	0	0	0	0	0
Provision for loan and lease losses	0	0	0	0	0
Adjustments	0	0	0	0	0
Ending balance	0	0	0	0	0
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			0			0			0			0		
Provision for loan and lease losses / Average loans and leases	0			0			0			0			0		
Provision for loan and lease losses / Net loan and lease losses															
Allowance for loan and lease losses / Total loans and leases not held for sale	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases	0			0			0			0			0		
Allowance for loan and lease losses / Net loans and leases losses (X)															
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases													0		
Gross loan and lease losses / Average loans and leases	0			0			0			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)															
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

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	0	0	0	0	4
90+ days past due loans and leases	0	0	0	0	300
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	0	304
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
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	0	0	0	0	0
Other real estate owned	35,088	35,107	35,101	35,120	35,200
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0			0		
90+ days past due loans and leases	0			0			0			0			0.10		
Nonaccrual loans and leases	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases	0			0			0			0			0.10		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
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		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0			0		
90+ days past due assets	0			0			0			0			0.10		
Nonaccrual assets	0			0			0			0			0		
30+ days past due and nonaccrual assets	0			0			0			0			0.10		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned	0.22			0.23			0.21			0.27			0.31		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.22			0.23			0.21			0.27			0.31		
Allowance for loan and lease losses															
Equity capital + allowance for loan and lease losses	0.71			0.67			0.61			0.72			0.80		
Tier 1 capital + allowance for loan and lease losses															
Loans and leases + other real estate owned	5.85			4.30			4.98			4.32			10.30		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	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		
Commercial and industrial	30–89 days past due	0			0			0			0			0.02		
	90+ days past due	0			0			0			0			1.58		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	0			0			0			0			0		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	0			0			0			0			0		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs															

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	-9,301	-13,358	-28,161	-24,946	-23,399		
Total property and casualty	-9,301	-13,358	-28,161	-24,946	-23,399		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	2,417	5,991		-100.00
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	636,545	714,801	1,402,177	1,340,588	1,113,716	-10.95	27.59
Other insurance activities income	645,846	727,730	1,430,338	1,365,232	1,137,115	-11.25	26.82
Insurance and reinsurance underwriting income	-9,301	-12,929	-28,161	-24,644	-23,399		
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	457	436	-443	659	723	4.82	115.57
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	115,708	130,646	139,476	123,034	110,457	-11.43	27.72

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	14.91			16.99			15.32			19.37			18.30		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	-4.50			-2.49			-2.27			-3.58			-3.31		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses															
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			0			0			0		

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	658,521	641,059	724,626	605,930	527,990
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	658,521	641,059	724,626	605,930	527,990
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets	2.72			26.11			19.59			14.76			40.91		
Deposits															

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					
Total retained credit exposure and asset sale credit exposure					

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	21,502	16,001	32,501	35,133	40,486	34.38	105.70
Dividends	21,500	16,000	32,500	34,900	36,500	34.38	106.83
Interest	2	1	1	233	3,986	100.00	-96.55
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	282,969	145,772	796,185	570,280	348,933	94.12	999999.00
Dividends	282,500	144,950	589,138	569,000	348,299	94.89	
Interest	469	822	1,190	1,280	634	-42.94	46800.00
Management and service fees	0	0	0	0	0		
Other income	0	0	205,857	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	304,471	161,773	828,686	605,413	389,419	88.21	2812.48
Securities gains (losses)	-135,626	0	-85,168	0	0		
Other operating income	-25,942	11,031	18,280	19,019	17,040		
Total operating income	142,903	172,804	761,798	624,432	406,459	-17.30	743.63
Operating Expenses							
Personnel expenses	-17,101	15,761	24,986	20,103	24,244		
Interest expense	30,408	22,192	51,222	39,824	32,287	37.02	97.39
Other expenses	6,250	5,450	15,522	12,970	12,891	14.68	50.68
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	19,557	43,403	91,730	72,897	69,422	-54.94	-29.17
Income (loss) before taxes	123,346	129,401	670,068	551,535	337,037	-4.68	
Applicable income taxes (credit)	28,978	31,202	162,047	134,060	73,209	-7.13	
Extraordinary items							
Income before undistributed income of subsidiaries	94,368	98,199	508,021	417,475	263,828	-3.90	
Equity in undistributed income of subsidiaries	112,379	437,716	733,050	278,954	443,582	-74.33	-39.95
Bank subsidiaries	11,161	5,954	15,587	8,868	28,966	87.45	-23.53
Nonbank subsidiaries	101,218	431,762	717,463	270,086	414,616	-76.56	-41.34
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	206,747	535,915	1,241,071	696,429	707,410	-61.42	14.52
Memoranda							
Bank net income	32,661	21,954	48,087	43,768	65,466	48.77	30.70
Nonbank net income	383,718	576,712	1,306,601	839,086	762,915	-33.46	122.40
Subsidiary holding companys' net income	0	0	0	0	0		

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	125,129	1.71	388,726	5.51	488,792	5.94	405,736	362,237	-67.81	-50.51
Common and preferred stock	125,129	1.71	388,726	5.51	488,792	5.94	405,736	362,237	-67.81	-50.51
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	6,255,874	85.45	5,988,554	84.93	6,373,474	77.40	5,540,084	4,852,819	4.46	56.75
Common and preferred stock	6,255,874	85.45	5,974,554	84.73	6,373,474	77.40	5,540,084	4,852,819	4.71	56.75
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	14,000	0.20	0	0	0	0	-100.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	70,063	0.96	0	0	205,689	2.50	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	343,637	4.69	329,363	4.67	919,101	11.16	201,219	5,321	4.33	2558.08
Cash and due from unrelated depository institution	5,556	0.08	5,714	0.08	5,649	0.07	5,714	336,370	-2.77	-97.71
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	495		-100.00
Intangible assets	1,207	0.02	1,349	0.02	1,278	0.02	1,420	1,562	-10.53	-37.04
Other assets	513,149	7.01	331,003	4.69	236,256	2.87	258,734	247,153	55.03	295.48
Balance due from subsidiaries and related institutions	6,199	0.08	6,696	0.09	4,110	0.05	284,929	14,066	-7.42	
Total assets	7,320,814	100.00	7,051,405	100.00	8,234,349	100.00	6,697,836	5,820,023	3.82	58.08
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	1,636,996	22.36	993,128	14.08	1,635,978	19.87	992,517	707,590	64.83	131.84
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	768,237	10.49	794,533	11.27	831,715	10.10	795,347	691,949	-3.31	6.70
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total liabilities	2,405,233	32.85	1,787,661	25.35	2,467,693	29.97	1,787,864	1,399,539	34.55	67.32
Equity Capital	4,915,581	67.15	5,263,744	74.65	5,766,656	70.03	4,909,972	4,420,484	-6.61	53.93
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	1,891,475	25.84	2,186,926	31.01	2,179,177	26.46	2,214,935	2,300,926	-13.51	-14.64
Retained earnings	3,774,929	51.56	3,088,627	43.80	3,679,928	44.69	2,655,495	2,161,049	22.22	228.09
Accumulated other comprehensive income	-750,824	-10.26	-11,810	-0.17	-92,450	-1.12	39,541	-41,492		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	7,320,814	100.00	7,051,405	100.00	8,234,349	100.00	6,697,836	5,820,023	3.82	58.08
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	6,199	0.08	6,996	0.10	4,110	0.05	284,929	14,066	-11.39	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	7.85			21.45			23.42			15.02			17.27		
Bank net income / Average equity investment in banks	21.97			11.39			11.18			11.28			19.54		
Nonbank net income / Average equity investment in nonbanks	12.19			20.07			21.80			15.96			16.37		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	15.80			4.10			3.87			6.28			9.25		
Nonbank net income / Parent net income	185.60			107.61			105.28			120.48			107.85		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	48.93			33.96			42.79			36.41			31.66		
Total debt / Equity capital	33.30			18.87			28.37			20.21			16.01		
Total debt + notes payable to subs that issued TPS / Equity capital	33.30			18.87			28.37			20.21			16.01		
Total debt + Loans guaranteed for affiliate / Equity capital	33.43			19			28.44			26.02			16.33		
Total debt / Equity capital – excess over fair value	33.30			18.87			28.37			20.21			16.01		
Long-term debt / Equity capital	33.30			18.87			28.37			20.21			16.01		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	77.61			61.33			73.06			65.03			70.49		
Double Leverage															
Equity investment in subs / Equity capital	129.81			120.89			119			121.10			117.97		
Total investment in subs / Equity capital	129.81			121.15			119			121.10			117.97		
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)	3.54			1.03			0.88			1.49			1.12		
Equity investment in subs – equity cap / Net income-div (X)	7.55			1.26			1.07			2.08			1.53		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	88.19			98.08			196.87			180.63			129.29		
Cash from ops + noncash items + op expense / Op expense + dividend	278.10			148.10			240.64			247.92			165.08		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-345.21			188.76			335.61			75.60			103.48		
Pretax operating income + interest expense / Interest expense	505.64			683.10			1,408.16			1,484.93			1,143.88		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	505.64			683.10			1,408.16			1,484.93			1,143.88		
Dividends + interest from subsidiaries / Interest expense + dividends	217.30			131.27			235.73			253.86			176.43		
Fees + other income from subsidiaries / Salary + other expenses	0			0			508.19			0			0		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.77			4.95			11.23			3.54			5.78		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0.13			0.13			0.07			5.80			0.32		
To subsidiary holding companies	0			0			0			0			0		
Total	0.13			0.13			0.07			5.80			0.32		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	171.66			154.60			154.92			220.52			62.37		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	116.25			102.90			41.93			47.59			71.43		
Dividends declared / Net income	53.06			18.85			17.16			28.53			26.64		
Net income – dividends / Average equity	3.68			17.40			19.40			10.73			12.67		
Percent of Dividends Paid															
Dividends from bank subsidiaries	19.60			15.83			15.26			17.57			19.37		
Dividends from nonbank subsidiaries	257.51			143.45			276.60			286.41			184.83		
Dividends from subsidiary holding companies	0			0			0			0			0		
Dividends from all subsidiaries	277.11			159.29			291.86			303.98			204.20		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	65.83			72.88			67.59			79.74			55.75		
Interest income from bank subsidiaries	0.01			0			0			0.53			6.09		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	65.83			72.88			67.59			80.27			61.84		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	73.62			25.13			45.09			67.81			45.65		
Interest income from nonbank subsidiaries	0.12			0.14			0.09			0.15			0.08		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			15.76			0			0		
Operating income from nonbank subsidiaries	73.74			25.28			60.94			67.96			45.74		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	15.05			9.26			4.27			5.59			8.98		
Interest income from bank subsidiaries	0			0			0			0.04			0.98		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	15.05			9.26			4.27			5.63			9.96		
Dividends from nonbank subsidiaries	197.69			83.88			77.34			91.12			85.69		
Interest income from nonbank subsidiaries	0.33			0.48			0.16			0.20			0.16		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			27.02			0			0		
Operating income from nonbank subsidiaries	198.01			84.36			104.51			91.33			85.85		
Dividends from subsidiary holding companies	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt															
Loans and advances from subsidiaries / Total debt	0			0			0			0			0		