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

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BHC Name HOME BANCSHARES, INC.

City/State CONWAY, AR

Bank Holding Company Information

Federal Reserve District: 8
Consolidated Assets ($000): 23,157,370
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

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

Mailing Address:

HOME BANCSHARES, INC.
719 HARKRIDER STREET

CONWAY, AR 72032

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	22,320,070	17,301,825	17,455,051	16,135,061	15,028,968
Net income ($000)	189,575	245,664	319,021	214,448	289,539
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.32	2.79	89	3.49	2.65	93	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85
+ Non-interest income	0.67	0.94	36	0.64	1.09	27	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17
– Overhead expense	2.12	2.18	51	1.70	2.21	18	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
– Provision for credit losses	0.35	0.10	92	-0.04	-0.12	65	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12
+ Securities gains (losses)	0	0	45	0	0.01	59	0	0.01	53	0	0.02	16	0	0.01	27
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.51	1.46	60	2.53	1.76	88	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96
Net operating income	1.13	1.10	58	1.89	1.34	88	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96
Net income	1.13	1.10	58	1.89	1.34	88	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.08	3.36	90	4.20	3.12	93	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92
Interest expense	0.41	0.35	69	0.34	0.26	72	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65
Net interest income (tax equivalent)	3.67	3.01	93	3.86	2.85	92	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.09	66	0.09	0.12	50	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32
Earnings coverage of net loan and lease losses (X)	30.68	36.38	55	47.48	26.30	75	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.10	1.17	91	2.43	1.32	90	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64
Allowance for loan and lease losses / Total loans and leases	2.09	1.15	92	2.41	1.30	90	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.39	58	0.49	0.58	49	0.50	0.49	55	0.61	0.71	47	0.52	0.57	47
30–89 days past due loans and leases / Total loans and leases	0.31	0.33	60	0.11	0.29	24	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15
Liquidity and Funding															
Net noncore funding dependence	-4.42	5.89	12	-14.61	-3.31	18	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53
Net short-term noncore funding dependence	-4.72	0.87	20	-18.37	-9.17	18	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62
Net loans and leases / Total assets	58.47	63.09	35	54.39	58.81	36	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Capitalization															
Tier 1 leverage ratio	10.36	9.22	79	11	9.07	87	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81
Holding company equity capital / Total assets	14.94	9.68	96	15.40	10.79	94	15.32	10.71	96	15.89	11.16	95	16.71	12.43	89
Total equity capital (including minority interest) / Total assets	14.94	9.81	96	15.40	10.91	94	15.32	10.82	96	15.89	11.29	95	16.71	12.57	89
Common equity tier 1 capital / Total risk-weighted assets	13.03	11.79	74	15.12	12.64	84	15.37	12.42	86	12.94	12.38	65	12.44	12.17	60
Net loans and leases / Equity capital (X)	3.91	6.64	9	3.53	5.47	11	3.47	5.53	9	4.21	5.58	20	4.29	5.21	27
Cash dividends / Net income	50	31.93	87	28.17	27.22	53	28.88	28.27	53	40.88	42.30	49	29.57	33.12	44
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	30.35	6.04	92	7.34	9.51	46	10.08	10.50	55	9.09	16.68	27	-1.77	9.26	9
Equity capital	26.46	-3.83	90	7.69	7.52	66	6.14	7.46	57	3.75	6.99	34	6.88	10.49	46
Net loans and leases	40.13	14.48	92	-15.56	-0.66	3	-12.54	3.36	3	1.93	9.07	24	-1.78	9.10	7
Noncore funding	-16.54	36.20	15	-24.97	-21.64	48	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.73	11.91	64	10.95	10.65	62	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65
Equity investment in subsidiaries / Equity capital	101.21	104.01	41	103.96	103.15	58	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81
Cash from ops + noncash items + op expense / Op expense + dividends	121.68	118.32	55	226.70	155.61	76	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	506,868	435,210	571,960	625,338	658,345	16.47	52.78
Income from lease financing receivables	194	0	0	0	0		
Fully taxable income on loans and leases	505,618	433,517	569,790	622,454	654,309	16.63	52.63
Tax-exempt income on loans and leases	1,444	1,693	2,170	2,884	4,036	-14.71	191.13
Estimated tax benefit on income on loans and leases	465	595	765	1,002	1,385	-21.84	50.61
Income on loans and leases (tax equivalent)	507,527	435,805	572,725	626,340	659,730	16.46	52.84
Investment interest income (tax equivalent)	84,943	41,461	55,964	53,707	58,194	104.87	153.97
Interest on balances due from depository institutions	19,001	2,234	3,515	1,849	5,188	750.54	1107.95
Interest income on other earning assets	6,430	13,951	14,881	12,553	7,838	-53.91	156.48
Total interest income (tax equivalent)	617,901	493,451	647,085	694,449	730,950	25.22	67.18
Interest on time deposits of $250K or more	863	3,691	4,425	15,247	15,886	-76.62	-74.76
Interest on time deposits < $250K	2,076	3,800	4,555	11,779	21,024	-45.37	-47.67
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	36,031	12,290	15,956	36,084	77,194	193.17	167.99
Interest on other borrowings and trading liabilities	7,523	7,337	9,764	12,796	23,168	2.54	-40.77
Interest on subordinated debt and mandatory convertible securities	15,368	13,123	17,500	17,501	17,499	17.11	74.62
Total interest expense	61,861	40,241	52,200	93,407	154,771	53.73	46.13
Net interest income (tax equivalent)	556,040	453,210	594,885	601,042	576,179	22.69	69.91
Non-interest income	111,807	83,357	113,959	99,969	90,386	34.13	64.18
Adjusted operating income (tax equivalent)	667,847	536,567	708,844	701,011	666,565	24.47	68.92
Overhead expense	354,160	220,447	297,139	303,051	274,362	60.66	101.07
Provision for credit losses	58,585	-4,752	-4,752	112,264	1,325		48.98
Securities gains (losses)	0	219	219	0	-2	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	252,798	328,184	423,854	283,718	390,876	-22.97	39.79
Applicable income taxes	56,577	77,177	97,754	63,255	96,082	-26.69	-10.47
Tax equivalent adjustments	6,646	5,343	7,079	6,015	5,255	24.39	13.16
Applicable income taxes (tax equivalent)	63,223	82,520	104,833	69,270	101,337	-23.38	-8.46
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	189,575	245,664	319,021	214,448	289,539	-22.83	69.61
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	189,575	245,664	319,021	214,448	289,539	-22.83	69.61
Memoranda							
Net income - holding company and noncontrolling (minority) interest	189,575	245,664	319,021	214,448	289,539	-22.83	69.61
Investment securities income (tax equivalent)	84,943	41,461	55,964	53,707	58,194	104.87	153.97
US Treasury and agency securities (excluding mortgage-backed securities)	6,291	2,261	2,849	4,639	9,526	178.24	34.86
Mortgage-backed securities	25,318	16,102	21,957	24,411	28,685	57.24	106.83
All other securities	53,334	23,098	31,158	24,657	19,983	130.90	222.45
Cash dividends declared	94,783	69,203	92,142	87,677	85,627	36.96	129.64
Common	94,783	69,203	92,142	87,677	85,627	36.96	129.64
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.69	3.12	87	3.80	2.90	90	3.71	2.85	90	4.30	3.27	93	4.86	4	89
Less: Interest expense	0.37	0.33	69	0.31	0.24	71	0.30	0.23	70	0.58	0.48	68	1.03	0.98	65
Equals: Net interest income (tax equivalent)	3.32	2.79	89	3.49	2.65	93	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85
Plus: Non-interest income	0.67	0.94	36	0.64	1.09	27	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17
Equals: adjusted operating income (tax equivalent)	3.99	3.77	72	4.13	3.80	72	4.06	3.70	74	4.34	4.04	71	4.44	4.41	55
Less: Overhead expense	2.12	2.18	51	1.70	2.21	18	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
Less: Provision for credit losses	0.35	0.10	92	-0.04	-0.12	65	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12
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	45	0	0.01	57	0	0.01	52	0	0.02	17	0	0.01	26
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.51	1.46	60	2.53	1.76	88	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96
Less: Applicable income taxes (tax equivalent)	0.38	0.34	67	0.64	0.41	87	0.60	0.38	90	0.43	0.23	89	0.67	0.36	92
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.13	1.10	58	1.89	1.34	88	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.13	1.10	58	1.89	1.34	88	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Memo: Net income (last four quarters)	1.24	1.10	74	1.91	1.30	89	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Net income–BHC and noncontrolling (minority) interest	1.13	1.11	57	1.89	1.35	88	1.83	1.27	90	1.33	0.83	86	1.93	1.20	96
Margin Analysis															
Average earning assets / Average assets	90.45	92.93	21	90.51	93.09	20	90.62	93.08	21	89.55	92.32	16	88.17	91.05	21
Average interest-bearing funds / Average assets	57.14	60.58	38	61.41	61.98	55	61.35	61.99	55	65.05	64.06	58	67.62	65.57	63
Interest income (tax equivalent) / Average earning assets	4.08	3.36	90	4.20	3.12	93	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92
Interest expense / Average earning assets	0.41	0.35	69	0.34	0.26	72	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65
Net interest income (tax equivalent) / Average earning assets	3.67	3.01	93	3.86	2.85	92	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87
Yield or Cost															
Total loans and leases (tax equivalent)	5.40	4.24	91	5.52	4.07	92	5.52	4.01	93	5.44	4.27	90	6.02	5.09	88
Interest-bearing bank balances	0.94	0.79	72	0.13	0.13	59	0.14	0.14	51	0.25	0.27	49	1.39	2.04	18
Federal funds sold and reverse repos	1.09	1.05	55	0	0.25	21	0	0.25	19	1.61	0.68	87	2.39	2.44	61
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	4.04	3.33	90	4.16	3.09	93	4.05	3.04	90	4.76	3.51	93	5.48	4.36	92
Investment securities (tax equivalent)	2.38	1.96	84	2.01	1.77	68	1.97	1.77	65	2.46	2.25	70	2.86	2.76	62
US Treasury and agency securities (excluding mortgage-backed securities)	1.05	1.38	25	0.76	1.23	22	0.70	1.14	23	1.40	1.75	32	2.31	2.32	58
Mortgage-backed securities	1.71	1.87	34	1.48	1.55	45	1.49	1.57	45	2.10	2.05	52	2.45	2.61	26
All other securities	3.30	2.89	70	2.99	2.85	60	2.96	2.81	60	3.31	3.24	61	4.37	4.06	75
Interest-bearing deposits	0.42	0.35	68	0.27	0.22	69	0.25	0.21	67	0.67	0.53	68	1.32	1.10	71
Time deposits of $250K or more	0.37	0.61	19	0.94	0.70	77	0.92	0.66	78	1.56	1.42	60	1.53	1.96	19
Time deposits < $250K	0.43	0.58	37	0.83	0.67	68	0.76	0.62	68	1.56	1.36	65	2.29	1.82	78
Other domestic deposits	0.45	0.31	74	0.19	0.16	69	0.18	0.15	68	0.47	0.36	77	1.15	0.93	73
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.75	0.88	55	0.35	0.18	87	0.33	0.17	88	0.77	0.62	73	1.70	1.86	44
Other borrowed funds and trading liabilities	1.90	1.55	65	1.90	1.29	74	1.90	1.27	73	1.78	1.50	64	2.02	2.38	28
All interest-bearing funds	0.65	0.54	69	0.51	0.38	72	0.49	0.37	74	0.89	0.74	69	1.52	1.49	61

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

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	111,807	83,357	113,959	99,969	90,386
Fiduciary activities income	8,874	1,445	1,960	1,633	1,566
Service charges on deposit accounts - domestic	26,980	16,059	22,276	21,381	25,930
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,337	3,364	4,896	2,736	1,863
Insurance activities revenue	1,739	1,556	1,943	1,848	2,278
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	14,736	23,085	29,954	31,168	16,630
Other non-interest income	54,141	37,848	52,930	41,203	42,119
Total overhead expenses	354,160	220,447	297,139	303,051	274,362
Personnel expense	174,636	126,990	170,755	163,950	154,177
Net occupancy expense	39,528	29,172	38,864	39,831	38,135
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,375	4,263	5,683	5,844	6,325
Other operating expenses	133,621	60,022	81,837	93,426	75,725
Fee income on mutual funds and annuities	4,269	2,691	3,917	2,189	1,490
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,730	1,985	1,990	2,018	1,917
Average personnel expense per employee	63.97	63.97	85.81	81.24	80.43
Average assets per employee	8,175.85	8,716.28	8,771.38	7,995.57	7,839.84

	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	3.82	2.43	71	3.23	2.14	69	3.44	2.17	70	2.19	2.02	59	1.65	2.72	44
Overhead expenses / Net Interest Income + non-interest income	53.56	58.02	31	41.50	58.85	7	42.34	59.28	9	43.60	62.28	6	41.49	61.29	3
Percent of Average Assets															
Total overhead expense	2.12	2.18	51	1.70	2.21	18	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
Personnel expense	1.04	1.20	27	0.98	1.23	21	0.98	1.21	23	1.02	1.30	24	1.03	1.41	16
Net occupancy expense	0.24	0.22	56	0.22	0.24	45	0.22	0.23	49	0.25	0.26	46	0.25	0.28	34
Other operating expenses	0.84	0.73	75	0.50	0.72	15	0.50	0.72	16	0.62	0.94	20	0.55	0.97	9
Overhead less non-interest income	1.45	1.22	66	1.06	1.08	41	1.05	1.10	38	1.26	1.25	47	1.22	1.32	39
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.03	57.55	32	41.08	58.34	6	41.92	58.83	9	43.23	61.82	6	41.16	60.64	3
Personnel expense	26.15	31.86	20	23.67	32.89	11	24.09	32.93	13	23.39	32.36	10	23.13	32.39	9
Net occupancy expense	5.92	5.98	48	5.44	6.26	35	5.48	6.23	34	5.68	6.58	33	5.72	6.52	34
Other operating expenses	20.96	19.14	75	11.98	18.68	5	12.35	19.18	5	14.16	22.28	8	12.31	21.20	2
Total non-interest income	16.74	24.10	33	15.54	28.20	23	16.08	27.67	26	14.26	28.83	20	13.56	29.23	15
Fiduciary activities income	1.33	2.13	46	0.27	2.27	31	0.28	2.20	34	0.23	2.09	31	0.23	1.97	33
Service charges on domestic deposit accounts	4.04	3.30	60	2.99	3.25	42	3.14	3.27	44	3.05	3.27	45	3.89	3.88	48
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.80	2.15	38	0.63	2.46	32	0.69	2.58	31	0.39	2.46	27	0.28	3.54	19
Insurance activities revenue	0.26	0.36	68	0.29	0.38	67	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.21	1.19	76	4.30	3.64	65	4.23	3.30	68	4.45	3.92	65	2.49	1.86	68
Other non-interest income	8.11	8.80	57	7.05	9.39	40	7.47	9.27	43	5.88	9.65	32	6.32	10.04	28
Overhead less non-interest income	36.29	32.79	54	25.55	29.67	31	25.84	30.52	30	28.97	31.93	39	27.60	31.06	33
Applicable income taxes / Pretax net operating income (tax equivalent)	22.38	21.50	61	23.52	21.49	69	23.06	21.18	73	22.30	18.63	73	24.58	20.56	82
Applicable income tax + TE / Pretax net operating income + TE	25.01	23.57	70	25.14	23.11	76	24.73	22.67	78	24.42	21.18	77	25.93	23.23	78

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

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	9,950,056	7,435,529	7,425,799	8,178,583	8,585,359	33.82	13.89
Commercial and industrial loans	2,268,750	1,414,078	1,386,748	1,896,441	1,528,003	60.44	74.99
Loans to individuals	1,120,250	814,732	825,519	864,690	511,908	37.50	2074.61
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	313,693	68,272	43,920	66,870	63,644	359.48	445.66
Other loans and leases	176,562	168,489	154,103	214,137	180,796	4.79	22.20
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,829,311	9,901,100	9,836,089	11,220,721	10,869,710	39.67	34.45
Less: Allowance for loan and lease losses	289,203	238,673	236,714	245,473	102,122	21.17	159.10
Net loans and leases	13,540,108	9,662,427	9,599,375	10,975,248	10,767,588	40.13	33.08
Debt securities that reprice or mature in over 1 year	4,478,420	2,816,192	2,798,679	2,198,109	1,747,988	59.02	207.83
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	18,018,528	12,478,619	12,398,054	13,173,357	12,515,576	44.40	54.85
Interest-bearing bank balances	1,311,492	3,133,878	3,530,407	1,021,615	321,687	-58.15	270.09
Federal funds sold and reverse repos	2,700	0	0	0	0		-40.59
Debt securities that reprice or mature within 1 year	854,108	332,416	319,128	273,672	333,850	156.94	144.88
Trading assets	0	0	0	0	0		
Total earning assets	20,186,828	15,944,913	16,247,589	14,468,644	13,171,113	26.60	63.53
Non-interest-bearing cash and due from depository institutions	268,929	146,378	119,908	242,173	168,914	83.72	35.85
Premises, fixed assets, and leases	411,479	276,972	275,760	278,614	280,103	48.56	71.46
Other real estate owned	365	1,171	1,630	4,420	9,143	-68.83	-98.32
Investment in unconsolidated subsidiaries	0	2,201	2,201	2,201	2,201	-100.00	-100.00
Intangible and other assets	2,291,774	1,393,421	1,405,050	1,402,752	1,400,573	64.47	58.05
Total assets	23,157,370	17,765,056	18,052,138	16,398,804	15,032,047	30.35	62.44
Quarterly average assets	23,778,769	17,695,226	17,914,727	16,493,066	14,944,368	34.38	119.09
Average loans and leases (YTD)	12,533,046	10,536,000	10,379,428	11,503,553	10,962,113	18.95	61.00
Memoranda							
Loans held-for-sale	74,769	81,905	72,734	114,840	110,722	-8.71	51.31
Loans not held-for-sale	13,754,542	9,819,195	9,763,355	11,105,881	10,758,988	40.08	34.36
Real estate loans secured by 1–4 family	1,704,853	1,273,989	1,274,955	1,536,258	1,819,222	33.82	-13.40
Commercial real estate loans	7,914,455	6,022,659	6,020,170	6,527,894	6,677,737	31.41	18.49
Construction and land development	2,232,906	1,742,687	1,850,049	1,562,297	1,776,689	28.13	35.42
Multifamily	525,110	274,131	280,837	536,538	488,278	91.55	5.46
Nonfarm nonresidential	5,156,439	4,005,841	3,889,284	4,429,059	4,412,770	28.72	13.77
Real estate loans secured by farmland	330,748	138,881	130,674	114,431	88,400	138.15	274.59
Total investment securities	5,332,528	3,148,608	3,117,807	2,471,781	2,081,838	69.36	194.51
U.S. Treasury securities	278,292	1,276	1,267	1,039	1,255	21709.72	27590.75
US agency securities (excluding mortgage-backed securities)	446,661	439,137	431,962	325,952	395,796	1.71	11.77
Municipal securities	2,011,686	991,145	996,979	927,894	439,556	102.97	403.74
Mortgage-backed securities	2,037,206	1,609,337	1,538,021	1,177,942	1,213,741	26.59	109.43
Asset-backed securities	367,816	25,090	49,044	6,762	7,918	1365.99	2816.63
Other debt securities	190,867	82,623	100,534	32,192	23,572	131.01	942.82
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	4,079,516	3,148,608	3,117,807	2,471,781	2,081,838	29.57	158.90
U.S. Treasury securities	250,341	1,276	1,267	1,039	1,255	19519.20	24809.55
US agency securities (excluding mortgage-backed securities)	431,661	439,137	431,962	325,952	395,796	-1.70	9.68
Municipal securities	900,155	991,145	996,979	927,894	439,556	-9.18	261.32
Mortgage-backed securities	1,938,676	1,609,337	1,538,021	1,177,942	1,213,741	20.46	116.84
Asset-backed securities	367,816	25,090	49,044	6,762	7,918	1365.99	2816.63
Other debt securities	190,867	82,623	100,534	32,192	23,572	131.01	942.82
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-149,850						
Available-for-sale securites appreciation (depreciation)	-410,748	35,206	14,116	59,714	21,989		
Structured notes, fair value	18,256	15,854	15,735	0	0	15.15	
Pledged securities	2,265,289	1,173,919	1,153,261	1,075,243	865,462	92.97	100.68

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	5,540,539	4,139,149	4,127,878	3,266,753	2,367,091	33.86	116.81
NOW, ATS and transaction accounts	7,260,869	5,287,778	5,628,729	5,027,812	4,300,670	37.31	116.64
Time deposits less brokered deposits < $250K	183,438	-51,354	-66,406	23,083	282,579		-34.56
MMDA and other savings accounts	4,707,650	3,525,548	3,623,076	3,184,429	2,633,295	33.53	57.40
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,692,496	12,901,121	13,313,277	11,502,077	9,583,635	37.14	92.76
Time deposits of $250K or more	303,185	476,560	321,589	588,032	1,115,070	-36.38	-51.75
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	121,555	141,002	140,886	168,931	148,727	-13.79	-18.71
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	400,000	0	0	0	221,416		-42.75
Other borrowings w/remaining maturity over 1 year	0	400,000	400,000	400,000	400,023	-100.00	-100.00
Brokered deposits < $250K	546,643	625,690	625,704	635,681	579,678	-12.63	-14.88
Noncore funding	1,371,383	1,643,252	1,488,179	1,792,644	2,464,914	-16.54	-44.35
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	440,568	370,900	371,093	370,326	369,557	18.78	19.77
Other liabilities	192,908	113,721	113,868	127,999	102,410	69.63	397.42
Total liabilities	19,697,355	15,028,994	15,286,417	13,793,046	12,520,516	31.06	63.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,042	1,640	1,637	1,651	1,664	24.51	17.56
Common surplus	2,404,388	1,492,588	1,487,373	1,520,617	1,537,091	61.09	43.58
Retained earnings	1,361,040	1,215,831	1,266,249	1,039,370	956,555	11.94	158.53
Accumulated other comprehensive income	-307,455	26,003	10,462	44,120	16,221		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,460,015	2,736,062	2,765,721	2,605,758	2,511,531	26.46	56.79
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,460,015	2,736,062	2,765,721	2,605,758	2,511,531	26.46	56.79
Total liabilities and capital	23,157,370	17,765,056	18,052,138	16,398,804	15,032,047	30.35	62.44
Memoranda							
Non-interest-bearing deposits	5,540,539	4,139,149	4,127,878	3,266,753	2,367,091	33.86	116.81
Interest-bearing deposits	13,001,785	9,864,222	10,132,692	9,459,037	8,911,292	31.81	64.72
Total deposits	18,542,324	14,003,371	14,260,570	12,725,790	11,278,383	32.41	77.46
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	2,765,721	2,605,758	2,605,758	2,511,531	2,349,886		
Accounting restatements	0	0	0	-43,956	0		
Net income	189,575	245,664	319,021	214,448	289,539		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-43,871	-28,040	-33,258	-16,488	-72,762		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	961,290	0	0	0	0		
Less: Dividends declared	94,783	69,203	92,142	87,677	85,627		
Change in other comprehensive income	-317,917	-18,117	-33,658	27,900	30,495		
Changes in debt to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,460,015	2,736,062	2,765,721	2,605,758	2,511,531		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	42.97	39.88	54	41.85	36.06	63	41.14	36.25	58	49.87	36.22	78	57.11	37.78	84
Commercial and industrial loans	9.80	11.23	46	7.96	11.11	34	7.68	10.76	36	11.56	13.52	39	10.16	12.02	42
Loans to individuals	4.84	3.58	72	4.59	3.60	72	4.57	3.36	70	5.27	3.40	71	3.41	4.20	60
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	1.35	0.19	93	0.38	0.21	79	0.24	0.18	73	0.41	0.19	77	0.42	0.24	77
Other loans and leases	0.76	4.52	16	0.95	4.26	19	0.85	4.47	17	1.31	4.63	21	1.20	5.01	17
Net loans and leases	58.47	63.09	35	54.39	58.81	36	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Debt securities over 1 year	19.34	18.76	54	15.85	18.32	45	15.50	19.46	38	13.40	15.55	38	11.63	14.60	31
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	77.81	83.05	19	70.24	78.17	18	68.68	79.22	14	80.33	78.16	48	83.26	79.65	42
Interest-bearing bank balances	5.66	3.61	75	17.64	9.37	87	19.56	8.50	91	6.23	7.51	41	2.14	3.06	52
Federal funds sold and reverse repos	0.01	0.52	65	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	3.69	1.71	84	1.87	1.51	67	1.77	1.56	66	1.67	1.68	60	2.22	1.91	67
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	87.17	90.76	10	89.75	91.57	30	90	91.77	31	88.23	91.05	14	87.62	89.53	27
Non-interest cash and due from depository institutions	1.16	0.98	68	0.82	0.99	36	0.66	0.82	31	1.48	1.07	84	1.12	1.14	44
Other real estate owned	0	0.01	36	0.01	0.01	45	0.01	0.01	61	0.03	0.02	70	0.06	0.03	81
All other assets	11.67	8.19	88	9.42	7.39	73	9.33	7.35	72	10.29	7.82	84	11.26	9.27	73
Memoranda															
Short-term investments	9.36	6.75	76	19.51	12.31	81	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49
U.S. Treasury securities	1.20	1.98	55	0.01	1.18	30	0.01	1.47	26	0.01	0.84	37	0.01	1.03	31
US agency securities (excluding mortgage-backed securities)	1.93	0.81	80	2.47	0.75	84	2.39	0.82	83	1.99	0.63	86	2.63	0.54	92
Municipal securities	8.69	1.69	94	5.58	1.70	86	5.52	1.73	85	5.66	1.69	87	2.92	1.34	80
Mortgage-backed securities	8.80	12.93	32	9.06	13.46	30	8.52	14.14	24	7.18	11.75	28	8.07	11.44	31
Asset-backed securities	1.59	0.85	77	0.14	0.47	64	0.27	0.50	64	0.04	0.32	57	0.05	0.28	61
Other debt securities	0.82	0.51	69	0.47	0.51	63	0.56	0.53	63	0.20	0.42	52	0.16	0.39	55
Loans held-for-sale	0.32	0.30	71	0.46	0.50	69	0.40	0.55	67	0.70	0.52	68	0.74	0.39	76
Loans held for investment	59.40	63.03	37	55.27	58.34	36	54.08	58.06	36	67.72	61.72	65	71.57	63.50	68
Real estate loans secured by 1–4 family	7.36	12.79	28	7.17	11.57	33	7.06	11.46	30	9.37	11.91	39	12.10	13.29	45
Revolving	0.66	1.52	31	0.63	1.44	30	0.67	1.42	32	0.91	1.66	36	1.64	2.07	49
Closed-end, secured by first liens	6.62	10.86	31	6.39	9.73	35	6.26	9.67	34	8.28	9.81	44	10.21	10.69	48
Closed-end, secured by junior liens	0.09	0.19	44	0.15	0.19	53	0.13	0.17	56	0.18	0.22	54	0.25	0.28	59
Commercial real estate loans	34.18	24.89	69	33.90	22.35	81	33.35	22.69	76	39.81	22.22	92	44.42	22.23	92
Construction and land development	9.64	3.92	91	9.81	3.40	93	10.25	3.34	94	9.53	3.40	93	11.82	3.44	98
Multifamily	2.27	3.87	42	1.54	3.32	30	1.56	3.57	32	3.27	3.12	62	3.25	3.01	62
Nonfarm nonresidential	22.27	15.73	69	22.55	14.65	81	21.54	14.57	76	27.01	14.72	88	29.36	14.69	92
Real estate loans secured by farmland	1.43	0.34	88	0.78	0.35	77	0.72	0.30	79	0.70	0.33	78	0.59	0.36	75

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	71.95	62.29	61	75.10	60.51	74	75.50	61.05	71	72.89	57.15	79	78.98	57.46	85
Real estate loans secured by 1–4 family	12.33	20.65	25	12.87	20	28	12.96	19.86	28	13.69	19.43	31	16.74	20.75	33
Revolving	1.10	2.39	35	1.14	2.47	35	1.24	2.43	38	1.32	2.64	33	2.27	3.15	42
Closed-end	11.23	18.01	25	11.73	17.35	30	11.73	17.24	31	12.37	16.59	31	14.47	17.39	38
Commercial real estate loans	57.23	38.12	84	60.83	37.13	90	61.20	37.86	87	58.18	34.63	91	61.43	33.52	94
Construction and land development	16.15	6.10	93	17.60	5.69	96	18.81	5.65	96	13.92	5.26	94	16.35	5.09	98
1–4 family	5.41	1.40	94	5.64	1.19	96	5.55	1.18	96	3.97	0.93	95	4.87	0.94	97
Other	10.74	4.62	92	11.96	4.46	96	13.25	4.40	97	9.95	4.19	93	11.47	4.02	96
Multifamily	3.80	5.86	44	2.77	5.41	32	2.86	5.78	31	4.78	4.96	56	4.49	4.69	53
Nonfarm nonresidential	37.29	24.30	78	40.46	24.45	85	39.54	24.56	80	39.47	22.93	90	40.60	22.15	92
Owner-occupied	10.88	8.11	67	12.28	8.31	72	11.73	8.29	70	12.20	7.68	77	12.94	7.72	80
Other	26.41	15.95	85	28.17	15.83	90	27.81	15.94	87	27.28	14.95	94	27.66	14.34	92
Real estate loans secured by farmland	2.39	0.55	87	1.40	0.61	81	1.33	0.54	83	1.02	0.54	75	0.81	0.55	73
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	16.41	18.37	47	14.28	19.45	34	14.10	18.86	38	16.90	22.17	30	14.06	19.53	33
Loans to individuals	8.10	6.24	71	8.23	6.58	70	8.39	6.24	70	7.71	6.13	68	4.71	7.13	56
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	43
Agricultural loans	2.27	0.31	93	0.69	0.38	80	0.45	0.34	73	0.60	0.32	76	0.59	0.37	76
Other loans and leases	1.28	8.16	17	1.70	8.42	20	1.57	8.75	18	1.91	9.09	20	1.66	9.85	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	382.42	411.16	42	367.92	383.43	42	359.49	391.81	38	436.20	381.27	53	512.91	391.26	67
Real estate loans secured by 1–4 family	65.52	133.66	23	63.04	124.74	25	61.72	126.06	26	81.94	125.03	32	108.68	138.18	38
Revolving	5.84	15.46	28	5.57	15.53	28	5.88	15.44	29	7.92	17.42	32	14.74	21.26	42
Closed-end	59.68	116.59	25	57.46	107.54	29	55.84	108.85	28	74.01	106.14	35	93.94	115.20	41
Commercial real estate loans	304.19	254.65	62	298.01	238.58	63	291.44	245.88	60	348.16	234.65	78	398.94	229.44	87
Construction and land development	85.82	39.81	86	86.23	36.07	90	89.56	35.95	92	83.32	35.62	89	106.14	34.95	95
1–4 family	28.75	9.02	91	27.65	7.44	93	26.45	7.42	93	23.77	6.34	92	31.64	6.61	96
Other	57.07	30.27	84	58.58	28.34	88	63.11	28.11	92	59.55	28.16	90	74.51	27.32	95
Multifamily	20.18	40.47	35	13.56	35.29	28	13.60	38.66	28	28.62	32.74	53	29.17	31.04	54
Nonfarm nonresidential	198.18	161.09	62	198.22	156.30	67	188.28	158.05	60	236.22	155.06	76	263.63	152.10	83
Owner-occupied	57.80	53.43	58	60.19	52.63	59	55.85	52.99	56	72.99	52.37	71	84.02	53.07	75
Other	140.38	105.96	65	138.03	100.99	69	132.43	102.54	66	163.24	100.54	78	179.61	97.41	84
Real estate loans secured by farmland	12.71	3.36	87	6.87	3.67	77	6.33	3.22	76	6.10	3.44	75	5.28	3.60	72
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	87.20	115.08	43	69.97	116.17	25	67.13	114.45	26	101.15	139.91	29	91.29	122.02	37
Loans to individuals	43.06	35.47	67	40.31	36.56	65	39.96	34.55	66	46.12	37.47	68	30.58	43.51	56
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	44
Agricultural loans	12.06	1.73	93	3.38	2.03	75	2.13	1.86	70	3.57	1.88	77	3.80	2.18	77
Other loans and leases	6.79	50.11	15	8.34	47.63	16	7.46	51.06	14	11.42	49.54	21	10.80	52.44	15
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.35	30.74	83	48.54	29.25	90	49.48	30.07	87	45.98	27.32	91	48.50	26.45	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.38	205.31	62	237.83	187.63	66	235.59	195.33	60	275.18	183.76	82	314.92	178.57	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.19	262.15	60	298.01	244.92	62	291.44	252.85	57	348.16	240.85	78	398.94	236.10	87

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	9.36	6.75	76	19.51	12.31	81	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49
Liquid assets	17.95	23.63	38	30	29.12	51	31.14	29.03	54	16.88	26.22	24	13.97	22.44	26
Investment securities	23.03	20.98	59	17.72	20.37	45	17.27	21.63	38	15.07	17.85	37	13.85	16.99	38
Net loans and leases	58.47	63.09	35	54.39	58.81	36	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Net loans, leases and standby letters of credit	59.30	63.92	34	54.90	59.61	34	53.79	59.49	30	67.27	62.48	62	72.02	64.84	65
Core deposits	76.40	74.28	46	72.62	75.52	27	73.75	75.71	29	70.14	70.67	34	63.75	63.09	38
Noncore funding	5.92	12.30	30	9.25	10.15	57	8.24	10.30	53	10.93	14.13	50	16.40	19.36	53
Time deposits of $250K or more	1.31	1.67	51	2.68	1.67	78	1.78	1.58	65	3.59	2.11	79	7.42	2.94	93
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.52	1.24	45	0.79	1.19	54	0.78	1.23	54	1.03	1.47	53	0.99	1.94	51
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.51	0.58	54	0.79	0.54	65	0.78	0.54	65	1.03	0.54	65	0.99	0.48	65
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	1.73	2.18	51	0	0.88	12	0	1	11	0	1.24	7	1.47	3.01	34
Earning assets that reprice within 1 year	36.43	35.71	50	44.05	38.80	64	46.06	37.37	74	36.67	39.38	41	37.48	39.29	42
Interest-bearing liabilities that reprice within 1 year	3.66	6.79	30	4.86	6.64	48	3.89	6.39	38	6.21	8.20	46	9.87	10.19	61
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	32.77	27.35	59	39.18	30.83	69	42.17	29.65	80	30.46	29.11	48	27.61	26.63	50
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.42	5.89	12	-14.61	-3.31	18	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53
Net short-term noncore funding dependence	-4.72	0.87	20	-18.37	-9.17	18	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62
Short-term investment / Short-term noncore funding	164.52	112.63	78	295.27	304.29	63	377.09	273.46	73	100.87	184.19	31	37.45	77.77	43
Liquid assets - short-term noncore funding / Nonliquid assets	14.94	24.05	40	33.42	36.72	48	37.01	36.68	55	10.89	28.18	24	2.71	16.97	24
Net loans and leases / Total deposits	73.02	79.04	36	69	73.05	41	67.31	72.79	38	86.24	79.43	71	95.47	90.31	63
Net loans and leases / Core deposits	76.53	86.19	33	74.90	78.83	45	72.10	78.25	41	95.42	88.34	71	112.35	103.93	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.41	-10.05	58		0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.58	-19.27	50	1.92	1.06	72	0.75	-0.25	76	3.66	4.31	52	1.40	1.36	57
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11	-0.47	53	0	0	41	-0.01	-0.02	32		0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	23.50	26.09	44	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	76.50	71.92	56	100	84.59	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	5.22	9.62	50	0.04	6.01	30	0.04	6.70	25	0.04	4.72	38	0.06	6.15	31
US agency securities (excluding mortgage-backed securities)	8.38	4.10	76	13.95	4.24	84	13.85	4.12	87	13.19	4.01	84	19.01	3.49	92
Municipal securities	37.72	8.02	95	31.48	8.38	90	31.98	8.22	91	37.54	9.83	91	21.11	7.75	83
Mortgage-backed securities	38.20	62.34	15	51.11	66.09	24	49.33	66.54	22	47.66	66.64	20	58.30	67.43	33
Asset-backed securities	6.90	4.33	71	0.80	2.45	63	1.57	2.50	65	0.27	1.91	59	0.38	1.66	63
Other debt securities	3.58	3.02	65	2.62	3.01	60	3.22	3.08	62	1.30	3.01	49	1.13	2.94	53
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	16.02	9.28	77	10.56	8.18	68	10.24	7.78	67	11.07	10.55	64	16.04	11.86	72
Debt securities 1 to 5 years	30.71	20.14	75	29.83	17.39	78	30.69	18.25	77	29.33	17.03	78	44.82	17.94	87
Debt securities over 5 years	53.27	68.28	21	59.62	72.07	26	59.08	71.11	25	59.60	69.86	27	39.15	66.02	20
Pledged securities	42.48	31.26	70	37.28	33.37	55	36.99	32.26	59	43.50	35.67	60	41.57	30.57	64
Structured notes, fair value	0.34	0.20	84	0.50	0.06	91	0.50	0.11	90	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-37.45	-40.81	58	196.28	64.27	88	197.20	27.98	96	97.59	183.32	40	-22.31	26.69	17
Investment securities	69.36	11.76	90	33.42	32.48	55	26.14	31.36	49	18.73	23.62	50	5.32	11.75	49
Core deposits	37.14	4.57	95	14.08	16.96	46	15.75	16.94	58	20.02	26.88	28	2.86	11.23	22
Noncore funding	-16.54	36.20	15	-24.97	-21.64	48	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,050,323	2,823,460	2,767,416
Commit: Secured commercial real estate loans	2,497,319	1,753,365	1,702,523	1,608,708	1,735,948
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			34,012	40,762	41,984
Securities underwriting	0	0	0	0	0
Standby letters of credit	191,976	90,550	110,765	56,067	58,882
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	47,250	103,750	78,000	105,500	0
Written options contracts (interest rate)	46,745	119,712	92,407	121,074	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	122,548	150,254	142,291	184,194	217,750
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							16.90	22.78	35	17.22	22.01	41	18.41	23.52	39
Standby letters of credit	0.83	0.66	71	0.51	0.66	53	0.61	0.65	61	0.34	0.71	35	0.39	0.84	35
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.94	44.74	10	2.10	47.31	13	1.73	46.30	12	2.50	48.62	9	1.45	68.47	10
Interest rate contracts	0.94	32.78	10	2.10	35.15	13	1.73	32.46	12	2.50	34.36	10	1.45	47.31	10
Interest rate futures and forward contracts	0.20	3.53	57	0.58	4.39	59	0.43	3.25	55	0.64	6.21	47	0	10.67	11
Written options contracts (interest rate)	0.20	1.49	48	0.67	1.69	52	0.51	1.41	54	0.74	2.18	48	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.53	23.04	12	0.85	20.27	14	0.79	20.49	12	1.12	20.83	12	1.45	28.86	13
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.39	44.98	32	24.54	42.82	29	25.25	45.53	29

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	216,543	373,716	312,698	410,768	217,750
Interest rate contracts	216,543	373,716	312,698	410,768	217,750
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	47,250	103,750	78,000	105,500	0
Written options	46,745	119,712	92,407	121,074	0
Exchange-traded	0	0	0	0	0
Over-the-counter	46,745	119,712	92,407	121,074	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	122,548	150,254	142,291	184,194	217,750
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	216,543	373,716	312,698	410,768	217,750
Interest rate contracts	216,543	373,716	312,698	410,768	217,750
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	122,548	150,254	142,292	184,194	217,750
One year or less	19,000	925	9,010	21,389	2,226
Over 1 year to 5 years	75,304	108,654	93,490	64,583	83,653
Over 5 years	28,244	40,675	39,792	98,222	131,871
Gross negative fair value (absolute value)	5,306	3,998	2,786	6,977	2,809
Gross positive fair value	4,801	5,176	3,179	8,553	2,809
Held for trading	0	0	0	0	0
Non-traded	4,801	5,176	3,179	8,553	2,809
Current credit exposure on risk-based capital derivative contracts	3,008	3,678	2,513	6,347	2,809
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	21.82	9.12	80	27.76	12.59	79	24.94	11.16	81	25.68	14.05	75	0	13.49	6
Written options	21.59	5.29	90	32.03	7.18	92	29.55	6.28	92	29.48	8.18	87	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	21.59	4.93	90	32.03	6.91	92	29.55	5.96	92	29.48	7.73	88	0	5.10	6
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	56.59	77.96	22	40.21	71.71	18	45.50	74.26	17	44.84	68.76	21	100	69.75	95
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	56.59	93.16	9	40.21	91.91	4	45.50	92.53	7	44.84	91.48	4	100	93.86	75
One year or less	8.77	37.29	30	0.25	27.90	9	2.88	27.56	17	5.21	32.05	22	1.02	32.17	6
Over 1 year to 5 years	34.78	22.61	74	29.07	29.78	51	29.90	27.01	53	15.72	27.06	32	38.42	30.45	63
Over 5 years	13.04	26.09	38	10.88	29.19	29	12.73	29.89	32	23.91	29.56	46	60.56	28.09	83
Gross negative fair value (absolute value)	2.45	2.48	50	1.07	1.18	51	0.89	0.98	46	1.70	1.55	64	1.29	0.83	75
Gross positive fair value	2.22	2.55	49	1.39	1.59	42	1.02	1.34	32	2.08	2.23	50	1.29	1.19	57
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	18	0	0.05	18	0	0.04	18	0	0.07	17	0	0.06	14
Gross positive fair value (X)	0	0.10	13	0	0.06	14	0	0.05	16	0.01	0.09	14	0	0.07	13
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	33	0	0.01	35	0	0.01	36	0.01	0.02	46	0	0.01	44
Current credit exposure (X)	0	0.06	18	0	0.05	21	0	0.04	21	0	0.06	21	0	0.05	18
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.70	18	0.03	0.59	20	0.02	0.46	21	0.05	0.85	21	0.02	0.73	19

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	236,714	245,473	245,473	102,122	108,791
Gross losses	11,888	8,539	11,664	14,486	10,603
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,391	1,739	2,905	2,070	2,609
Net losses	9,497	6,800	8,759	12,416	7,994
Provision for loan and lease losses	45,170	0	0	111,422	1,325
Adjustments	16,816	0	0	44,345	0
Ending balance	289,203	238,673	236,714	245,473	102,122
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	0.27	0.09	90	0	-0.12	77	0	-0.09	74	0.69	0.51	79	0.01	0.15	12
Provision for loan and lease losses / Average loans and leases	0.48	0.16	89	0	-0.21	77	0	-0.16	74	0.97	0.82	68	0.01	0.24	10
Provision for loan and lease losses / Net loan and lease losses	475.62	151.30	81	0	-65.12	63	0	-105.48	64	897.41	487.86	83	16.57	130.58	4
Allowance for loan and lease losses / Total loans and leases not held for sale	2.10	1.17	91	2.43	1.32	90	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64
Allowance for loan and lease losses / Total loans and leases	2.09	1.15	92	2.41	1.30	90	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62
Allowance for loan and lease losses / Net loans and leases losses (X)	22.84	38.64	62	26.32	17.40	77	27.03	21.39	74	19.77	11.58	81	12.77	8.03	79
Allowance for loan and lease losses / Nonaccrual assets	509.20	428.13	71	501.37	330.05	81	501.96	364.13	76	380.41	299.17	72	214.50	218.72	67
ALLL / 90+ days past due + nonaccrual loans and leases	468.77	320.87	75	468.77	271.93	81	471.61	287.08	80	331.10	244.34	71	186.19	151.73	72
Gross loan and lease losses / Average loans and leases	0.13	0.16	54	0.11	0.20	36	0.11	0.19	40	0.13	0.34	25	0.10	0.28	27
Recoveries / Average loans and leases	0.03	0.07	23	0.02	0.08	21	0.03	0.08	22	0.02	0.07	14	0.02	0.08	19
Net losses / Average loans and leases	0.10	0.09	66	0.09	0.12	50	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	20.50	34.26	25	12	25.09	26	20.05	34.67	29	19.52	33.98	26	29.03	36.22	46
Earnings coverage of net loan and lease losses (X)	30.68	36.38	55	47.48	26.30	75	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	36	0.01	0.02	58	0	0.02	30	0.04	0.04	61	0.05	0.01	86
Real estate loans secured by 1–4 family	0.02	-0.02	93	0	-0.01	58	-0.01	-0.02	47	0.01	0.01	60	0.04	0.01	82
Revolving	0	-0.06	62	0.10	-0.07	92	0.07	-0.07	90	-0.02	0.01	31	-0.01	0.02	31
Closed-end	0.02	-0.01	92	-0.01	-0.01	42	-0.02	-0.01	37	0.01	0	70	0.05	0	91
Commercial real estate loans	-0.02	0	17	0.01	0.04	53	0	0.04	17	0.05	0.07	57	0.06	0.01	84
Construction and land development	-0.02	-0.02	30	0	0.01	41	0	0	42	0.07	0	87	0.08	-0.01	91
1–4 family	0	0	59	0	0	57	0	0	57	0.05	0	95	0.07	0	96
Other	-0.02	-0.01	27	0	0.01	39	0	0	37	0.02	0	80	0.01	-0.01	81
Multifamily	0	0	56	0	0.01	52	0	0.01	24	0	0	58	0	0	19
Nonfarm nonresidential	-0.02	0	18	0.02	0.05	55	0	0.05	18	0.05	0.11	50	0.06	0.02	79
Owner-occupied	0	0	42	0.02	0.01	79	0.01	0.01	80	0	0.02	47	0.03	0.01	86
Other	-0.02	0.01	10	0	0.04	23	-0.02	0.04	5	0.05	0.08	62	0.02	0.01	77
Real estate loans secured by farmland	0	0	55	0.04	-0.01	91	0.03	0	90	0.04	0.02	81	0	0.01	48
Commercial and industrial loans	0.32	0.11	82	0.52	0.19	85	0.55	0.17	92	0.40	0.47	50	0.12	0.37	23
Loans to individuals	0.26	0.76	26	0.02	0.72	4	0.05	0.71	5	0.02	1.13	4	0.04	1.17	5
Credit card loans		1.94			2.27			1.84			2.92		210.34	3.11	98
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	2.11	0.13	96	0.57	0.09	93	0.68	0.10	93	0.48	0.15	88	0.78	0.15	92

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	42,593	11,081	9,917	27,413	14,714
90+ days past due loans and leases	4,898	3,311	3,035	9,610	7,238
Nonaccrual loans and leases	56,796	47,604	47,158	64,528	47,609
Total past due and nonaccrual loans and leases	104,287	61,996	60,110	101,551	69,561
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,433	1,147	1,074	1,587	4,133
Total restructured loans and leases	1,433	1,147	1,074	1,587	4,133
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	6,221	5,644	6,514	10,790	12,121
Other real estate owned	365	1,171	1,630	4,420	9,143
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	0.31	0.33	60	0.11	0.29	24	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15
90+ days past due loans and leases	0.04	0.10	53	0.03	0.09	52	0.03	0.10	54	0.09	0.12	65	0.07	0.15	49
Nonaccrual loans and leases	0.41	0.37	63	0.48	0.54	52	0.48	0.46	57	0.58	0.66	49	0.44	0.51	44
90+ days past due and nonaccrual loans and leases	0.45	0.52	54	0.51	0.68	43	0.51	0.62	46	0.66	0.85	43	0.50	0.71	35
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	21	0.01	0.12	14	0.01	0.10	16	0.01	0.13	15	0.04	0.14	26
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.31	0.33	60	0.11	0.29	24	0.10	0.32	16	0.24	0.40	36	0.14	0.43	15
90+ days past due assets	0.04	0.10	52	0.03	0.09	51	0.03	0.10	53	0.09	0.12	65	0.07	0.15	48
Nonaccrual assets	0.41	0.37	61	0.48	0.55	52	0.48	0.47	57	0.58	0.67	48	0.44	0.53	44
30+ days past due and nonaccrual assets	0.75	0.89	56	0.63	1	30	0.61	0.97	34	0.91	1.29	36	0.64	1.19	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.33	51	0.29	0.40	40	0.28	0.36	43	0.45	0.52	51	0.36	0.44	48
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.35	50	0.29	0.42	36	0.29	0.37	42	0.48	0.55	48	0.43	0.48	51
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.27	0.38	41	0.31	0.48	28	0.31	0.41	43	0.49	0.60	40	0.46	0.53	47
Allowance for loan and lease losses	21.92	55.46	16	22.80	67.85	12	23.36	62.64	14	32.48	66.66	20	67.44	115.41	26
Equity capital + allowance for loan and lease losses	1.69	3.63	24	1.83	4.12	21	1.84	3.60	23	2.80	4.97	26	2.64	4.28	30
Tier 1 capital + allowance for loan and lease losses	2.41	3.90	35	2.62	4.89	21	2.61	4.30	30	4.25	6.05	32	4.11	5.65	38
Loans and leases + other real estate owned	0.46	0.61	48	0.55	0.82	33	0.56	0.71	46	0.71	0.97	34	0.63	0.85	38

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

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.30	0.23	69	0.12	0.25	34	0.10	0.26	26	0.21	0.39	33	0.13	0.38	17
	90+ days past due	0.02	0.11	53	0.04	0.12	61	0.04	0.12	64	0.11	0.16	71	0.08	0.16	62
	Nonaccrual	0.38	0.41	57	0.39	0.60	39	0.41	0.52	48	0.52	0.76	38	0.40	0.46	49
Commercial and industrial	30–89 days past due	0.41	0.29	74	0.09	0.24	33	0.09	0.24	28	0.08	0.23	25	0.13	0.31	28
	90+ days past due	0.13	0.06	79	0	0.02	48	0.01	0.04	47	0.01	0.03	54	0.02	0.05	52
	Nonaccrual	0.72	0.47	75	1.13	0.65	77	1	0.57	81	0.91	0.75	67	0.70	0.83	51
Individuals	30–89 days past due	0.15	0.83	15	0.05	0.60	14	0.03	0.63	16	0.43	0.83	29	0.16	0.83	18
	90+ days past due	0	0.10	41	0	0.08	36	0	0.09	37	0.02	0.14	45	0.06	0.17	49
	Nonaccrual	0.16	0.17	53	0.24	0.17	67	0.20	0.17	66	0.41	0.28	75	0.32	0.17	74
Depository institution loans	30–89 days past due		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	1.12	0.13	93	0.37	0.11	87	0.38	0.12	83	2.26	0.18	97	0.36	0.20	74
	90+ days past due	0.12	0.01	93	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.34	0.06	90	0.36	0.13	82	0.66	0.09	92	0.49	0.15	84	0.67	0.13	91

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.52	0.39	74	0.43	0.36	67	0.41	0.46	54	0.82	0.65	75	0.39	0.67	29
	90+ days past due	0.08	0.22	68	0.07	0.25	60	0.05	0.24	60	0.12	0.33	65	0.09	0.31	58
	Nonaccrual	0.97	0.58	79	1.37	0.76	84	1.27	0.71	85	1.26	0.89	74	1.12	0.73	78
Revolving	30–89 days past due	0.10	0.31	23	0.02	0.33	14	0.25	0.28	49	2.63	0.48	95	0.31	0.45	33
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.21	0.86	27	3.01	1.05	86	2.66	1.18	84	3.09	1.13	86	0.55	1	45
Closed-end	30–89 days past due	0.56	0.41	73	0.47	0.36	70	0.42	0.49	55	0.63	0.65	60	0.40	0.70	33
	90+ days past due	0.09	0.25	70	0.07	0.27	63	0.06	0.26	63	0.13	0.38	66	0.10	0.35	61
	Nonaccrual	1.04	0.57	83	1.21	0.71	82	1.12	0.67	84	1.06	0.87	69	1.21	0.70	85
Junior lien	30–89 days past due	0	0.01	42	0.01	0.01	65	0.01	0.01	66	0	0.02	28	0.02	0.02	60
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	58
	Nonaccrual	0.02	0.02	64	0.05	0.04	72	0.05	0.03	73	0.04	0.04	52	0.03	0.04	42
Commercial real estate	30–89 days past due	0.25	0.13	78	0.04	0.16	28	0.04	0.15	30	0.07	0.26	30	0.05	0.18	23
	90+ days past due	0	0.01	64	0.04	0.01	83	0.04	0.01	89	0.11	0.02	90	0.08	0.03	77
	Nonaccrual	0.26	0.29	56	0.18	0.48	27	0.22	0.38	41	0.34	0.62	37	0.19	0.23	48
Construction and development	30–89 days past due	0.04	0.19	50	0.01	0.15	42	0.01	0.17	36	0.01	0.28	28	0.08	0.28	44
	90+ days past due	0	0.01	74	0	0.01	38	0	0.01	38	0.08	0.01	94	0.10	0.02	90
	Nonaccrual	0.08	0.14	62	0.11	0.31	54	0.08	0.20	55	0.09	0.41	45	0.08	0.20	48
1–4 family	30–89 days past due	0.03	0.02	75	0.01	0.03	66	0	0.02	61	0	0.03	28	0.05	0.06	65
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	84	0.02	0	87
	Nonaccrual	0.05	0.01	86	0.09	0.02	90	0.07	0.01	89	0.06	0.03	81	0	0.02	61
Other	30–89 days past due	0.02	0.13	52	0	0.10	21	0.01	0.13	48	0.01	0.22	36	0.03	0.20	44
	90+ days past due	0	0	78	0	0	40	0	0	41	0.08	0	97	0.09	0.01	93
	Nonaccrual	0.04	0.12	64	0.02	0.25	40	0.01	0.16	40	0.03	0.35	38	0.08	0.17	54
Multifamily	30–89 days past due	0.14	0.04	87	0	0.09	26	0	0.07	27	0.02	0.09	50	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.06	62	0.06	0.13	61	0.06	0.17	62	0.03	0.11	49	0.07	0.05	71
Nonfarm non-residential	30–89 days past due	0.36	0.10	89	0.06	0.12	44	0.05	0.13	44	0.09	0.23	40	0.05	0.14	24
	90+ days past due	0.01	0.01	71	0.06	0.01	87	0.06	0.01	92	0.14	0.02	91	0.07	0.03	80
	Nonaccrual	0.36	0.36	62	0.22	0.58	27	0.31	0.45	48	0.47	0.80	42	0.25	0.28	49
Owner Occupied	30–89 days past due	0.03	0.04	53	0.03	0.04	50	0.03	0.04	57	0.02	0.07	39	0.03	0.07	28
	90+ days past due	0	0	76	0	0	79	0	0	76	0.05	0	93	0	0.01	57
	Nonaccrual	0.06	0.12	40	0.06	0.20	24	0.04	0.17	25	0.26	0.27	50	0.15	0.16	55
Other	30–89 days past due	0.32	0.05	93	0.03	0.07	51	0.02	0.08	51	0.06	0.14	53	0.02	0.07	34
	90+ days past due	0	0	80	0.06	0.01	90	0.06	0	95	0.09	0.01	90	0.07	0.01	90
	Nonaccrual	0.30	0.21	73	0.16	0.31	44	0.26	0.23	69	0.22	0.44	40	0.10	0.10	57
Farmland	30–89 days past due	0.15	0.09	79	0.52	0.13	87	0.36	0.10	85	0.46	0.11	87	0.79	0.23	87
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.23	0.51	61	0.53	1.06	59	0.69	0.69	70	0.77	1.13	56	1.24	0.84	70
Credit card	30–89 days past due		1.22			0.79			0.81			0.95		0	1.19	6
	90+ days past due		0.50			0.40			0.45			0.63		0	0.78	12
	Nonaccrual		0.13			0.08			0.10			0.05		0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,406,430	1,494,228	1,489,010	1,522,268	1,538,755
Retained earnings	1,385,410	1,271,464	1,321,392	1,039,370	956,555
Accumulated other comprehensive income (AOCI)	-307,455	26,003	10,462	44,120	16,221
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,484,385	2,791,695	2,820,864	2,605,758	2,511,531
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,454,837	999,026	997,605	1,003,288	994,554
Accumulated other comprehensive income-related adjustments	-307,455	26,003	10,462	44,120	16,221
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,337,003	1,766,666	1,812,797	1,558,350	1,500,756
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,337,003	1,766,666	1,812,797	1,558,350	1,500,756
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	71,234	71,270	71,127	70,984
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	0	71,234	71,270	71,127	70,984
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	71,234	71,270	71,127	70,984
Tier 1 Capital	2,337,003	1,837,900	1,884,067	1,629,477	1,571,740
Tier 2 Capital					
Tier 2 capital instruments and related surplus	440,568	299,666	299,824	299,199	298,573
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	225,038	146,703	148,057	151,229	102,122
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	665,606	446,369	447,881	450,428	400,695
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	665,606	446,369	447,881	450,428	400,695
Exited advanced approach tier 2 capital					
Total capital	3,002,609	2,284,269	2,331,948	2,079,905	1,972,435
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	24,016,475	17,714,731	17,958,288	16,493,066	14,944,368
Less: Deductions from common equity tier 1 capital	1,454,837	999,026	997,605	1,003,288	994,554
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	22,561,638	16,715,705	16,960,683	15,489,778	13,949,814
Total risk-weighted assets	17,929,429	11,682,394	11,793,539	12,039,156	12,066,643
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	13.03	11.77	74	15.12	12.59	84	15.37	12.37	87	12.94	12.35	65	12.44	12.11	61
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	13.03	12.48	65	15.73	13.31	86	15.98	13.11	85	13.53	13.08	66	13.03	12.78	65
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	16.75	14.27	86	19.55	15.21	90	19.77	14.91	93	17.28	15.23	82	16.35	14.36	81
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.36	9.22	79	11	9.07	87	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,739	1,556	1,943	1,848	2,278	11.76	17.34
Other insurance activities income	1,739	1,556	1,943	1,848	2,278	11.76	17.34
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	212,619	104,638	105,135	103,519	102,562	103.19	45.47

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.26	0.36	68	0.29	0.38	67	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.10	12.02	36	5.04	11.72	24	4.96	12	22	5.52	11.03	30	6.13	11.51	32
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	307,043	233,539	241,297	132,206	120,400
Real estate loans	297,761	220,280	229,365	116,297	100,156
Commercial and industrial loans	9,282	13,259	11,932	15,909	20,244
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	307,043	233,539	241,297	132,206	120,400
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	31.47	20.31	71	84.86	-0.16	92	82.52	6.83	91	9.81	-2.40	77	142.69	22.48	89
Total selected assets	31.47	21.10	75	84.86	3.36	91	82.52	9.48	88	9.81	2.04	68	142.69	12.40	90
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	129,789	195,621	285,372	183,710	232,532	-33.65	101.13
Dividends	129,789	195,621	285,372	183,710	232,532	-33.65	101.13
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	1,340	1,340	0	0	-100.00	
Dividends	0	1,340	1,340	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							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	129,789	196,961	286,712	183,710	232,532	-34.10	101.13
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	822	442	702	775	125	85.97	774.47
Total operating income	130,611	197,403	287,414	184,485	232,657	-33.84	99.20
Operating Expenses							
Personnel expenses	8,969	8,697	11,589	11,178	13,226	3.13	43.37
Interest expense	15,368	13,123	17,500	17,501	17,508	17.11	74.62
Other expenses	6,765	4,024	5,106	4,666	6,064	68.12	67.24
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	31,102	25,844	34,195	33,345	36,798	20.35	62.82
Income (loss) before taxes	97,205	178,652	260,397	149,162	195,859	-45.59	109.19
Applicable income taxes (credit)	-8,874	-4,305	-7,161	-8,589	-9,703		
Extraordinary items							
Income before undistributed income of subsidiaries	106,079	182,957	267,558	157,751	205,562	-42.02	96.43
Equity in undistributed income of subsidiaries	83,496	62,707	51,463	56,697	83,977	33.15	44.53
Bank subsidiaries	82,138	62,625	51,208	55,206	82,895	31.16	42.07
Nonbank subsidiaries	1,358	82	255	1,491	1,082	1556.10	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	189,575	245,664	319,021	214,448	289,539	-22.83	69.61
Memoranda							
Bank net income	211,927	258,246	336,580	238,916	315,427	-17.94	73.22
Nonbank net income	1,358	1,422	1,595	1,491	1,082	-4.50	
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	3,498,619	89.60	2,838,976	91.24	2,812,018	89.50	2,794,468	2,755,318	23.24	39.40
Common and preferred stock	3,498,619	89.60	2,838,976	91.24	2,812,018	89.50	2,794,468	2,755,318	23.24	39.40
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	3,222	0.08	5,356	0.17	5,528	0.18	5,274	3,784	-39.84	46.39
Common and preferred stock	3,222	0.08	5,356	0.17	5,528	0.18	5,274	3,784	-39.84	46.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	51,003	1.31	0	0	0	0	0	0		747.51
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	329,056	8.43	245,098	7.88	291,585	9.28	152,718	110,597	34.25	542.79
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	1,737		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	22,927	0.59	22,132	0.71	32,844	1.05	28,862	15,197	3.59	55.44
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,904,827	100.00	3,111,562	100.00	3,141,975	100.00	2,981,322	2,886,633	25.49	51.04
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	440,568	11.28	299,666	9.63	299,823	9.54	299,199	298,573	47.02	48.25
Other liabilities	4,243	0.11	4,600	0.15	5,161	0.16	5,238	5,545	-7.76	-60.37
Balance due to subsidiaries and related institutions	0	0	71,234	2.29	71,270	2.27	71,127	70,984	-100.00	-100.00
Total liabilities	444,811	11.39	375,500	12.07	376,254	11.98	375,564	375,102	18.46	17.51
Equity Capital	3,460,016	88.61	2,736,062	87.93	2,765,721	88.02	2,605,758	2,511,531	26.46	56.79
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	2,042	0.05	1,640	0.05	1,637	0.05	1,651	1,664	24.51	17.56
Common surplus	2,404,388	61.57	1,492,588	47.97	1,487,373	47.34	1,520,617	1,537,091	61.09	43.58
Retained earnings	1,361,041	34.86	1,215,831	39.07	1,266,249	40.30	1,039,370	956,555	11.94	158.53
Accumulated other comprehensive income	-307,455	-7.87	26,003	0.84	10,462	0.33	44,120	16,221		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,904,827	100.00	3,111,562	100.00	3,141,975	100.00	2,981,322	2,886,633	25.49	51.04
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	71,234	2.29	71,270	2.27	71,127	70,984	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	69,033	2.22	69,069	2.20	68,926	68,783	-100.00	-100.00
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	69,033	2.22	69,069	2.20	68,926	68,783	-100.00	-100.00

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	7.69	11.02	16	12.29	12.52	55	11.89	11.94	54	8.57	7.29	65	12.01	9.68	76
Bank net income / Average equity investment in banks	8.99	11.60	28	12.24	12.35	58	11.96	11.80	57	8.71	7.45	64	11.68	10.51	67
Nonbank net income / Average equity investment in nonbanks	36.66	9.71	91	35.40	13.18	85	29.59	13.12	83	33.79	9.75	88	37.62	7.89	95
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	111.79	98.76	90	105.12	96.45	78	105.50	96.79	76	111.41	88.16	83	108.94	82.22	84
Nonbank net income / Parent net income	0.72	2.50	54	0.58	3.22	45	0.50	3.40	46	0.70	3.59	49	0.37	5.93	42
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	12.86	18.39	44	13.72	16.51	54	13.60	16.81	54	14.41	20.06	53	14.94	20.43	62
Total debt / Equity capital	12.73	12.61	63	10.95	11.37	61	10.84	11.71	61	11.48	14.41	59	11.89	14.31	65
Total debt + notes payable to subs that issued TPS / Equity capital	12.73	14.76	51	13.48	13.41	60	13.34	13.63	58	14.13	16.67	58	14.63	16.36	65
Total debt + Loans guaranteed for affiliate / Equity capital	12.73	12.68	63	13.48	11.46	72	13.34	11.77	70	14.13	14.68	65	14.63	14.56	69
Total debt / Equity capital – excess over fair value	12.73	12.75	63	10.95	11.47	61	10.84	11.81	61	11.48	14.52	59	11.89	14.51	65
Long-term debt / Equity capital	12.73	11.91	64	10.95	10.65	62	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	100	39.59	97	38.87	40.69	40	38.88	39.86	42	38.84	34.67	52	38.80	28.44	60
Double Leverage															
Equity investment in subs / Equity capital	101.21	104.01	41	103.96	103.15	58	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81
Total investment in subs / Equity capital	101.21	109.29	33	103.96	108.29	48	101.87	108.40	38	107.44	110.16	62	109.86	111.07	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.17	0.39	46	0.33	0.27	61	0.16	0.29	48	0.90	0.47	69	0.86	0.36	72
Equity investment in subs – equity cap / Net income-div (X)	0.33	1.15	26	0.46	0.85	43	0.23	1.05	13	1.53	1.82	57	1.21	1.22	57
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	110.80	130.36	45	212.22	152.56	73	233.17	152.85	81	159.54	136.59	70	197.97	177.68	63
Cash from ops + noncash items + op expense / Op expense + dividend	121.68	118.32	55	226.70	155.61	76	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.24	105.80	62	197.19	94.59	92	209.92	98.54	94	134.80	134.08	62	137.77	116.34	70
Pretax operating income + interest expense / Interest expense	732.52	1,565.66	42	1,461.37	1,645.53	56	1,587.98	1,835.33	58	952.31	2,016.32	49	1,218.68	1,968.54	47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	690.12	1,454.22	39	1,342.97	1,896.20	53	1,458.85	1,770.77	54	860.60	1,539.23	49	1,038.52	1,632.83	47
Dividends + interest from subsidiaries / Interest expense + dividends	117.83	150.57	45	239.25	174.48	73	261.50	174.12	78	174.67	150.43	66	225.46	210.80	65
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.43	3.60	80	7.87	3.29	81	9.28	3.44	83	5.12	3.85	66	3.83	2.64	65
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	2.52	0.03	94	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	2.52	0.03	94	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.02	1.77	41	0.03	1.76	43	0.03	1.76	45	0.03	2.66	40	0.02	5.62	32
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	89.35	70.90	68	37.82	69.90	30	34.44	66.37	25	55.58	81.10	34	41.66	57.84	40
Dividends declared / Net income	50	31.93	87	28.17	27.22	53	28.88	28.27	53	40.88	42.29	49	29.57	33.08	44
Net income – dividends / Average equity	3.85	7.51	12	8.83	9.25	52	8.45	8.62	55	5.06	4.14	62	8.46	6.46	79
Percent of Dividends Paid															
Dividends from bank subsidiaries	136.93	133.26	56	282.68	160.45	79	309.71	155.92	82	209.53	132.17	75	271.56	178.13	78
Dividends from nonbank subsidiaries	0	2.76	25	1.94	6.19	61	1.45	4.90	64	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	136.93	183.35	47	284.61	213.42	74	311.16	203.53	78	209.53	174.85	71	271.56	260.40	69
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	61.24	43.79	67	75.75	43.30	80	84.79	45.96	85	76.89	60.28	70	73.72	66.55	58
Interest income from bank subsidiaries	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	61.24	52.71	64	75.75	48.70	78	84.79	51.33	80	76.89	62.88	66	73.72	69.36	54
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	94.23	66.90	59	84.01	62.63	60	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	64.26	10	94.23	94.31	57	84.01	87.22	57	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.37	67.73	69	99.10	72.55	75	99.29	74.16	75	99.58	69.76	80	99.95	67.32	93
Interest income from bank subsidiaries	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.37	81.70	56	99.10	82.68	64	99.29	83.13	65	99.58	82.20	70	99.95	78.80	89
Dividends from nonbank subsidiaries	0	2.90	24	0.68	3.56	60	0.47	3.07	59	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0.68	5.69	53	0.47	4.67	53	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	27.96	14	23.77	28.03	57	23.77	26.38	59	23.77	27.08	57	23.77	28.33	58