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

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name ALLY FINANCIAL INC.

City/State DETROIT, MI

Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 185,703,000
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:

ALLY FINANCIAL INC.
500 WOODWARD AVENUE

DETROIT, MI 48226

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	184,582,000	181,017,000	180,152,000	181,603,000	179,704,500
Net income ($000)	1,137,000	1,696,000	3,060,000	1,085,000	1,715,000
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.44	2.67	93	2.73	2.65	53	2.95	2.60	75	2.32	2.77	20	2.37	3.01	22
+ Non-interest income	1.84	0.96	89	1.95	1.11	84	1.97	1.04	88	1.73	1.21	80	1.64	1.32	71
– Overhead expense	3.03	2.17	87	2.79	2.24	81	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42
– Provision for credit losses	0.52	0.09	92	-0.05	-0.15	68	0.14	-0.09	95	0.79	0.51	83	0.56	0.15	92
+ Securities gains (losses)	0.02	0	97	0.04	0.01	93	0.06	0.01	94	0.09	0.02	94	0.04	0.01	91
+ Other tax equivalent adjustments	0	0	88	0	0	91	0	0	89	0	0	89	0	0	42
= Pretax net operating income (tax equivalent)	1.61	1.40	66	2.27	1.79	80	2.14	1.66	81	0.78	1.04	27	1.10	1.56	14
Net operating income	1.23	1.06	73	1.87	1.36	83	1.70	1.26	85	0.60	0.81	27	0.96	1.19	20
Net income	1.23	1.06	73	1.87	1.35	83	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.56	3.12	93	4.03	3.14	90	4.16	3.06	92	4.23	3.55	87	4.90	4.41	80
Interest expense	0.98	0.24	96	1.20	0.27	98	1.10	0.25	98	1.84	0.52	97	2.44	1.08	95
Net interest income (tax equivalent)	3.58	2.88	93	2.83	2.85	42	3.06	2.80	64	2.39	3.01	19	2.45	3.33	19
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.46	0.08	93	0.20	0.13	67	0.23	0.11	83	0.63	0.27	87	0.76	0.21	91
Earnings coverage of net loan and lease losses (X)	6.81	-9.51	31	17.89	4.52	56	15.23	39.72	38	3.73	22.91	16	3.03	24.40	13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.69	1.17	96	2.79	1.39	93	2.67	1.23	95	2.77	1.58	90	0.98	0.83	69
Allowance for loan and lease losses / Total loans and leases	2.67	1.15	96	2.78	1.37	93	2.66	1.20	95	2.76	1.55	90	0.98	0.81	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.07	0.41	93	1.14	0.63	89	1.17	0.49	92	1.28	0.71	88	0.81	0.57	76
30–89 days past due loans and leases / Total loans and leases	1.70	0.32	96	1.15	0.27	95	1.46	0.32	95	1.61	0.39	96	2.11	0.43	96
Liquidity and Funding															
Net noncore funding dependence	20.79	3.09	89	11.63	-1.82	86	14.80	-2.33	90	18.02	3.20	86	36.32	14.45	90
Net short-term noncore funding dependence	9.25	-1.79	88	1.46	-8.21	83	6.31	-7.71	92	2.52	-4.76	76	13.61	3.38	81
Net loans and leases / Total assets	67.75	61.60	67	60.67	59.81	51	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61
Capitalization															
Tier 1 leverage ratio	9.10	9.08	53	10	9.11	77	9.67	8.98	70	9.41	9.13	61	9.08	9.76	35
Holding company equity capital / Total assets	7.53	10.04	15	9.71	10.88	33	9.36	10.71	30	8.07	11.16	9	7.98	12.43	4
Total equity capital (including minority interest) / Total assets	7.53	10.14	13	9.71	11.01	30	9.36	10.82	28	8.07	11.29	7	7.98	12.57	3
Common equity tier 1 capital / Total risk-weighted assets	9.62	11.90	13	11.32	12.69	29	10.34	12.42	23	10.64	12.38	28	9.54	12.17	10
Net loans and leases / Equity capital (X)	9	6.22	90	6.25	5.51	65	7.01	5.53	80	7.87	5.58	87	8.82	5.21	95
Cash dividends / Net income	22.78	34	30	8.49	25.30	19	12.45	28.27	18	26.64	42.30	30	15.92	33.12	20
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	2.90	7.91	40	-1.95	9.29	8	-0.03	10.50	12	0.84	16.68	9	0.99	9.26	13
Equity capital	-20.23	-0.29	7	26.79	9.31	90	15.96	7.46	84	1.99	6.99	26	8.65	10.49	57
Net loans and leases	14.89	11.87	69	-5.02	0.79	28	3.37	3.36	57	-9.02	9.07	4	-1.45	9.10	8
Noncore funding	22.10	10.50	68	-43.17	-23.76	25	-33.18	-14.79	26	-31.66	-12.18	29	-17.09	6.59	18
Parent Company Ratios															
Short-term debt / Equity capital	6.15	0.43	93	6.11	0.48	93	6.37	0.57	94	19.30	0.77	97	33.56	1.02	98
Long-term debt / Equity capital	59.46	11.61	93	43.42	11.05	90	48.83	10.95	92	59.40	13.56	90	45.49	13.04	88
Equity investment in subsidiaries / Equity capital	144.21	103.92	97	134.12	103.07	96	133.26	103.22	96	158.95	102.81	98	163.73	103.22	98
Cash from ops + noncash items + op expense / Op expense + dividends	101.61	116.54	43	106.33	130.64	40	243.09	154.48	83	85.62	147.24	12	178.20	190.27	51

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	3,633,000	3,227,000	6,584,000	6,671,000	7,449,000	12.58	26.89
Income from lease financing receivables	7,000	12,000	25,000	21,000	18,000	-41.67	133.33
Fully taxable income on loans and leases	3,640,000	3,239,000	6,609,000	6,692,000	7,467,000	12.38	27.01
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)	3,640,000	3,239,000	6,609,000	6,692,000	7,467,000	12.38	27.01
Investment interest income (tax equivalent)	380,000	269,000	584,000	697,000	893,000	41.26	41.26
Interest on balances due from depository institutions	7,000	8,000	15,000	24,000	62,000	-12.50	-30.00
Interest income on other earning assets	14,000	12,000	21,000	47,000	82,000	16.67	-6.67
Total interest income (tax equivalent)	4,041,000	3,528,000	7,229,000	7,460,000	8,504,000	14.54	27.88
Interest on time deposits of $250K or more	26,000	45,000	83,000	142,000	140,000	-42.22	62.50
Interest on time deposits < $250K	158,000	316,000	512,000	1,093,000	1,232,000	-50.00	-27.19
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	290,000	213,000	450,000	716,000	1,165,000	36.15	18.37
Interest on other borrowings and trading liabilities	362,000	449,000	805,000	1,228,000	1,642,000	-19.38	-56.33
Interest on subordinated debt and mandatory convertible securities	32,000	31,000	63,000	63,000	63,000	3.23	-57.33
Total interest expense	868,000	1,054,000	1,913,000	3,242,000	4,242,000	-17.65	-37.19
Net interest income (tax equivalent)	3,173,000	2,474,000	5,316,000	4,218,000	4,262,000	28.25	78.46
Non-interest income	1,702,000	1,767,000	3,551,000	3,146,000	2,945,000	-3.68	-2.35
Adjusted operating income (tax equivalent)	4,875,000	4,241,000	8,867,000	7,364,000	7,207,000	14.95	38.45
Overhead expense	2,798,000	2,528,000	5,154,000	4,913,000	4,482,000	10.68	20.34
Provision for credit losses	476,000	-47,000	247,000	1,439,000	998,000		-11.85
Securities gains (losses)	21,000	38,000	102,000	171,000	79,000	-44.74	-58.00
Other tax equivalent adjustments	1,000	1,000	1,000	2,000	0	0.00	
Pretax net operating income (tax equivalent)	1,484,000	2,052,000	3,861,000	1,420,000	1,971,000	-27.68	110.20
Applicable income taxes	343,000	354,000	790,000	328,000	246,000	-3.11	45.96
Tax equivalent adjustments	4,000	3,000	6,000	6,000	4,000	33.33	0.00
Applicable income taxes (tax equivalent)	347,000	357,000	796,000	334,000	250,000	-2.80	45.19
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,137,000	1,695,000	3,065,000	1,086,000	1,721,000	-32.92	143.47
Discontinued operations, net of applicable income taxes	0	1,000	-5,000	-1,000	-6,000	-100.00	
Net income attributable to holding company	1,137,000	1,696,000	3,060,000	1,085,000	1,715,000	-32.96	143.99
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,137,000	1,696,000	3,060,000	1,085,000	1,715,000	-32.96	143.99
Investment securities income (tax equivalent)	380,000	269,000	584,000	697,000	893,000	41.26	41.26
US Treasury and agency securities (excluding mortgage-backed securities)	14,000	6,000	14,000	7,000	35,000	133.33	-17.65
Mortgage-backed securities	325,000	212,000	470,000	594,000	764,000	53.30	77.60
All other securities	41,000	51,000	100,000	96,000	94,000	-19.61	-40.58
Cash dividends declared	259,000	144,000	381,000	289,000	273,000	79.86	245.33
Common	203,000	144,000	324,000	289,000	273,000	40.97	170.67
Preferred	56,000	0	57,000	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 # 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)	4.38	2.90	93	3.90	2.92	92	4.01	2.85	93	4.11	3.27	91	4.73	4	88
Less: Interest expense	0.94	0.22	97	1.16	0.25	97	1.06	0.23	97	1.79	0.48	97	2.36	0.98	95
Equals: Net interest income (tax equivalent)	3.44	2.67	93	2.73	2.65	53	2.95	2.60	75	2.32	2.77	20	2.37	3.01	22
Plus: Non-interest income	1.84	0.96	89	1.95	1.11	84	1.97	1.04	88	1.73	1.21	80	1.64	1.32	71
Equals: adjusted operating income (tax equivalent)	5.28	3.67	92	4.69	3.82	87	4.92	3.70	90	4.05	4.04	57	4.01	4.41	32
Less: Overhead expense	3.03	2.17	87	2.79	2.24	81	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42
Less: Provision for credit losses	0.52	0.09	92	-0.05	-0.15	68	0.14	-0.09	95	0.79	0.51	83	0.56	0.15	92
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	0.02	0	97	0.04	0.01	93	0.06	0.01	94	0.09	0.02	94	0.04	0.01	91
Plus: other tax equivalent adjustments	0	0	88	0	0	91	0	0	89	0	0	89	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.61	1.40	66	2.27	1.79	80	2.14	1.66	81	0.78	1.04	27	1.10	1.56	14
Less: Applicable income taxes (tax equivalent)	0.38	0.33	66	0.39	0.41	48	0.44	0.38	74	0.18	0.23	34	0.14	0.36	4
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.23	1.06	73	1.87	1.36	83	1.70	1.26	85	0.60	0.81	27	0.96	1.19	20
Plus: Net extraordinary items	0	0	50	0	0	98	0	0	1	0	0	3	0	0	1
Equals: Net income	1.23	1.06	73	1.87	1.35	83	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20
Memo: Net income (last four quarters)	1.37	1.12	78	1.57	1.25	79	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20
Net income–BHC and noncontrolling (minority) interest	1.23	1.07	73	1.87	1.37	83	1.70	1.27	86	0.60	0.83	27	0.95	1.20	20
Margin Analysis															
Average earning assets / Average assets	96.08	92.97	84	96.67	93.15	87	96.44	93.08	84	97.06	92.32	94	96.65	91.05	94
Average interest-bearing funds / Average assets	87.68	60.12	99	87.81	62.32	99	87.65	61.99	99	89.34	64.06	99	89.22	65.57	98
Interest income (tax equivalent) / Average earning assets	4.56	3.12	93	4.03	3.14	90	4.16	3.06	92	4.23	3.55	87	4.90	4.41	80
Interest expense / Average earning assets	0.98	0.24	96	1.20	0.27	98	1.10	0.25	98	1.84	0.52	97	2.44	1.08	95
Net interest income (tax equivalent) / Average earning assets	3.58	2.88	93	2.83	2.85	42	3.06	2.80	64	2.39	3.01	19	2.45	3.33	19
Yield or Cost															
Total loans and leases (tax equivalent)	5.84	4.01	93	5.69	4.05	93	5.75	4.01	93	5.51	4.27	91	5.79	5.09	84
Interest-bearing bank balances	0.38	0.42	34	0.11	0.11	61	0.13	0.14	32	0.21	0.27	37	2.06	2.04	46
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45		0	0.60	23	0	0.99	21
Total earning assets	4.55	3.09	93	4.03	3.11	90	4.16	3.04	93	4.23	3.51	89	4.89	4.36	82
Investment securities (tax equivalent)	2.04	1.85	69	1.56	1.80	35	1.68	1.77	46	2.21	2.25	45	2.86	2.76	60
US Treasury and agency securities (excluding mortgage-backed securities)	1.09	1.22	40	0.61	1.28	16	0.70	1.14	23	0.86	1.75	14	1.65	2.32	13
Mortgage-backed securities	2.12	1.78	84	1.46	1.56	43	1.62	1.57	56	2.28	2.05	70	2.90	2.61	85
All other securities	2.39	2.82	38	2.74	2.91	47	2.80	2.81	56	3.12	3.24	51	3.56	4.06	40
Interest-bearing deposits	0.67	0.20	95	0.83	0.24	96	0.75	0.21	95	1.51	0.53	96	2.20	1.10	96
Time deposits of $250K or more	0.78	0.50	84	1.10	0.76	80	1.06	0.66	86	1.67	1.42	74	1.98	1.96	46
Time deposits < $250K	1.04	0.44	93	1.54	0.72	96	1.36	0.62	94	2.26	1.36	97	2.59	1.82	94
Other domestic deposits	0.56	0.17	94	0.48	0.17	97	0.48	0.15	96	0.99	0.36	96	1.93	0.93	94
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0	0.36	4	0	0.19	6	0	0.17	9	0.74	0.62	72	2.54	1.86	80
Other borrowed funds and trading liabilities	3.89	1.24	96	4.47	1.31	97	4.62	1.27	97	3.59	1.50	96	3.50	2.38	92
All interest-bearing funds	1.07	0.36	95	1.33	0.40	96	1.21	0.37	97	2	0.74	96	2.65	1.49	89

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	1,702,000	1,767,000	3,551,000	3,146,000	2,945,000
Fiduciary activities income		0		0	0
Service charges on deposit accounts - domestic	2,000	5,000	7,000	8,000	10,000
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	12,000	16,000	24,000	21,000	23,000
Insurance activities revenue	92,000	101,000	203,000	1,111,000	1,096,000
Venture capital revenue	5,000	23,000	39,000	126,000	36,000
Net servicing fees	4,000	4,000	8,000	11,000	20,000
Net securitization income	0	0	1,000	0	1,000
Net gains (losses) on sales of loans, OREO, other assets	118,000	247,000	431,000	236,000	93,000
Other non-interest income	1,469,000	1,371,000	2,838,000	1,633,000	1,666,000
Total overhead expenses	2,798,000	2,528,000	5,154,000	4,913,000	4,482,000
Personnel expense	932,000	842,000	1,645,000	1,378,000	1,224,000
Net occupancy expense	49,000	52,000	105,000	94,000	94,000
Goodwill impairment losses	0	0	0	50,000	0
Amortization expenses and impairment loss (other intangible assets)	16,000	9,000	20,000	18,000	13,000
Other operating expenses	1,801,000	1,625,000	3,384,000	3,373,000	3,151,000
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	11,218	9,955	10,355	9,525	8,723
Average personnel expense per employee	83.08	84.58	158.86	144.67	140.32
Average assets per employee	16,454.09	18,183.53	17,397.59	19,065.93	20,601.23

	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	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	57.43	59.40	39	59.64	59.03	46	58.16	59.28	40	66.75	62.28	71	62.22	61.29	58
Percent of Average Assets															
Total overhead expense	3.03	2.17	87	2.79	2.24	81	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42
Personnel expense	1.01	1.20	26	0.93	1.25	17	0.91	1.21	18	0.76	1.30	8	0.68	1.41	3
Net occupancy expense	0.05	0.22	3	0.06	0.24	3	0.06	0.23	3	0.05	0.26	1	0.05	0.28	1
Other operating expenses	1.97	0.72	95	1.81	0.73	95	1.89	0.72	96	1.89	0.94	88	1.76	0.97	86
Overhead less non-interest income	1.19	1.19	44	0.84	1.10	23	0.89	1.10	29	0.97	1.25	28	0.86	1.32	19
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.39	58.92	42	59.61	58.45	50	58.13	58.83	41	66.72	61.82	74	62.19	60.64	62
Personnel expense	19.12	32.65	5	19.85	33.10	6	18.55	32.93	5	18.71	32.36	4	16.98	32.39	3
Net occupancy expense	1.01	6.14	2	1.23	6.33	1	1.18	6.23	3	1.28	6.58	1	1.30	6.52	3
Other operating expenses	37.27	19.36	96	38.53	18.60	97	38.39	19.18	96	46.73	22.28	91	43.90	21.20	94
Total non-interest income	34.91	25.40	78	41.66	28.18	80	40.05	27.67	80	42.72	28.83	80	40.86	29.23	76
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.04	3.45	6	0.12	3.19	5	0.08	3.27	6	0.11	3.27	7	0.14	3.88	9
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.25	2.25	22	0.38	2.52	25	0.27	2.58	22	0.29	2.46	21	0.32	3.54	21
Insurance activities revenue	1.89	0.36	88	2.38	0.37	92	2.29	0.36	93	15.09	0.41	98	15.21	0.47	98
Venture capital revenue	0.10	0.01	90	0.54	0.02	93	0.44	0.04	91	1.71	0.01	98	0.50	0.02	92
Net servicing fees	0.08	1.38	31	0.09	0.55	38	0.09	0.60	35	0.15	0.01	70	0.28	0.28	66
Net securitization income	0	0	47	0	0.01	44	0.01	0.01	89	0	0	45	0.01	0.01	89
Net gain (loss) - sales of loans, OREO, and other assets	2.42	1.51	70	5.82	3.83	76	4.86	3.30	75	3.20	3.92	56	1.29	1.86	47
Other non-interest income	30.13	9.09	94	32.33	9.26	95	32.01	9.27	96	22.18	9.65	90	23.12	10.04	90
Overhead less non-interest income	22.48	32.73	21	17.94	29.94	16	18.08	30.52	17	24	31.93	27	21.33	31.06	20
Applicable income taxes / Pretax net operating income (tax equivalent)	23.11	21.22	70	17.25	21.54	13	20.46	21.18	38	23.10	18.63	79	12.48	20.56	4
Applicable income tax + TE / Pretax net operating income + TE	23.38	23.38	55	17.40	23.10	6	20.62	22.67	20	23.52	21.18	68	12.68	23.23	3

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	24,628,000	18,876,000	23,004,000	20,114,000	22,112,000	30.47	62.86
Commercial and industrial loans	25,721,000	23,119,000	24,711,000	30,815,000	40,412,000	11.25	-43.05
Loans to individuals	75,204,000	68,216,000	71,595,000	65,876,000	64,409,000	10.24	25.73
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	3,702,000	2,415,000	3,507,000	2,135,000	1,456,000	53.29	735.67
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	129,255,000	112,626,000	122,817,000	118,940,000	128,389,000	14.76	7.23
Less: Allowance for loan and lease losses	3,450,000	3,126,000	3,267,000	3,283,000	1,263,000	10.36	181.63
Net loans and leases	125,805,000	109,500,000	119,550,000	115,657,000	127,126,000	14.89	5.43
Debt securities that reprice or mature in over 1 year	32,456,000	35,075,000	34,361,000	30,843,000	31,589,000	-7.47	50.96
Mutual funds and equity securities	784,000	1,057,000	1,131,000	1,096,000	690,000	-25.83	17.89
Subtotal	159,045,000	145,632,000	155,042,000	147,596,000	159,405,000	9.21	12.41
Interest-bearing bank balances	3,306,000	12,969,000	4,520,000	14,872,000	2,863,000	-74.51	97.61
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	410,000	223,000	407,000	240,000	263,000	83.86	-79.27
Trading assets	0	0	0	0	2,000		-100.00
Total earning assets	162,761,000	158,824,000	159,969,000	162,708,000	162,533,000	2.48	12.14
Non-interest-bearing cash and due from depository institutions	801,000	653,000	502,000	724,000	619,000	22.66	-47.06
Premises, fixed assets, and leases	970,000	878,000	983,000	530,000	736,000	10.48	200.31
Other real estate owned	2,000	1,000	1,000	2,000	9,000	100.00	-84.62
Investment in unconsolidated subsidiaries	583,000	383,000	473,000	322,000	361,000	52.22	168.66
Intangible and other assets	20,586,000	19,731,000	20,186,000	17,879,000	16,386,000	4.33	20.10
Total assets	185,703,000	180,470,000	182,114,000	182,165,000	180,644,000	2.90	13.00
Quarterly average assets	186,110,000	180,759,000	179,757,000	182,873,000	179,763,000	2.96	14.32
Average loans and leases (YTD)	124,695,500	113,825,000	114,904,250	121,409,000	129,031,250	9.55	5.13
Memoranda							
Loans held-for-sale	798,000	409,000	549,000	406,000	158,000	95.11	4594.12
Loans not held-for-sale	128,457,000	112,217,000	122,268,000	118,534,000	128,231,000	14.47	6.58
Real estate loans secured by 1–4 family	19,325,000	14,155,000	18,092,000	15,218,000	17,353,000	36.52	71.06
Commercial real estate loans	5,303,000	4,721,000	4,912,000	4,896,000	4,759,000	12.33	38.64
Construction and land development	237,000	195,000	201,000	255,000	178,000	21.54	-25.94
Multifamily	54,000	73,000	68,000	72,000	39,000	-26.03	
Nonfarm nonresidential	5,012,000	4,453,000	4,643,000	4,569,000	4,542,000	12.55	43.00
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	33,650,000	36,355,000	35,899,000	32,179,000	32,542,000	-7.44	39.38
U.S. Treasury securities	2,385,000	2,159,000	2,166,000	802,000	2,047,000	10.47	-17.24
US agency securities (excluding mortgage-backed securities)	0	0	0	1,000	2,000		-100.00
Municipal securities	788,000	1,024,000	864,000	1,095,000	641,000	-23.05	0.77
Mortgage-backed securities	27,355,000	29,276,000	29,160,000	26,670,000	27,225,000	-6.56	57.83
Asset-backed securities	475,000	555,000	534,000	425,000	389,000	-14.41	-55.06
Other debt securities	1,863,000	2,284,000	2,044,000	2,090,000	1,548,000	-18.43	30.92
Mutual funds and equity securities	784,000	1,057,000	1,131,000	1,096,000	690,000	-25.83	17.89
Available-for-sale securities	31,754,000	34,172,000	33,598,000	29,830,000	30,284,000	-7.08	38.34
U.S. Treasury securities	2,385,000	2,159,000	2,166,000	802,000	2,047,000	10.47	-17.24
US agency securities (excluding mortgage-backed securities)	0	0	0	1,000	2,000		-100.00
Municipal securities	788,000	1,024,000	864,000	1,095,000	641,000	-23.05	0.77
Mortgage-backed securities	26,243,000	28,150,000	27,990,000	25,417,000	25,678,000	-6.77	62.10
Asset-backed securities	475,000	555,000	534,000	425,000	368,000	-14.41	-53.02
Other debt securities	1,863,000	2,284,000	2,044,000	2,090,000	1,548,000	-18.43	30.92
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-114,000	47,000	34,000	78,000	32,000		
Available-for-sale securites appreciation (depreciation)	-3,778,000	380,000	-63,000	894,000	317,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,689,000	151,000	203,000	145,000	2,785,000	2343.05	11.25

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	185,000	149,000	150,000	128,000	119,000	24.16	72.90
NOW, ATS and transaction accounts	4,388,000	3,789,000	4,526,000	3,378,000	2,291,000	15.81	169.86
Time deposits less brokered deposits < $250K	23,563,000	29,779,000	27,072,000	32,026,000	33,063,000	-20.87	41.25
MMDA and other savings accounts	99,199,000	89,913,000	97,929,000	80,320,000	60,195,000	10.33	102.01
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	127,335,000	123,630,000	129,677,000	115,852,000	95,668,000	3.00	88.59
Time deposits of $250K or more	6,104,000	7,687,000	7,213,000	8,633,000	8,184,000	-20.59	65.87
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	10,788,000	4,213,000	5,106,000	5,653,000	12,199,000	156.06	-48.95
Other borrowings w/remaining maturity over 1 year	12,931,000	10,439,000	10,885,000	14,875,000	23,751,000	23.87	-61.30
Brokered deposits < $250K	6,962,000	7,787,000	4,668,000	12,551,000	16,899,000	-10.59	-53.39
Noncore funding	36,785,000	30,126,000	27,872,000	41,712,000	61,033,000	22.10	-50.61
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	1,040,000	2,244,000	1,038,000	3,614,000	3,608,000	-53.65	-73.93
Other liabilities	6,559,000	6,940,000	6,477,000	6,284,000	5,919,000	-5.49	34.49
Total liabilities	171,719,000	162,940,000	165,064,000	167,462,000	166,228,000	5.39	13.82
Equity Capital							
Perpetual preferred stock (including surplus)	2,324,000	2,324,000	2,324,000	0	0	0.00	
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	21,757,000	21,626,000	21,666,000	21,539,000	21,433,000	0.61	2.61
Retained earnings	-721,000	-2,726,000	-1,599,000	-4,278,000	-4,057,000		
Accumulated other comprehensive income	-3,009,000	216,000	-158,000	631,000	123,000		
Other equity capital components	-6,372,000	-3,915,000	-5,188,000	-3,194,000	-3,088,000		
Total holding company equity capital	13,984,000	17,530,000	17,050,000	14,703,000	14,416,000	-20.23	3.79
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	13,984,000	17,530,000	17,050,000	14,703,000	14,416,000	-20.23	3.79
Total liabilities and capital	185,703,000	180,470,000	182,114,000	182,165,000	180,644,000	2.90	13.00
Memoranda							
Non-interest-bearing deposits	185,000	149,000	150,000	128,000	119,000	24.16	72.90
Interest-bearing deposits	140,216,000	138,955,000	141,408,000	136,908,000	120,632,000	0.91	62.98
Total deposits	140,401,000	139,104,000	141,558,000	137,036,000	120,751,000	0.93	63.00
Long-term debt that reprices within 1 year	119,000	232,000	118,000	84,000	785,000	-48.71	-99.14
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,050,000	14,703,000	14,703,000	14,416,000	13,268,000		
Accounting restatements	0	0	0	-1,017,000	-2,000		
Net income	1,137,000	1,696,000	3,060,000	1,085,000	1,715,000		
Net sale of new perpetual preferred stock	0	2,324,000	2,324,000	0	0		
Net sale of new common stock	91,000	87,000	127,000	106,000	93,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,184,000	721,000	1,994,000	106,000	1,039,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	259,000	144,000	381,000	289,000	273,000		
Change in other comprehensive income	-2,851,000	-415,000	-789,000	508,000	654,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	13,984,000	17,530,000	17,050,000	14,703,000	14,416,000		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	13.26	38.78	13	10.46	36.32	9	12.63	36.25	12	11.04	36.22	12	12.24	37.78	15
Commercial and industrial loans	13.85	11.05	69	12.81	12.25	59	13.57	10.76	68	16.92	13.52	66	22.37	12.02	88
Loans to individuals	40.50	3.52	96	37.80	3.48	96	39.31	3.36	96	36.16	3.40	96	35.66	4.20	96
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	1.99	4.45	31	1.34	4.22	26	1.93	4.47	29	1.17	4.63	20	0.81	5.01	10
Net loans and leases	67.75	61.60	67	60.67	59.81	51	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61
Debt securities over 1 year	17.48	19.46	46	19.44	17.61	59	18.87	19.46	51	16.93	15.55	57	17.49	14.60	64
Mutual funds and equity securities	0.42	0.05	97	0.59	0.06	97	0.62	0.06	97	0.60	0.05	98	0.38	0.06	96
Subtotal	85.64	82.34	56	80.70	78.32	52	85.13	79.22	70	81.02	78.16	52	88.24	79.65	82
Interest-bearing bank balances	1.78	4.59	28	7.19	9.11	42	2.48	8.50	14	8.16	7.51	56	1.58	3.06	40
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.22	1.68	15	0.12	1.53	12	0.22	1.56	16	0.13	1.68	12	0.15	1.91	9
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	31
Total earning assets	87.65	90.95	11	88.01	91.43	10	87.84	91.77	8	89.32	91.05	25	89.97	89.53	55
Non-interest cash and due from depository institutions	0.43	1.01	9	0.36	1.01	8	0.28	0.82	7	0.40	1.07	5	0.34	1.14	6
Other real estate owned	0	0.01	30	0	0.02	18	0	0.01	22	0	0.02	18	0	0.03	26
All other assets	11.92	7.97	92	11.63	7.50	92	11.88	7.35	92	10.28	7.82	83	9.68	9.27	57
Memoranda															
Short-term investments	2	7.68	13	7.31	12.01	29	2.71	11.47	8	8.30	11.17	44	1.73	7.63	17
U.S. Treasury securities	1.28	1.96	54	1.20	1.08	70	1.19	1.47	66	0.44	0.84	65	1.13	1.03	67
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	24	0	0.54	27
Municipal securities	0.42	1.75	42	0.57	1.72	43	0.47	1.73	40	0.60	1.69	44	0.35	1.34	36
Mortgage-backed securities	14.73	13.68	58	16.22	12.97	66	16.01	14.14	62	14.64	11.75	67	15.07	11.44	73
Asset-backed securities	0.26	0.68	57	0.31	0.38	68	0.29	0.50	65	0.23	0.32	69	0.22	0.28	69
Other debt securities	1	0.52	72	1.27	0.52	79	1.12	0.53	77	1.15	0.42	80	0.86	0.39	78
Loans held-for-sale	0.43	0.35	77	0.23	0.42	53	0.30	0.55	60	0.22	0.52	39	0.09	0.39	34
Loans held for investment	69.17	61.41	70	62.18	59.85	56	67.14	58.06	74	65.07	61.72	52	70.99	63.50	65
Real estate loans secured by 1–4 family	10.41	12.26	42	7.84	11.69	35	9.93	11.46	44	8.35	11.91	34	9.61	13.29	36
Revolving	0.12	1.49	17	0.15	1.45	17	0.13	1.42	17	0.17	1.66	19	0.22	2.07	19
Closed-end, secured by first liens	10.27	10.40	54	7.65	9.84	40	9.77	9.67	57	8.13	9.81	42	9.30	10.69	42
Closed-end, secured by junior liens	0.02	0.18	22	0.04	0.20	22	0.03	0.17	22	0.05	0.22	25	0.08	0.28	33
Commercial real estate loans	2.86	24.34	9	2.62	22.48	9	2.70	22.69	9	2.69	22.22	11	2.63	22.23	12
Construction and land development	0.13	3.75	6	0.11	3.35	6	0.11	3.34	5	0.14	3.40	7	0.10	3.44	9
Multifamily	0.03	3.69	3	0.04	3.31	4	0.04	3.57	3	0.04	3.12	6	0.02	3.01	7
Nonfarm nonresidential	2.70	15.50	12	2.47	14.81	11	2.55	14.57	11	2.51	14.72	13	2.51	14.69	15
Real estate loans secured by farmland	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.05	62.08	6	16.76	59.66	6	18.73	61.05	6	16.91	57.15	7	17.22	57.46	7
Real estate loans secured by 1–4 family	14.95	20.31	30	12.57	19.82	26	14.73	19.86	32	12.79	19.43	27	13.52	20.75	28
Revolving	0.17	2.40	15	0.25	2.42	17	0.20	2.43	16	0.26	2.64	18	0.31	3.15	19
Closed-end	14.78	17.67	40	12.32	17.22	32	14.53	17.24	39	12.53	16.59	33	13.21	17.39	34
Commercial real estate loans	4.10	38.23	5	4.19	36.54	5	4	37.86	4	4.12	34.63	6	3.71	33.52	7
Construction and land development	0.18	5.97	6	0.17	5.50	6	0.16	5.65	5	0.21	5.26	9	0.14	5.09	9
1–4 family	0	1.34	4	0	1.11	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0.18	4.56	6	0.17	4.33	6	0.16	4.40	6	0.21	4.19	9	0.14	4.02	10
Multifamily	0.04	5.72	3	0.06	5.34	4	0.06	5.78	3	0.06	4.96	6	0.03	4.69	7
Nonfarm nonresidential	3.88	24.64	6	3.95	24.14	7	3.78	24.56	7	3.84	22.93	6	3.54	22.15	7
Owner-occupied	2.81	8.28	21	3.22	8.14	20	2.95	8.29	21	3.11	7.68	22	2.93	7.72	23
Other	1.07	16.13	3	0.74	15.71	4	0.83	15.94	3	0.73	14.95	5	0.61	14.34	7
Real estate loans secured by farmland	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	19.90	18.46	60	20.53	20.98	54	20.12	18.86	60	25.91	22.17	66	31.48	19.53	84
Loans to individuals	58.18	6.27	96	60.57	6.28	96	58.29	6.24	96	55.39	6.13	96	50.17	7.13	96
Credit card loans	0.95	0.53	81	0	0.51	22	0.78	0.53	78	0	0.65	22	0	0.81	21
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	2.86	8.30	27	2.14	8.03	25	2.86	8.75	25	1.80	9.09	20	1.13	9.85	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	126.38	407.54	10	93.78	383.17	7	118.05	391.81	10	103.77	381.27	10	126.11	391.26	13
Real estate loans secured by 1–4 family	99.16	130.40	36	70.32	124.52	29	92.84	126.06	34	78.51	125.03	31	98.97	138.18	37
Revolving	1.11	15.55	15	1.39	15.53	15	1.25	15.44	15	1.60	17.42	17	2.26	21.26	20
Closed-end	98.05	113.22	45	68.94	107.53	32	91.59	108.85	44	76.91	106.14	37	96.71	115.20	43
Commercial real estate loans	27.21	254.23	8	23.45	238.21	7	25.21	245.88	7	25.26	234.65	9	27.14	229.44	12
Construction and land development	1.22	38.88	5	0.97	35.52	5	1.03	35.95	4	1.32	35.62	7	1.02	34.95	8
1–4 family	0	8.60	4	0	7.06	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	1.22	29.76	6	0.97	28.07	6	1.03	28.11	5	1.32	28.16	7	1.02	27.32	8
Multifamily	0.28	39.14	3	0.36	34.78	3	0.35	38.66	3	0.37	32.74	5	0.22	31.04	6
Nonfarm nonresidential	25.72	162.28	10	22.12	157.17	9	23.83	158.05	10	23.57	155.06	11	25.90	152.10	14
Owner-occupied	18.65	54.20	21	17.99	52.65	19	18.62	52.99	20	19.08	52.37	24	21.44	53.07	26
Other	7.07	106.54	4	4.13	102.08	4	5.21	102.54	3	4.49	100.54	5	4.46	97.41	6
Real estate loans secured by farmland	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	131.98	115.10	61	114.86	127.07	46	126.81	114.45	61	158.97	139.91	59	230.48	122.02	87
Loans to individuals	385.90	35.52	97	338.91	35.29	96	367.40	34.55	96	339.85	37.47	97	367.34	43.51	97
Credit card loans	6.29	2.76	83	0	2.61	22	4.89	2.77	79	0	3.30	22	0	4.34	21
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	19	50.19	28	12	46.75	24	18	51.06	26	11.01	49.54	19	8.30	52.44	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	1.29	30.64	3	0.98	28.84	4	1.05	30.07	3	1.02	27.32	5	0.79	26.45	6
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	8.57	203.71	3	5.48	187.37	3	6.61	195.33	3	6.25	183.76	5	5.76	178.57	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	27.22	261.50	7	23.47	244.59	7	25.23	252.85	6	25.33	240.85	9	27.20	236.10	12

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	2	7.68	13	7.31	12.01	29	2.71	11.47	8	8.30	11.17	44	1.73	7.63	17
Liquid assets	15.72	25.39	27	23.35	28.17	39	17.53	29.03	23	22.19	26.22	41	16.53	22.44	40
Investment securities	18.12	21.68	41	20.14	19.64	56	19.71	21.63	47	17.66	17.85	51	18.01	16.99	58
Net loans and leases	67.75	61.60	67	60.67	59.81	51	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61
Net loans, leases and standby letters of credit	67.88	62.44	67	60.79	60.62	50	65.76	59.49	65	63.61	62.48	44	70.48	64.84	56
Core deposits	68.57	75.64	21	68.50	74.75	21	71.21	75.71	23	63.60	70.67	21	52.96	63.09	23
Noncore funding	19.81	10.86	79	16.69	10.89	78	15.30	10.30	77	22.90	14.13	79	33.79	19.36	81
Time deposits of $250K or more	3.29	1.54	87	4.26	1.81	90	3.96	1.58	90	4.74	2.11	89	4.53	2.94	78
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
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	5.81	1.63	91	2.33	0.99	81	2.80	1	86	3.10	1.24	82	6.75	3.01	88
Earning assets that reprice within 1 year	15.67	36.16	7	18.78	38.93	10	16	37.37	6	23.75	39.38	16	22.66	39.29	10
Interest-bearing liabilities that reprice within 1 year	13.36	6.49	84	20.03	7.04	91	17.55	6.39	90	22.96	8.20	89	22.93	10.19	89
Long-term debt that reprices within 1 year	0.06	0.28	66	0.13	0.26	67	0.06	0.26	65	0.05	0.47	55	0.43	0.96	61
Net assets that reprice within 1 year	2.25	28.22	4	-1.37	30.25	3	-1.61	29.65	3	0.74	29.11	4	-0.70	26.63	6
Other Liquidity and Funding Ratios															
Net noncore funding dependence	20.79	3.09	89	11.63	-1.82	86	14.80	-2.33	90	18.02	3.20	86	36.32	14.45	90
Net short-term noncore funding dependence	9.25	-1.79	88	1.46	-8.21	83	6.31	-7.71	92	2.52	-4.76	76	13.61	3.38	81
Short-term investment / Short-term noncore funding	20.17	166.36	8	86.14	284.81	19	33.49	273.46	7	80.25	184.19	25	12.59	77.77	13
Liquid assets - short-term noncore funding / Nonliquid assets	6.88	28.61	21	19.40	34.02	31	11.46	36.68	20	15.24	28.18	35	3.34	16.97	27
Net loans and leases / Total deposits	89.60	76.80	76	78.72	74.66	62	84.45	72.79	77	84.40	79.43	67	105.28	90.31	87
Net loans and leases / Core deposits	98.80	82.80	76	88.57	81.17	70	92.19	78.25	77	99.83	88.34	77	132.88	103.93	85
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.67	-6.37	76	0.26	0.84	42	0.20	0.12	59	0.45	1.57	34	0.20	0.72	38
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-22.32	-13.54	16	2.09	1.94	63	-0.36	-0.25	44	5.17	4.31	68	1.95	1.36	71
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	3.30	23.58	24	3.10	13.42	46	3.26	14.28	44	3.89	11.38	51	4.82	12.67	49
Available-for-sale securities	94.37	74.56	74	94	84.66	52	93.59	83.77	56	92.70	87.23	46	93.06	85.40	48
U.S. Treasury securities	7.09	9.26	56	5.94	5.52	69	6.03	6.70	64	2.49	4.72	66	6.29	6.15	68
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	23	0.01	3.49	27
Municipal securities	2.34	8	42	2.82	8.87	43	2.41	8.22	41	3.40	9.83	42	1.97	7.75	36
Mortgage-backed securities	81.29	63.23	76	80.53	66.59	69	81.23	66.54	70	82.88	66.64	71	83.66	67.43	73
Asset-backed securities	1.41	3.36	57	1.53	2.05	67	1.49	2.50	64	1.32	1.91	69	1.20	1.66	69
Other debt securities	5.54	3.01	76	6.28	3.17	79	5.69	3.08	78	6.49	3.01	82	4.76	2.94	76
Mutual funds and equity securities	2.33	0.28	97	2.91	0.32	95	3.15	0.29	96	3.41	0.35	98	2.12	0.40	94
Debt securities 1 year or less	1.22	8.89	16	0.61	8.69	9	1.13	7.78	16	0.75	10.55	9	0.81	11.86	5
Debt securities 1 to 5 years	6.24	20.02	18	5.39	17.05	26	5.46	18.25	22	5.85	17.03	30	8.23	17.94	39
Debt securities over 5 years	90.21	68.75	89	91.09	72.17	84	90.25	71.11	84	89.99	69.86	78	88.84	66.02	79
Pledged securities	10.96	30.80	18	0.42	33.87	1	0.57	32.26	3	0.45	35.67	3	8.56	30.57	18
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-71.83	-31.70	11	-16.02	51.37	15	-67.40	27.98	0	383.43	183.32	82	-34.31	26.69	8
Investment securities	-7.44	21.19	8	5.75	33.34	21	11.56	31.36	29	-1.12	23.62	15	14.29	11.75	68
Core deposits	3	9.58	34	15.24	16.88	55	11.93	16.94	38	21.10	26.88	33	15.07	11.23	70
Noncore funding	22.10	10.50	68	-43.17	-23.76	25	-33.18	-14.79	26	-31.66	-12.18	29	-17.09	6.59	18

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)	37,440,000	37,091,000	35,520,000	28,058,000	19,311,000
Commit: Secured commercial real estate loans	327,000	225,000	155,000	220,000	169,000
Commit: Unsecured real estate loans	4,000	0	0	9,000	8,000
Credit card lines (reported semiannually, June/Dec)	1,422,000	0	1,463,000	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	256,000	202,000	203,000	217,000	183,000
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	168,000	314,000	223,000	391,000	81,000
Written options contracts (interest rate)	273,000	592,000	580,000	587,000	522,000
Purchased options contracts (interest rate)	0	132,000	0	0	14,516,000
Interest rate swaps	24,780,000	18,620,000	17,039,000	12,385,000	17,101,000
Futures and forward foreign exchange	307,000	332,000	325,000	323,000	269,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	1,000	2,000	2,000	0
Purchased options contracts (commodity and other)	0	1,000	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)	20.16	24.48	39	20.55	22.45	50	19.50	22.78	47	15.40	22.01	27	10.69	23.52	11
Standby letters of credit	0.14	0.66	13	0.11	0.67	7	0.11	0.65	8	0.12	0.71	10	0.10	0.84	9
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	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	13.75	44.65	45	11.08	49.75	36	9.98	46.30	38	7.51	48.62	20	17.99	68.47	44
Interest rate contracts	13.58	32.11	49	10.89	35.96	38	9.80	32.46	39	7.34	34.36	23	17.84	47.31	46
Interest rate futures and forward contracts	0.09	3.60	45	0.17	5.17	43	0.12	3.25	40	0.21	6.21	34	0.04	10.67	27
Written options contracts (interest rate)	0.15	1.58	39	0.33	1.82	40	0.32	1.41	47	0.32	2.18	32	0.29	2.47	41
Purchased options contracts (interest rate)	0	1.48	23	0.07	1.33	48	0	1.31	23	0	1.46	22	8.04	2.65	85
Interest rate swaps	13.34	21.90	54	10.32	20.67	45	9.36	20.49	45	6.80	20.83	29	9.47	28.86	32
Foreign exchange contracts	0.17	6.76	67	0.18	6.16	67	0.18	6.30	67	0.18	6.01	63	0.15	10.12	57
Futures and forward foreign exchange contracts	0.17	4.19	69	0.18	3.93	69	0.18	3.78	69	0.18	3.47	66	0.15	5.23	60
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	69	0	0.92	70	0	1.86	65	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	78	0	0.32	78	0	0.52	72	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	77	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.03	46.07	25	32.59	42.93	50	30.91	44.98	39	23.11	42.82	22	14.97	45.53	7

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	25,528,000	19,992,000	18,169,000	13,688,000	32,489,000
Interest rate contracts	25,221,000	19,658,000	17,842,000	13,363,000	32,220,000
Foreign exchange contracts	307,000	332,000	325,000	323,000	269,000
Equity, commodity, and other contracts	0	2,000	2,000	2,000	0
Derivatives Position					
Futures and forwards	475,000	646,000	548,000	714,000	350,000
Written options	273,000	593,000	582,000	589,000	522,000
Exchange-traded	0	1,000	2,000	2,000	0
Over-the-counter	273,000	592,000	580,000	587,000	522,000
Purchased options	0	133,000	0	0	14,516,000
Exchange-traded	0	1,000	0	0	0
Over-the-counter	0	132,000	0	0	14,516,000
Swaps	24,780,000	18,620,000	17,039,000	12,385,000	17,101,000
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	25,528,000	19,992,000	18,169,000	13,688,000	32,489,000
Interest rate contracts	25,221,000	19,658,000	17,842,000	13,363,000	32,220,000
Foreign exchange contracts	307,000	332,000	325,000	323,000	269,000
Equity, commodity, and other contracts	0	2,000	2,000	2,000	0
Derivative contracts (excluding futures and FX 14 days or less)	25,255,000	19,399,000	17,587,000	13,099,000	31,967,000
One year or less	6,331,000	8,097,000	4,806,000	5,834,000	1,201,000
Over 1 year to 5 years	16,049,000	9,817,000	11,956,000	4,805,000	28,316,000
Over 5 years	2,875,000	1,485,000	825,000	2,460,000	2,450,000
Gross negative fair value (absolute value)	7,000	1,000	6,000	5,000	5,000
Gross positive fair value	4,000	16,000	7,000	17,000	64,000
Held for trading	0	0	0	0	0
Non-traded	4,000	16,000	7,000	17,000	64,000
Current credit exposure on risk-based capital derivative contracts	2,000	10,000	3,000	2,000	62,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	98.80	93.66	35	98.33	94.09	36	98.20	94.17	34	97.63	94.10	37	99.17	93.44	45
Foreign exchange contracts	1.20	3.30	70	1.66	3.27	70	1.79	3.47	70	2.36	3.49	67	0.83	3.20	61
Equity, commodity, and other contracts	0	1.20	35	0.01	1.17	70	0.01	1.14	70	0.01	1.17	67	0	1.64	31
Futures and forwards	1.86	9.78	40	3.23	12.57	43	3.02	11.16	42	5.22	14.05	43	1.08	13.49	21
Written options	1.07	5.78	33	2.97	7.49	43	3.20	6.28	46	4.30	8.18	46	1.61	5.91	37
Exchange-traded	0	0.15	42	0.01	0.11	86	0.01	0.12	85	0.01	0.14	82	0	0.15	42
Over-the-counter	1.07	5.46	36	2.96	7.20	45	3.19	5.96	48	4.29	7.73	49	1.61	5.10	39
Purchased options	0	3.69	21	0.67	3.44	48	0	3.27	20	0	3.42	19	44.68	4.42	98
Exchange-traded	0	0.15	41	0.01	0.12	81	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0.66	3.04	50	0	2.87	21	0	2.86	21	44.68	3.35	98
Swaps	97.07	74.97	75	93.14	71.23	70	93.78	74.26	70	90.48	68.76	68	52.64	69.75	25
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	98.80	57.94	62	98.33	56.19	66	98.20	56.71	64	97.63	53.82	69	99.17	52.22	71
Foreign exchange contracts	1.20	0.36	88	1.66	0.38	89	1.79	0.40	88	2.36	0.46	88	0.83	0.34	83
Equity, commodity, and other contracts	0	0.10	38	0.01	0.13	80	0.01	0.09	81	0.01	0.10	80	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	98.93	93.09	56	97.03	91.87	50	96.80	92.53	43	95.70	91.48	49	98.39	93.86	56
One year or less	24.80	31.78	52	40.50	28.05	70	26.45	27.56	61	42.62	32.05	70	3.70	32.17	16
Over 1 year to 5 years	62.87	24.76	93	49.10	26.03	81	65.80	27.01	96	35.10	27.06	63	87.16	30.45	95
Over 5 years	11.26	27.14	33	7.43	30.08	23	4.54	29.89	17	17.97	29.56	40	7.54	28.09	25
Gross negative fair value (absolute value)	0.03	1.56	6	0.01	1.25	3	0.03	0.98	6	0.04	1.55	3	0.02	0.83	4
Gross positive fair value	0.02	1.74	2	0.08	1.68	4	0.04	1.34	4	0.12	2.23	3	0.20	1.19	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	12	0	0.05	5	0	0.04	10	0	0.07	6	0	0.06	9
Gross positive fair value (X)	0	0.08	6	0	0.07	8	0	0.05	6	0	0.09	5	0	0.07	20
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	15	0	0.01	22	0	0.01	19	0	0.02	20	0	0.01	56
Current credit exposure (X)	0	0.04	15	0	0.05	14	0	0.04	13	0	0.06	13	0	0.05	25
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.54	14	0.01	0.63	14	0	0.46	13	0	0.85	13	0.04	0.73	24

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	3,267,000	3,283,000	3,283,000	1,263,000	1,242,000
Gross losses	632,000	505,000	981,000	1,326,000	1,492,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,000
Recoveries	346,000	393,000	712,000	562,000	514,000
Net losses	286,000	112,000	269,000	764,000	978,000
Provision for loan and lease losses	469,000	-45,000	241,000	1,439,000	998,000
Adjustments	0	0	12,000	1,345,000	1,000
Ending balance	3,450,000	3,126,000	3,267,000	3,283,000	1,263,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.51	0.08	93	-0.05	-0.14	65	0.13	-0.09	96	0.79	0.51	83	0.56	0.15	92
Provision for loan and lease losses / Average loans and leases	0.75	0.14	91	-0.08	-0.25	66	0.21	-0.16	96	1.19	0.82	80	0.77	0.24	91
Provision for loan and lease losses / Net loan and lease losses	163.99	198.72	59	-40.18	77.32	56	89.59	-105.48	75	188.35	487.86	15	102.04	130.58	32
Allowance for loan and lease losses / Total loans and leases not held for sale	2.69	1.17	96	2.79	1.39	93	2.67	1.23	95	2.77	1.58	90	0.98	0.83	69
Allowance for loan and lease losses / Total loans and leases	2.67	1.15	96	2.78	1.37	93	2.66	1.20	95	2.76	1.55	90	0.98	0.81	71
Allowance for loan and lease losses / Net loans and leases losses (X)	6.03	28.67	21	13.96	15.27	64	12.14	21.39	53	4.30	11.58	25	1.29	8.03	5
Allowance for loan and lease losses / Nonaccrual assets	250.18	413.77	37	243.65	318.67	45	227.51	364.13	38	215.70	299.17	44	121.91	218.72	34
ALLL / 90+ days past due + nonaccrual loans and leases	250.18	319.24	46	243.65	260.68	53	227.51	287.08	50	215.70	244.34	50	121.91	151.73	50
Gross loan and lease losses / Average loans and leases	1.01	0.16	94	0.89	0.22	94	0.85	0.19	94	1.09	0.34	92	1.16	0.28	92
Recoveries / Average loans and leases	0.55	0.07	95	0.69	0.08	96	0.62	0.08	96	0.46	0.07	95	0.40	0.08	94
Net losses / Average loans and leases	0.46	0.08	93	0.20	0.13	67	0.23	0.11	83	0.63	0.27	87	0.76	0.21	91
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	82
Recoveries / Prior year-end losses	35.27	23.25	81	29.64	16.12	86	53.70	34.67	77	37.67	33.98	65	35.69	36.22	59
Earnings coverage of net loan and lease losses (X)	6.81	-9.51	31	17.89	4.52	56	15.23	39.72	38	3.73	22.91	16	3.03	24.40	13
Net Loan and Lease Losses By Type															
Real estate loans	-0.05	-0.01	10	-0.02	0.03	17	-0.03	0.02	15	-0.01	0.04	11	-0.03	0.01	10
Real estate loans secured by 1–4 family	-0.06	-0.02	16	-0.03	-0.01	30	-0.04	-0.02	26	-0.02	0.01	23	-0.03	0.01	13
Revolving	-0.92	-0.08	3	-0.72	-0.05	4	-0.82	-0.07	4	0	0.01	54	0	0.02	43
Closed-end	-0.05	-0.02	13	-0.01	-0.01	41	-0.03	-0.01	25	-0.02	0	20	-0.04	0	9
Commercial real estate loans	0	0	60	0	0.05	38	0	0.04	31	0.02	0.07	42	0	0.01	38
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	58	0	0.07	35	0	0.05	29	0.02	0.11	35	0	0.02	38
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	55	0	0.06	37	0	0.04	35	0.02	0.08	45	0	0.01	40
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.30	0.10	81	0.14	0.20	52	0.11	0.17	45	0.28	0.47	43	0.22	0.37	41
Loans to individuals	0.67	0.65	61	0.27	0.78	28	0.34	0.71	31	1.02	1.13	60	1.39	1.17	65
Credit card loans	2.94	1.99	77		2.18		0.21	1.84	13		2.92			3.11	
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.11	0.14	65	0.50	0.08	92	0.23	0.10	80	0.23	0.15	72	0.14	0.15	62

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	2,198,000	1,291,000	1,793,000	1,914,000	2,709,000
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	1,379,000	1,283,000	1,436,000	1,522,000	1,036,000
Total past due and nonaccrual loans and leases	3,577,000	2,574,000	3,229,000	3,436,000	3,745,000
Restructured 30–89 days past due	3,000	3,000	1,000	2,000	5,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	914,000	809,000	831,000	870,000	366,000
Total restructured loans and leases	917,000	812,000	832,000	872,000	371,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,660,000	1,573,000	1,527,000	1,281,000	496,000
Other real estate owned	2,000	1,000	1,000	2,000	9,000
Other Assets					
30–89 days past due	83,000	69,000	76,000	83,000	103,000
90+ days past due	7,000	10,000	9,000	22,000	15,000
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	90,000	79,000	85,000	105,000	118,000

	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	1.70	0.32	96	1.15	0.27	95	1.46	0.32	95	1.61	0.39	96	2.11	0.43	96
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	1.07	0.38	94	1.14	0.58	89	1.17	0.46	93	1.28	0.66	88	0.81	0.51	80
90+ days past due and nonaccrual loans and leases	1.07	0.53	89	1.14	0.73	84	1.17	0.62	87	1.28	0.85	81	0.81	0.71	60
30–89 days past due restructured	0	0.01	55	0	0.01	55	0	0.01	48	0	0.01	44	0	0.01	47
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.71	0.09	99	0.72	0.12	98	0.68	0.10	98	0.73	0.13	98	0.29	0.14	82
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.76	0.32	96	1.21	0.27	95	1.52	0.32	96	1.68	0.40	96	2.19	0.43	96
90+ days past due assets	0.01	0.10	33	0.01	0.10	36	0.01	0.10	31	0.02	0.12	41	0.01	0.15	24
Nonaccrual assets	1.07	0.39	94	1.14	0.59	88	1.17	0.47	92	1.28	0.67	87	0.81	0.53	80
30+ days past due and nonaccrual assets	2.84	0.88	93	2.35	1.04	90	2.70	0.97	92	2.97	1.29	89	3.01	1.19	90
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.75	0.32	90	0.72	0.43	85	0.79	0.36	90	0.85	0.52	84	0.58	0.44	69
90+ days past due and nonaccrual assets + other real estate owned	0.75	0.34	90	0.72	0.46	84	0.79	0.37	90	0.85	0.55	84	0.59	0.48	65
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.64	0.38	94	1.58	0.52	93	1.63	0.41	95	1.54	0.60	93	0.86	0.53	82
Allowance for loan and lease losses	88.23	57.44	82	91.49	67.93	79	90.76	62.64	77	85.50	66.66	75	122.41	115.41	64
Equity capital + allowance for loan and lease losses	17.46	3.52	94	13.85	4.43	94	14.59	3.60	95	15.61	4.97	95	9.86	4.28	93
Tier 1 capital + allowance for loan and lease losses	14.94	3.97	93	13.44	5.28	93	14.34	4.30	95	13.64	6.05	92	8.82	5.65	80
Loans and leases + other real estate owned	2.35	0.63	95	2.54	0.88	93	2.41	0.71	94	2.36	0.97	93	1.20	0.85	78

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.39	0.26	74	0.34	0.24	74	0.38	0.26	74	0.35	0.39	55	0.40	0.38	63
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.26	0.45	37	0.43	0.65	40	0.38	0.52	43	0.53	0.76	39	0.28	0.46	34
Commercial and industrial	30–89 days past due	0.37	0.28	71	0.25	0.17	73	0.26	0.24	63	0.28	0.23	70	0.22	0.31	45
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	1	0.46	84	0.92	0.64	70	1.18	0.57	86	0.72	0.75	54	0.60	0.83	44
Individuals	30–89 days past due	2.66	0.70	94	1.70	0.55	93	2.29	0.63	93	2.66	0.83	96	3.92	0.83	98
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	1.40	0.18	96	1.44	0.18	94	1.47	0.17	94	1.80	0.28	92	1.13	0.17	96
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due		0.10			0.16			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.14	0.11	74	0.33	0.11	85	0.14	0.12	73	0.33	0.18	76	0.41	0.20	79
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.11	0.07	78	0.33	0.13	80	0.17	0.09	77	0.52	0.15	85	0.14	0.13	68

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.50	0.39	73	0.46	0.35	69	0.48	0.46	62	0.46	0.65	45	0.51	0.67	48
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.33	0.61	37	0.54	0.82	40	0.47	0.71	42	0.67	0.89	48	0.33	0.73	23
Revolving	30–89 days past due	0.92	0.26	91	0.72	0.29	88	0.41	0.28	69	0.65	0.48	68	2.27	0.45	98
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	2.76	1.15	87	2.15	1.05	83	2.46	1.18	83	2.26	1.13	83	2.27	1	83
Closed-end	30–89 days past due	0.50	0.42	73	0.45	0.36	72	0.48	0.49	62	0.46	0.65	42	0.47	0.70	40
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.30	0.60	36	0.50	0.77	37	0.44	0.67	41	0.64	0.87	47	0.28	0.70	20
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0.01	0.02	28
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0.01	0.04	25	0.01	0.03	30	0.01	0.04	32	0.01	0.04	33
Commercial real estate	30–89 days past due	0	0.16	4	0	0.14	6	0	0.15	3	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.02	0.32	8	0.13	0.52	17	0.06	0.38	14	0.10	0.62	11	0.08	0.23	26
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.14	7	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.02	0.39	9	0.13	0.66	14	0.06	0.45	14	0.11	0.80	9	0.09	0.28	20
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.02	0.14	21	0.13	0.25	39	0.06	0.17	32	0.11	0.27	26	0.09	0.16	38
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	7	0	0.40	4	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due		0.11			0.11			0.10			0.11			0.23	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.10			0.69			1.13			0.84	
Credit card	30–89 days past due	1.47	1.02	82		0.63		1.05	0.81	68		0.95			1.19	
	90+ days past due	0	0.44	15		0.39		0	0.45	14		0.63			0.78	
	Nonaccrual	1.47	0.11	96		0.08		1.15	0.10	94		0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	15,390,000	17,716,000	16,483,000	18,350,000	18,350,000
Retained earnings	166,000	-1,578,000	-416,000	-3,090,000	-4,057,000
Accumulated other comprehensive income (AOCI)	-3,009,000	216,000	-158,000	631,000	123,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	12,547,000	16,354,000	15,909,000	15,891,000	14,416,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	925,000	449,000	943,000	402,000	475,000
Accumulated other comprehensive income-related adjustments	-3,028,000	196,000	-177,000	611,000	104,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	14,650,000	15,709,000	15,143,000	14,878,000	13,837,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,650,000	15,709,000	15,143,000	14,878,000	13,837,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,324,000	2,505,000	2,324,000	2,499,000	2,496,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,324,000	2,505,000	2,324,000	2,499,000	2,496,000
Less: Additional tier 1 capital deductions	49,000	64,000	64,000	88,000	62,000
Additional tier 1 capital	2,275,000	2,441,000	2,260,000	2,411,000	2,434,000
Tier 1 Capital	16,925,000	18,150,000	17,403,000	17,289,000	16,271,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	624,000	830,000	623,000	829,000	1,033,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,909,000	1,659,000	1,762,000	1,748,000	1,264,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,533,000	2,489,000	2,385,000	2,577,000	2,297,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	49,000	64,000	64,000	88,000	62,000
Tier 2 capital	2,484,000	2,425,000	2,321,000	2,489,000	2,235,000
Exited advanced approach tier 2 capital					
Total capital	19,409,000	20,575,000	19,724,000	19,778,000	18,506,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	186,998,000	181,908,000	180,940,000	184,061,000	179,763,000
Less: Deductions from common equity tier 1 capital	925,000	449,000	943,000	402,000	475,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	186,073,000	181,459,000	179,997,000	183,659,000	179,288,000
Total risk-weighted assets	152,286,500	138,772,680	146,399,240	139,786,840	145,071,620
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.62	11.85	15	11.32	12.66	30	10.34	12.37	24	10.64	12.35	28	9.54	12.11	11
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.11	12.53	30	13.08	13.44	55	11.89	13.11	32	12.37	13.08	44	11.22	12.78	27
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.75	14.37	23	14.83	15.42	43	13.47	14.91	25	14.15	15.23	34	12.76	14.36	23
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.10	9.08	53	10	9.11	77	9.67	8.98	70	9.41	9.13	61	9.08	9.76	35
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	8,848,000	9,394,000	9,382,000	9,137,000	8,547,000	-5.81	21.07
Total property and casualty assets	8,848,000	9,394,000	9,382,000	9,137,000	8,547,000	-5.81	21.07
Reinsurance recoverables (P/C)	109,000	112,000	105,000	113,000	111,000		-35.88
Total life and health assets	0	0		0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0		0	0		
Total insurance underwriting equity	4,914,000	5,272,000	5,329,000	5,125,000	4,754,000	-6.79	18.13
Total property and casualty equity	4,914,000	5,272,000	5,329,000	5,125,000	4,754,000	-6.79	18.13
Total life and health equity	0	0		0	0		
Total insurance underwriting net income	-64,000	205,000	318,000	284,000	308,000		
Total property and casualty	-64,000	205,000	318,000	284,000	308,000		
Total life and health	0	0		0	0		
Claims and claims adjusted expense reserves (P/C)	131,000	126,000	122,000	129,000	122,000	3.97	-26.82
Unearned premiums (P/C)	472,000	465,000	462,000	447,000	436,000	1.51	19.49
Policyholder benefit and contractholder funds (L/H)	0	0		0	0		
Separate account liabilities (L/H)	0	0		0	0		
Insurance activities revenue	92,000	101,000	203,000	1,111,000	1,096,000	-8.91	-80.47
Other insurance activities income	6,000	5,000	11,000	8,000	9,000	20.00	100.00
Insurance and reinsurance underwriting income	86,000	96,000	192,000	1,103,000	1,087,000	-10.42	-81.62
Premiums	86,000	96,000	192,000	224,000	256,000	-10.42	8.86
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	86,000	96,000	192,000	224,000	256,000	-10.42	8.86
Insurance benefits, losses, expenses	178,000	165,000	320,000	1,010,000	933,000	7.88	-63.07
Net assets of insurance underwriting subsidiaries	2,883,000	3,089,000	2,994,000	2,966,000	2,771,000	-6.67	6.46
Life insurance assets	0	0	0	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	4.76	0	98	5.21	0	98	5.15	0	98	5.02	0	98	4.73	0.01	97
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	1.89	0.36	88	2.38	0.37	92	2.29	0.36	93	15.09	0.41	98	15.21	0.47	98
Premium income / Insurance activities revenue	93.48	3.08	97	95.05	3.14	97	94.58	2.76	97	20.16	2.84	90	23.36	7.32	85
Credit related premium income / Total premium income	0	34.56	33	0	30.92	35	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	65.44	66	100	69.08	65	100	67.01	65	100	61.77	70	100	65.09	70
Insurance underwriting net income / Consolidated net income	-5.63	0.02	0	12.09	0.02	98	10.39	0.02	98	26.18	0.03	98	17.96	0.08	97
Insurance net income (P/C) / Equity (P/C)	-2.60	18.14	15	7.78	21.10	58	5.97	23.22	47	5.54	15.59	36	6.48	19.86	33
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	206.98	3,806.36	72	171.88	-395.05	75	166.67	927.51	73	450.89	447.82	77	364.45	233.61	81
Reinsurance recovery (P/C) / Total assets (P/C)	1.23	0.07	94	1.19	0.07	94	1.12	0.07	94	1.24	0.07	94	1.30	0.15	85
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	1.55	0	99	1.71	0	99	1.64	0	99	1.63	0	99	1.53	0	98
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.13	3	0	11.54	3	0	12	2	0	11.03	3	0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	107,000	137,000	108,000	94,000	97,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	107,000	137,000	108,000	94,000	97,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	511,000	580,000	555,000	539,000	513,000
Interest-bearing bank balances	87,000	89,000	82,000	81,000	46,000
Total selected foreign assets	705,000	806,000	745,000	714,000	656,000
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	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-21.90	11.61	24	57.47	-1.19	92	14.89	6.83	70	-3.09	-2.40	55	12.79	22.48	71
Total selected assets	-12.53	18.50	26	18.18	3.19	69	4.34	9.48	60	8.84	2.04	66	14.29	12.40	73
Deposits		-4.80			9.07			0.73			3.46			10.36	

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	42,000	0	0	0	417,000		-98.42
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	40,000	0	0	0	0		
Auto loans	2,000	0	0	0	417,000		-99.92
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	23,000		-100.00
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	23,000		
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	0.02	0	0	0	0.23
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0.02	0	0	0	0
Auto loans	0	0	0	0	0.23
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	14.78				13.16
Home equity lines	0.17				0.31
Credit card receivables	0.98				0
Auto loans and other consumer loans	57.22				50.33
Commercial and industrial loans	19.89				31.37
All other loans and leases	6.96				4.83

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	0				5.52
1–4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans	0				5.52
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0				0
Seller's interest carried as securities and loans	0				0
Home equity lines					
Credit card receivables	0				
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0.14
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0.14

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	1,000	0	0	0	0		
Auto loans	0	0	0	0	13,000		-100.00
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	1,000	0	0	0	13,000		-97.06
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	4,000		-100.00
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	4,000		-100.00
Total past due securitized assets	1,000	0	0	0	17,000		-97.56
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	5,000		-100.00
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	5,000		-100.00

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	2.50				
Auto loans	0				3.12
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.38				3.12
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans and other consumer loans	0				0.96
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0				0.96
Total past due securitized assets percent of securitized assets	2.38				4.08
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans	0				1.20
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0				1.20
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.50				0.47
Home equity lines	0.92				2.27
Credit card receivables	1.50				
Commercial and industrial loans	0.37				0.22
All other loans and leases	2.29				3.42
Total managed loans past due 30–89 days	1.70				2.11
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				0
Home equity lines	0				0
Credit card receivables	0				
Commercial and industrial loans	0				0
All other loans and leases	-0.01				-0.02
Total managed loans past due 90+ days	0				0
Total Past Due Managed Assets	1.70				2.12
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.05				-0.04
Home equity lines	-0.92				0
Credit card receivables	2.85				
Commercial and industrial loans	0.30				0.22
All other loans and leases	0.57				1.26
Net Losses on Managed Assets Percent of Total Managed Assets	0.44				0.76

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	56,000	57,000	113,000	133,000	155,000	-1.75	-70.05
Dividends	0	0	0	0	0		
Interest	2,000	2,000	4,000	10,000	14,000	0.00	0.00
Management and service fees	0	0	0	0	0		
Other income	54,000	55,000	109,000	123,000	141,000	-1.82	-70.81
Income from nonbank subsidiaries	4,000	22,000	37,000	89,000	503,000	-81.82	-99.28
Dividends	1,000	16,000	27,000	66,000	436,000	-93.75	-99.77
Interest	3,000	2,000	5,000	5,000	11,000	50.00	-50.00
Management and service fees	0	0	0	0	0		
Other income	0	4,000	5,000	18,000	56,000	-100.00	-100.00
Income from subsidiary holding companies	1,400,000	1,300,000	3,450,000	1,150,000	1,950,000	7.69	
Dividends	1,400,000	1,300,000	3,450,000	1,150,000	1,950,000	7.69	
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	1,460,000	1,379,000	3,600,000	1,372,000	2,608,000	5.87	97.03
Securities gains (losses)	0	0	0	0	0		
Other operating income	-23,000	-42,000	-48,000	-119,000	-67,000		
Total operating income	1,437,000	1,337,000	3,552,000	1,253,000	2,541,000	7.48	72.30
Operating Expenses							
Personnel expenses	11,000	53,000	63,000	25,000	36,000	-79.25	-92.14
Interest expense	275,000	284,000	572,000	628,000	700,000	-3.17	-45.87
Other expenses	471,000	491,000	1,016,000	863,000	818,000	-4.07	-21.37
Provision for loan and lease losses	-20,000	-71,000	-106,000	-68,000	36,000		
Total operating expenses	737,000	757,000	1,545,000	1,448,000	1,590,000	-2.64	-48.68
Income (loss) before taxes	700,000	680,000	2,106,000	-91,000	951,000	2.94	
Applicable income taxes (credit)	-155,000	-245,000	-412,000	-301,000	-567,000		
Extraordinary items							
Income before undistributed income of subsidiaries	855,000	926,000	2,513,000	209,000	1,513,000	-7.67	
Equity in undistributed income of subsidiaries	282,000	770,000	547,000	876,000	202,000	-63.38	-66.39
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-91,000	196,000	301,000	134,000	-8,000		
Subsidiary holding companies	373,000	574,000	246,000	742,000	210,000	-35.02	-51.18
Net income (loss)	1,137,000	1,696,000	3,060,000	1,085,000	1,715,000	-32.96	143.99
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	-90,000	212,000	328,000	200,000	428,000		
Subsidiary holding companys' net income	1,773,000	1,874,000	3,696,000	1,892,000	2,160,000	-5.39	132.07

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	398,000	1.65	200,000	0.69	157,000	0.55	152,000	122,000	99.00	13.39
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		-100.00
Other receivables	398,000	1.65	200,000	0.69	157,000	0.55	152,000	122,000	99.00	294.06
Investment in nonbank subsidiaries	5,851,000	24.20	6,548,000	22.65	6,292,000	22.19	6,473,000	6,860,000	-10.64	-46.86
Common and preferred stock	5,549,000	22.96	6,144,000	21.26	5,993,000	21.14	6,224,000	6,649,000	-9.68	-45.21
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	244,000	1.01	356,000	1.23	207,000	0.73	197,000	161,000	-31.46	-70.71
Other receivables	58,000	0.24	48,000	0.17	92,000	0.32	52,000	50,000	20.83	16.00
Investment in subsidiary holding companies	14,618,000	60.47	17,368,000	60.09	16,728,000	59	17,146,000	16,954,000	-15.83	-22.53
Common and preferred stock	14,618,000	60.47	17,368,000	60.09	16,728,000	59	17,146,000	16,954,000	-15.83	-22.53
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	351,000	1.45	386,000	1.34	482,000	1.70	706,000	2,145,000	-9.07	-93.72
Securities	6,000	0.02	7,000	0.02	6,000	0.02	0	0	-14.29	-99.30
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,769,000	7.32	2,393,000	8.28	3,616,000	12.75	4,428,000	2,050,000	-26.08	
Cash and due from unrelated depository institution	27,000	0.11	32,000	0.11	32,000	0.11	55,000	55,000	-15.63	-95.43
Premises, furnishings, fixtures and equipment	18,000	0.07	18,000	0.06	14,000	0.05	23,000	26,000	0.00	1700.00
Intangible assets	21,000	0.09	22,000	0.08	21,000	0.07	22,000	23,000	-4.55	-16.00
Other assets	1,114,000	4.61	1,930,000	6.68	1,006,000	3.55	1,831,000	2,003,000	-42.28	-66.89
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	24,173,000	100.00	28,904,000	100.00	28,354,000	100.00	30,836,000	30,238,000	-16.37	-40.54
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	860,000	3.56	1,071,000	3.71	1,086,000	3.83	2,838,000	4,838,000	-19.70	-90.87
Borrowings with maturity over 1 year	7,275,000	30.10	6,575,000	22.75	7,287,000	25.70	7,698,000	5,525,000	10.65	-39.61
Subordinated notes and debentures	1,040,000	4.30	1,037,000	3.59	1,038,000	3.66	1,036,000	1,033,000	0.29	-26.81
Other liabilities	429,000	1.77	606,000	2.10	755,000	2.66	517,000	528,000	-29.21	-12.09
Balance due to subsidiaries and related institutions	585,000	2.42	2,085,000	7.21	1,138,000	4.01	4,044,000	3,898,000	-71.94	-84.62
Total liabilities	10,189,000	42.15	11,374,000	39.35	11,304,000	39.87	16,133,000	15,822,000	-10.42	-62.52
Equity Capital	13,984,000	57.85	17,530,000	60.65	17,050,000	60.13	14,703,000	14,416,000	-20.23	3.79
Perpetual preferred stock (income surplus)	2,324,000	9.61	2,324,000	8.04	2,324,000	8.20	0	0	0.00	
Common stock	5,000	0.02	5,000	0.02	5,000	0.02	5,000	5,000	0.00	0.00
Common surplus	21,757,000	90.01	21,626,000	74.82	21,666,000	76.41	21,539,000	21,433,000	0.61	2.61
Retained earnings	-721,000	-2.98	-2,726,000	-9.43	-1,599,000	-5.64	-4,278,000	-4,057,000		
Accumulated other comprehensive income	-3,009,000	-12.45	216,000	0.75	-158,000	-0.56	631,000	123,000		
Other equity capital components	-6,372,000	-26.36	-3,915,000	-13.54	-5,188,000	-18.30	-3,194,000	-3,088,000		
Total liabilities and equity capital	24,173,000	100.00	28,904,000	100.00	28,354,000	100.00	30,836,000	30,238,000	-16.37	-40.54
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	10,000		-100.00
Loans and advances from nonbank subsidiaries	542,000	2.24	1,988,000	6.88	1,040,000	3.67	3,953,000	3,771,000	-72.74	-84.54
Notes payable to subsidiaries that issued TPS	0	0	1,207,000	4.18	0	0	2,578,000	2,575,000	-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	1,040,000	3.60	0	0	0	6,000	-100.00	-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		-100.00

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	14.85	10.52	83	21.45	12.64	93	18.32	11.94	90	7.59	7.29	51	12.26	9.68	79
Bank net income / Average equity investment in banks		11.07			12.37			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	-3.11	10.05	5	6.84	13.40	44	5.36	13.12	39	3.21	9.75	44	6.15	7.89	57
Subsidiary HCs net income / Average equity investment in sub HCs	22.67	9.42	89	21.84	11.92	85	21.63	10.11	85	11.24	7.01	75	12.93	8.55	75
Bank net income / Parent net income	0	98.83	4	0	96.24	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income		2.55		12.50	3.10	85	10.72	3.40	84	18.43	3.59	90	24.96	5.93	86
Subsidiary holding companies' net income / Parent net income	155.94	80.71	94	110.50	67.52	95	120.78	65.35	95	174.38	68.34	95	125.95	74	92
Leverage															
Total liabilities / Equity capital	72.86	17.48	92	64.88	16.87	91	66.30	16.81	91	109.73	20.06	95	109.75	20.43	95
Total debt / Equity capital	65.61	12.15	93	49.53	11.60	90	55.20	11.71	91	78.71	14.41	93	79.05	14.31	94
Total debt + notes payable to subs that issued TPS / Equity capital	65.61	14.28	93	56.42	13.82	92	55.20	13.63	91	96.24	16.67	94	96.91	16.36	95
Total debt + Loans guaranteed for affiliate / Equity capital	65.61	12.21	93	49.53	11.69	90	55.20	11.77	91	78.71	14.68	92	79.05	14.56	92
Total debt / Equity capital – excess over fair value	65.61	12.27	93	49.53	11.71	90	55.20	11.81	91	78.71	14.52	93	79.05	14.51	94
Long-term debt / Equity capital	59.46	11.61	93	43.42	11.05	90	48.83	10.95	92	59.40	13.56	90	45.49	13.04	88
Short-term debt / Equity capital	6.15	0.43	93	6.11	0.48	93	6.37	0.57	94	19.30	0.77	97	33.56	1.02	98
Current portion of long-term debt / Equity capital	0	0.07	41	5.93	0.06	96	0	0.06	41	0	0.06	40	0.04	0.05	85
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	59.52	39.62	64	60.02	39.10	68	69.82	39.86	74	47.24	34.67	59	23.97	28.44	49
Double Leverage															
Equity investment in subs / Equity capital	144.21	103.92	97	134.12	103.07	96	133.26	103.22	96	158.95	102.81	98	163.73	103.22	98
Total investment in subs / Equity capital	149.22	109.01	91	137.57	108.26	90	135.94	108.40	90	161.67	110.16	91	166.04	111.07	91
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)	2.72	0.41	96	1.76	0.25	93	1.85	0.29	94	7.99	0.47	99	5.36	0.36	98
Equity investment in subs – equity cap / Net income-div (X)	3.52	1.23	91	1.93	0.83	85	2.12	1.05	81	10.89	1.82	97	6.37	1.22	95
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	157.23	126.15	68	171.03	138.64	71	202.54	152.85	70	92.52	136.59	21	171.18	177.68	54
Cash from ops + noncash items + op expense / Op expense + dividend	101.61	116.54	43	106.33	130.64	40	243.09	154.48	83	85.62	147.24	12	178.20	190.27	51
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-88.74	92.87	6	-132.96	103.17	3	53.76	98.54	14	226.35	134.08	85	127.61	116.34	65
Pretax operating income + interest expense / Interest expense	354.55	1,457.38	27	339.44	1,479.01	25	468.18	1,835.33	21	85.51	2,016.32	9	235.86	1,968.54	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	354.55	1,417.74	28	291.01	1,667.11	22	425	1,770.77	20	88.78	1,539.23	8	202.81	1,632.83	11
Dividends + interest from subsidiaries / Interest expense + dividends	263.30	140.52	86	308.41	153.06	87	365.79	174.12	91	134.24	150.43	52	247.79	210.80	70
Fees + other income from subsidiaries / Salary + other expenses	11.20	10.93	73	10.85	12.78	72	10.57	11.92	70	15.88	13.95	69	23.07	16.52	70
Net income / Current part of long-term debt + preferred dividends (X)	20.30	28.68	51	1.63	41.77	9	53.68	47.61	81		35.64		285.83	57.11	89
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.71	3.32	72	5.75	3.64	68	9.65	3.44	84	-2.27	3.85	10	-15.59	2.64	3
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	8.92	0.76	92	14.40	0.96	94	10.96	0.92	92	14.11	1.03	93	6.13	0.54	93
Total	8.92	1.12	92	14.40	1.17	94	10.96	1.09	92	14.11	1.13	93	6.13	0.58	93
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	5.40	1.69	87	6.08	1.79	86	5.64	1.76	86	5.99	2.66	83	6.74	5.62	78
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.16	0.05	90	0.18	0.07	89	0.16	0.06	89	0.17	0.08	87	0.16	0.19	84

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	30.29	82.17	16	15.55	78.46	10	15.16	66.37	7	138.28	81.10	85	18.04	57.84	12
Dividends declared / Net income	22.78	34	30	8.49	25.30	19	12.45	28.27	18	26.64	42.29	30	15.92	33.08	20
Net income – dividends / Average equity	11.47	7.04	85	19.62	9.64	91	16.04	8.62	91	5.57	4.14	69	10.31	6.46	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	0	139.49	9	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0.39	2.20	73	11.11	3.97	83	7.09	4.90	77	22.84	3.41	90	159.71	7.53	95
Dividends from subsidiary holding companies	540.54	2.84	98	902.78	6.36	99	905.51	5.91	99	397.92	4.85	96	714.29	21.40	98
Dividends from all subsidiaries	540.93	168.66	91	913.89	193.08	94	912.60	203.53	95	420.76	174.85	90	873.99	260.40	94
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.08			36.56			45.96			60.28			66.55	
Interest income from bank subsidiaries		0.13			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.85			0.90			0.88			1.47			1.55	
Other income from bank subsidiaries		0			0			0			0			0	
Operating income from bank subsidiaries		46.71			38.35			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		7.55	54.17	47	8.23	62.63	25	33	56.39	47	101.87	82.95	72
Interest income from nonbank subsidiaries		2.85		0.94	2.35	72	1.52	2.44	74	2.50	7.38	69	2.57	20.25	59
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries		0.18		1.89	0.08	92	1.52	0.07	92	9	0.16	96	13.08	1.06	93
Operating income from nonbank subsidiaries		54.49		10.38	76.16	31	11.28	87.22	18	44.50	79.84	38	117.52	150.41	60
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	78.96	87.73	61	69.37	31	85	93.34	38.10	80	60.78	43.51	66	90.28	61.23	61
Interest income from subsidiary holding companies	0	13.26	27	0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	78.96	98.24	50	69.37	39.64	80	93.34	58.37	65	60.78	55.20	57	90.28	76.49	50
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries	0.14	0.78	68	0.15	0.39	71	0.11	0.23	69	0.80	0.63	78	0.55	0.80	69
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	3.76	0.03	96	4.11	0.02	97	3.07	0.02	96	9.82	0.04	98	5.55	0.03	99
Operating income from bank subsidiaries	3.90	75.26	11	4.26	81.78	13	3.18	83.13	10	10.61	82.20	12	6.10	78.80	14
Dividends from nonbank subsidiaries	0.07	3.28	63	1.20	2.67	73	0.76	3.07	64	5.27	1.95	83	17.16	2.65	89
Interest income from nonbank subsidiaries	0.21	0.24	84	0.15	0.35	84	0.14	0.18	84	0.40	0.73	82	0.43	1.19	78
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	0.30	0.01	93	0.14	0.01	93	1.44	0.01	96	2.20	0.04	95
Operating income from nonbank subsidiaries	0.28	5.58	57	1.65	6.48	64	1.04	4.67	59	7.10	4.70	78	19.80	7.29	83
Dividends from subsidiary holding companies	97.43	1.79	98	97.23	2.43	97	97.13	2.10	98	91.78	2.53	96	76.74	4.52	93
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	97.43	3.21	96	97.23	3.96	95	97.13	3.91	97	91.78	4.56	93	76.74	6.08	91
Loans and advances from subsidiaries / Short term debt	63.02	189.04	53	185.62	135.34	73	95.76	158.10	56	139.29	135.13	70	78.15	83.37	65
Loans and advances from subsidiaries / Total debt	5.91	28.16	36	22.90	28.31	56	11.05	26.38	43	34.16	27.08	64	33.18	28.33	68