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

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BHC Name BNP PARIBAS USA, INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 146,062,261
Peer Group Number: 9 Number in Peer Group: _____
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:

BNP PARIBAS USA, INC.
787 SEVENTH AVENUE

NEW YORK, NY 10019

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	157,815,992	147,558,480	151,473,248	149,427,105	127,847,942
Net income ($000)	390,641	697,858	831,008	613,079	429,993
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.12			1.76			0.13			1.70			1.91	3.01	12
+ Non-interest income	0.89			1.65			1.15			1.42			1.43	1.32	65
– Overhead expense	1.11			2.28			1.03			2.42			2.78	2.69	60
– Provision for credit losses	0			-0.03			0			0.22			0.12	0.15	50
+ Securities gains (losses)	0			0.09			0			0.04			0.01	0.01	62
+ Other tax equivalent adjustments	0.59			0			0.60			0			0	0	42
= Pretax net operating income (tax equivalent)	0.47			1.27			0.85			0.53			0.45	1.56	4
Net operating income	-0.09			0.95			-0.04			0.41			0.34	1.19	7
Net income	0.50			0.95			0.55			0.41			0.34	1.19	7
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.47			2.16			0.29			2.42			3.81	4.41	16
Interest expense	0.34			0.24			0.15			0.57			1.70	1.08	87
Net interest income (tax equivalent)	0.13			1.91			0.14			1.84			2.11	3.33	12
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11			0.06			0.06			0.14			0.23	0.21	61
Earnings coverage of net loan and lease losses (X)	-2.71			42.41			9.34			11.34			4.78	24.40	20
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95			1.16			1.13			1.33			0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.95			1.16			1.13			1.33			0.90	0.81	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48			0.76			0.51			0.81			0.52	0.57	46
30–89 days past due loans and leases / Total loans and leases	0.89			0.60			0.50			0.59			0.41	0.43	54
Liquidity and Funding															
Net noncore funding dependence	15.36			9.83			7.24			5.83			22.40	14.45	76
Net short-term noncore funding dependence	9.02			3.35			0.91			-1.15			14.62	3.38	84
Net loans and leases / Total assets	43.97			45.25			42.19			46.22			54.19	63.77	21
Capitalization															
Tier 1 leverage ratio	9.02			9.72			8.64			10.87			10.47	9.76	71
Holding company equity capital / Total assets	10.89			12.55			11.21			14.19			14.67	12.43	76
Total equity capital (including minority interest) / Total assets	10.90			12.56			11.23			14.21			14.69	12.57	76
Common equity tier 1 capital / Total risk-weighted assets	14.57			15.99			13.93			16.66			15.83	12.17	85
Net loans and leases / Equity capital (X)	4.04			3.60			3.76			3.26			3.69	5.21	15
Cash dividends / Net income	0			78.81			240.67			65.24			232.56	33.12	97
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	-2.79			6.18			14.37			8.09			4.77	9.26	42
Equity capital	-15.69			-2.44			-9.65			4.56			-0.84	10.49	8
Net loans and leases	-5.52			-0.35			4.40			-7.81			4.62	9.10	39
Noncore funding	-14.47			5.75			38.98			-9.60			6.02	6.59	56
Parent Company Ratios															
Short-term debt / Equity capital	0			0			11.52			0			0.57	1.02	76
Long-term debt / Equity capital	37.74			31.82			34.55			31.21			32.64	13.04	80
Equity investment in subsidiaries / Equity capital	84.44			77.26			91.51			76.99			89.78	103.22	6
Cash from ops + noncash items + op expense / Op expense + dividends	1,513.38			92.36			49.79			-63.18			200.72	190.27	59

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	45,202	1,070,003	40,705	2,331,184	2,798,905	-95.78	-96.70
Income from lease financing receivables	0	21,319	0	45,358	58,756	-100.00	-100.00
Fully taxable income on loans and leases	45,202	1,084,242	40,705	2,358,047	2,829,006	-95.83	-96.77
Tax-exempt income on loans and leases	0	7,080	0	18,495	28,655	-100.00	-100.00
Estimated tax benefit on income on loans and leases	0	1,885	0	4,402	5,766	-100.00	-100.00
Income on loans and leases (tax equivalent)	45,202	1,093,207	40,705	2,380,944	2,863,427	-95.87	-96.79
Investment interest income (tax equivalent)	85	170,158	360	407,801	396,701	-99.95	-99.96
Interest on balances due from depository institutions	7,838	19,226	30,191	42,242	60,832	-59.23	-40.71
Interest income on other earning assets	284,964	178,458	332,589	496,937	1,084,459	59.68	-7.84
Total interest income (tax equivalent)	338,089	1,461,049	403,845	3,327,924	4,405,419	-76.86	-82.41
Interest on time deposits of $250K or more	0	4,800	0	40,507	116,876	-100.00	-100.00
Interest on time deposits < $250K	0	11,936	0	60,640	95,975	-100.00	-100.00
Interest on foreign office deposits							
Interest on other deposits	0	28,685	0	190,635	411,430	-100.00	-100.00
Interest on other borrowings and trading liabilities	229,370	101,466	175,232	453,666	1,278,626	126.06	-12.17
Interest on subordinated debt and mandatory convertible securities	15,443	18,126	35,748	44,823	65,480	-14.80	-59.36
Total interest expense	244,813	165,013	210,980	790,271	1,968,387	48.36	-41.83
Net interest income (tax equivalent)	93,276	1,296,036	192,865	2,537,653	2,437,032	-92.80	-93.79
Non-interest income	699,851	1,214,288	1,742,676	2,119,602	1,827,202	-42.37	-28.43
Adjusted operating income (tax equivalent)	793,127	2,510,324	1,935,541	4,657,255	4,264,234	-68.41	-68.01
Overhead expense	872,278	1,681,190	1,566,388	3,615,866	3,554,633	-48.12	-56.38
Provision for credit losses	0	-23,866	0	321,797	155,234		-100.00
Securities gains (losses)	1	65,488	177	52,479	8,216	-100.00	-99.95
Other tax equivalent adjustments	466,507	1	908,193	-1	0	999999.00	999999.00
Pretax net operating income (tax equivalent)	367,809	936,461	1,294,600	790,712	573,869	-60.72	-8.56
Applicable income taxes	-31,337	233,611	445,831	170,745	134,283		
Tax equivalent adjustments	466,508	2,337	908,192	5,322	6,601	19861.83	8035.82
Applicable income taxes (tax equivalent)	435,171	235,948	1,354,023	176,067	140,884	84.44	191.24
Minority interest	0	2,655	0	1,566	2,992	-100.00	-100.00
Net income before discontinued operations, net of minority interest	-67,362	697,858	-59,423	613,079	429,993		
Discontinued operations, net of applicable income taxes	458,003	0	890,431	0	0		
Net income attributable to holding company	390,641	697,858	831,008	613,079	429,993	-44.02	84.20
Memoranda							
Net income - holding company and noncontrolling (minority) interest	390,641	700,513	831,008	614,645	432,985	-44.24	54.52
Investment securities income (tax equivalent)	85	170,158	360	407,801	396,701	-99.95	-99.96
US Treasury and agency securities (excluding mortgage-backed securities)	0	41,896	287	77,437	42,663	-100.00	-100.00
Mortgage-backed securities	0	124,637	0	323,845	346,795	-100.00	-100.00
All other securities	85	3,625	73	6,519	7,243	-97.66	-99.18
Cash dividends declared	0	550,000	2,000,000	400,000	1,000,000	-100.00	-100.00
Common	0	550,000	2,000,000	400,000	1,000,000	-100.00	-100.00
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.43			1.98			0.27			2.23			3.45	4	16
Less: Interest expense	0.31			0.22			0.14			0.53			1.54	0.98	84
Equals: Net interest income (tax equivalent)	0.12			1.76			0.13			1.70			1.91	3.01	12
Plus: Non-interest income	0.89			1.65			1.15			1.42			1.43	1.32	65
Equals: adjusted operating income (tax equivalent)	1.01			3.40			1.28			3.12			3.34	4.41	7
Less: Overhead expense	1.11			2.28			1.03			2.42			2.78	2.69	60
Less: Provision for credit losses	0			-0.03			0			0.22			0.12	0.15	50
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0.09			0			0.04			0.01	0.01	62
Plus: other tax equivalent adjustments	0.59			0			0.60			0			0	0	42
Equals: Pretax net operating income (tax equivalent)	0.47			1.27			0.85			0.53			0.45	1.56	4
Less: Applicable income taxes (tax equivalent)	0.55			0.32			0.89			0.12			0.11	0.36	3
Less: Minority interest	0			0			0			0			0	0	79
Equals: Net operating income	-0.09			0.95			-0.04			0.41			0.34	1.19	7
Plus: Net extraordinary items	0.58			0			0.59			0			0	0	50
Equals: Net income	0.50			0.95			0.55			0.41			0.34	1.19	7
Memo: Net income (last four quarters)	0.33			0.80			0.55			0.41			0.34	1.19	6
Net income–BHC and noncontrolling (minority) interest	0.50			0.95			0.55			0.41			0.34	1.20	6
Margin Analysis															
Average earning assets / Average assets	91.01			91.81			92.26			92.16			90.39	91.05	39
Average interest-bearing funds / Average assets	57.17			59.64			60.41			61.99			61.29	65.57	30
Interest income (tax equivalent) / Average earning assets	0.47			2.16			0.29			2.42			3.81	4.41	16
Interest expense / Average earning assets	0.34			0.24			0.15			0.57			1.70	1.08	87
Net interest income (tax equivalent) / Average earning assets	0.13			1.91			0.14			1.84			2.11	3.33	12
Yield or Cost															
Total loans and leases (tax equivalent)	0.13			3.22			0.06			3.50			4.29	5.09	12
Interest-bearing bank balances	0.13			0.33			0.21			0.60			2.48	2.04	76
Federal funds sold and reverse repos	1.41			0.68			0.65			0.92			4.68	2.44	90
Trading assets	3.33			3.20			2.85			2.88			3.41	0.99	90
Total earning assets	0.47			2.15			0.29			2.41			3.81	4.36	16
Investment securities (tax equivalent)	0			1.51			0			1.89			2.40	2.76	22
US Treasury and agency securities (excluding mortgage-backed securities)	0			1.54			0.01			1.44			1.41	2.32	8
Mortgage-backed securities	0			1.49			0			1.97			2.48	2.61	30
All other securities	0.16			4.83			0.05			3.35			2.99	4.06	15
Interest-bearing deposits	0			0.12			0			0.41			1.01	1.10	44
Time deposits of $250K or more	0			0.31			0			1.45			3.50	1.96	98
Time deposits < $250K	0			0.82			0			1.28			1.43	1.82	27
Other domestic deposits	0			0.11			0			0.41			1.09	0.93	67
Foreign deposits														1.19	
Federal funds purchased and repos	1.01			0.40			0.35			0.81			4.23	1.86	91
Other borrowed funds and trading liabilities	1.34			1.55			1.28			1.71			2.99	2.38	83
All interest-bearing funds	0.54			0.38			0.23			0.85			2.51	1.49	88

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	699,851	1,214,288	1,742,676	2,119,602	1,827,202
Fiduciary activities income	0	13,961	0	26,370	23,899
Service charges on deposit accounts - domestic	0	70,666	0	137,805	151,664
Trading revenue	-390,534	-71,249	-145,237	29,009	70,676
Investment banking fees and commissions	268,960	365,542	632,933	682,208	531,113
Insurance activities revenue	0	928	0	2,098	3,428
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	3,125	0	-1,665	8,849
Net securitization income	0	10	0	20	20
Net gains (losses) on sales of loans, OREO, other assets	-1	38,828	-2,075	75,091	-32,421
Other non-interest income	821,426	792,477	1,257,055	1,168,666	1,069,974
Total overhead expenses	872,278	1,681,190	1,566,388	3,615,866	3,554,633
Personnel expense	509,774	1,093,514	986,363	2,149,623	2,093,993
Net occupancy expense	38,575	169,619	64,581	362,545	350,793
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	369	369	743	743	743
Other operating expenses	323,560	417,688	514,701	1,102,955	1,109,104
Fee income on mutual funds and annuities	0	7,862	0	12,986	13,577
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,838	11,839	2,815	12,032	12,442
Average personnel expense per employee	179.62	92.37	350.40	178.66	168.30
Average assets per employee	55,608.17	12,463.76	53,809.32	12,419.14	10,275.51

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0.65			0			0.61			0.74	2.72	31
Overhead expenses / Net Interest Income + non-interest income	109.98			67.03			80.93			77.73			83.49	61.29	94
Percent of Average Assets															
Total overhead expense	1.11			2.28			1.03			2.42			2.78	2.69	60
Personnel expense	0.65			1.48			0.65			1.44			1.64	1.41	75
Net occupancy expense	0.05			0.23			0.04			0.24			0.27	0.28	51
Other operating expenses	0.41			0.57			0.34			0.74			0.87	0.97	50
Overhead less non-interest income	0.22			0.63			-0.12			1			1.35	1.32	48
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	109.98			66.97			80.93			77.64			83.36	60.64	94
Personnel expense	64.27			43.56			50.96			46.16			49.11	32.39	96
Net occupancy expense	4.86			6.76			3.34			7.78			8.23	6.52	80
Other operating expenses	40.84			16.65			26.63			23.70			26.03	21.20	80
Total non-interest income	88.24			48.37			90.04			45.51			42.85	29.23	80
Fiduciary activities income	0			0.56			0			0.57			0.56	1.97	38
Service charges on domestic deposit accounts	0			2.82			0			2.96			3.56	3.88	42
Trading revenue	-49.24			-2.84			-7.50			0.62			1.66	1.18	78
Investment banking fees and commissions	33.91			14.56			32.70			14.65			12.46	3.54	86
Insurance activities revenue	0			0.04			0			0.05			0.08	0.47	48
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0.12			0			-0.04			0.21	0.28	60
Net securitization income	0			0			0			0			0	0.01	88
Net gain (loss) - sales of loans, OREO, and other assets	0			1.55			-0.11			1.61			-0.76	1.86	4
Other non-interest income	103.57			31.57			64.95			25.09			25.09	10.04	92
Overhead less non-interest income	21.74			18.60			-9.11			32.13			40.51	31.06	78
Applicable income taxes / Pretax net operating income (tax equivalent)	-8.52			24.95			34.44			21.59			23.40	20.56	75
Applicable income tax + TE / Pretax net operating income + TE	118.31			25.20			104.59			22.27			24.55	23.23	68

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	27,511,965	26,013,971	26,570,051	26,985,994	28,409,527	5.76	-19.36
Commercial and industrial loans	13,203,930	13,386,339	12,555,907	14,352,709	13,700,775	-1.36	-12.44
Loans to individuals	13,909,859	13,910,080	13,717,710	14,255,878	15,219,876	0.00	-20.44
Loans to depository institutions and acceptances of other banks	17,175	33,939	7,355	22,452	3,307,853	-49.39	-82.17
Agricultural loans	1,980,038	1,934,331	2,288,331	2,127,174	2,449,964	2.36	-13.31
Other loans and leases	8,219,386	13,501,147	10,953,654	5,691,963	5,426,926	-39.12	8.77
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	64,842,353	68,779,807	66,093,008	63,436,170	68,514,921	-5.72	-15.37
Less: Allowance for loan and lease losses	614,183	796,289	745,005	841,620	617,497	-22.87	-17.11
Net loans and leases	64,228,170	67,983,518	65,348,003	62,594,550	67,897,424	-5.52	-15.35
Debt securities that reprice or mature in over 1 year	21,636,665	21,691,700	22,424,803	22,755,439	20,221,290	-0.25	29.68
Mutual funds and equity securities	144,595	161,608	165,201	200,171	132,154	-10.53	671.46
Subtotal	86,009,430	89,836,826	87,938,007	85,550,160	88,250,868	-4.26	-7.10
Interest-bearing bank balances	9,124,086	14,399,248	18,224,769	9,092,319	1,663,807	-36.63	27.00
Federal funds sold and reverse repos	12,489,432	17,539,718	17,535,490	14,133,204	12,132,073	-28.79	33.80
Debt securities that reprice or mature within 1 year	531,782	557,573	421,914	2,402,864	302,136	-4.63	28.36
Trading assets	8,834,630	8,164,573	7,163,522	7,213,899	8,858,878	8.21	-21.11
Total earning assets	116,989,360	130,497,938	131,283,702	118,392,446	111,207,762	-10.35	-3.09
Non-interest-bearing cash and due from depository institutions	2,295,847	2,197,130	2,122,006	1,502,371	1,413,347	4.49	43.68
Premises, fixed assets, and leases	694,723	685,282	674,655	705,262	714,323	1.38	0.94
Other real estate owned	4,917	8,215	5,160	8,495	8,023	-40.15	-73.45
Investment in unconsolidated subsidiaries	40,394	46,141	43,332	50,340	158,009	-12.46	-80.32
Intangible and other assets	26,037,020	16,819,521	20,764,106	14,773,170	11,799,071	54.80	57.70
Total assets	146,062,261	150,254,227	154,892,961	135,432,084	125,300,535	-2.79	4.53
Quarterly average assets	154,436,178	152,613,159	156,167,218	136,200,697	137,590,204	1.19	11.24
Average loans and leases (YTD)	67,841,123	67,870,562	66,481,661	67,950,726	66,699,796	-0.04	-8.81
Memoranda							
Loans held-for-sale	27,554	71,780	36,753	132,672	137,475	-61.61	-57.05
Loans not held-for-sale	64,814,799	68,708,027	66,056,255	63,303,498	68,377,446	-5.67	-15.34
Real estate loans secured by 1–4 family	11,524,032	9,716,332	10,335,726	10,516,174	11,906,990	18.60	-18.52
Commercial real estate loans	15,316,216	15,468,702	15,455,302	15,592,378	15,488,536	-0.99	-16.07
Construction and land development	1,472,014	1,708,122	1,723,798	1,645,263	1,564,658	-13.82	-31.01
Multifamily	1,499,183	1,226,805	1,343,947	1,215,279	1,278,861	22.20	-9.46
Nonfarm nonresidential	12,345,019	12,533,775	12,387,557	12,731,836	12,645,017	-1.51	-14.62
Real estate loans secured by farmland	671,717	828,937	779,023	877,442	1,014,001	-18.97	-45.37
Total investment securities	22,313,042	22,410,881	23,011,918	25,358,474	20,655,580	-0.44	30.35
U.S. Treasury securities	5,710,676	5,573,985	5,199,666	7,440,314	4,758,322	2.45	136.25
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	78,428	118,095	99,897	155,084	188,811	-33.59	-76.19
Mortgage-backed securities	16,358,328	16,531,106	17,522,484	17,533,911	15,532,072	-1.05	15.99
Asset-backed securities	0	5,711	3,552	8,400	14,796	-100.00	-100.00
Other debt securities	21,015	20,376	21,118	20,594	29,425	3.14	
Mutual funds and equity securities	144,595	161,608	165,201	200,171	132,154	-10.53	671.46
Available-for-sale securities	22,160,793	22,237,795	22,837,786	25,142,977	20,499,541	-0.35	29.75
U.S. Treasury securities	5,710,676	5,573,985	5,199,666	7,440,314	4,758,322	2.45	136.25
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	78,428	118,095	99,897	155,084	188,811	-33.59	-76.19
Mortgage-backed securities	16,350,674	16,519,628	17,513,553	17,518,585	15,508,187	-1.02	16.26
Asset-backed securities	0	5,711	3,552	8,400	14,796	-100.00	-100.00
Other debt securities	21,015	20,376	21,118	20,594	29,425	3.14	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-469	397	229	1,061	264		
Available-for-sale securites appreciation (depreciation)	-2,501,124	129,372	-169,976	771,161	53,213		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,113,173	9,097,278	8,744,576	7,147,021	1,810,233	0.17	66.11

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	3,955,630	4,558,789	4,637,327	4,237,586	2,652,853	-13.23	10.25
NOW, ATS and transaction accounts	2,638,040	2,747,018	2,455,551	2,296,738	989,285	-3.97	230.66
Time deposits less brokered deposits < $250K	-1,869,283	-1,849,251	-1,548,049	-1,110,325	2,193,693		
MMDA and other savings accounts	65,918,786	69,860,077	70,890,314	67,046,680	54,596,885	-5.64	10.90
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	70,643,173	75,316,633	76,435,143	72,470,679	60,432,716	-6.21	6.10
Time deposits of $250K or more	2,507,420	3,477,939	3,007,018	2,720,204	3,067,893	-27.91	-54.65
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	21,592,465	27,054,491	27,383,340	17,570,120	14,011,369	-20.19	58.34
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	2,244,762	1,094,284	3,149,397	539,908	7,097,498	105.14	-78.85
Other borrowings w/remaining maturity over 1 year	4,925,921	5,200,683	5,067,611	5,365,319	6,124,446	-5.28	28.09
Brokered deposits < $250K	4,082,735	4,504,979	3,945,320	4,421,499	3,566,381	-9.37	22.15
Noncore funding	35,353,303	41,332,376	42,552,686	30,617,050	33,867,587	-14.47	-7.67
Trading liabilities	1,444,441	641,346	834,503	530,200	747,046	125.22	36.61
Subordinated notes and debentures + trust preferred securities	1,265,000	1,265,000	1,265,000	1,265,000	1,265,000	0.00	-32.17
Other liabilities	21,435,800	12,821,884	16,417,207	11,309,430	10,586,905	67.18	65.20
Total liabilities	130,141,717	131,377,239	137,504,539	116,192,359	106,899,254	-0.94	7.76
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	11,397,370	11,397,371	11,397,370	11,397,371	11,397,371	0.00	-1.84
Retained earnings	6,519,032	7,445,247	6,128,386	7,297,386	7,084,312	-12.44	-1.83
Accumulated other comprehensive income	-2,016,552	15,572	-157,678	527,355	-98,164		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	15,899,850	18,858,190	17,368,078	19,222,112	18,383,519	-15.69	-11.52
Noncontrolling (minority) interest in subsidiaries	20,694	18,798	20,344	17,613	17,762	10.09	-97.92
Total equity capital, including minority interest	15,920,544	18,876,988	17,388,422	19,239,725	18,401,281	-15.66	-16.06
Total liabilities and capital	146,062,261	150,254,227	154,892,961	135,432,084	125,300,535	-2.79	4.53
Memoranda							
Non-interest-bearing deposits	25,407,395	25,576,490	25,779,187	23,155,570	16,986,629	-0.66	13.82
Interest-bearing deposits	51,825,933	57,723,061	57,608,294	56,456,812	50,080,361	-10.22	-4.82
Total deposits	77,233,328	83,299,551	83,387,481	79,612,382	67,066,990	-7.28	0.60
Long-term debt that reprices within 1 year	6,029,134	6,033,179	6,031,297	6,035,803	6,025,000	-0.07	177.34
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,368,078	19,222,112	19,222,112	18,383,519	18,539,624		
Accounting restatements	0	0	0	0	0		
Net income	390,641	697,858	831,008	613,079	429,993		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	550,000	2,000,000	400,000	1,000,000		
Change in other comprehensive income	-1,858,875	-511,784	-685,033	625,519	413,902		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6	4	-9	-5	0		
Holding company equity capital, ending balance	15,899,850	18,858,190	17,368,078	19,222,112	18,383,519		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	18.84			17.31			17.15			19.93			22.67	37.78	23
Commercial and industrial loans	9.04			8.91			8.11			10.60			10.93	12.02	48
Loans to individuals	9.52			9.26			8.86			10.53			12.15	4.20	88
Loans to depository institutions and acceptances of other banks	0.01			0.02			0			0.02			2.64	0.04	98
Agricultural loans	1.36			1.29			1.48			1.57			1.96	0.24	92
Other loans and leases	5.63			8.99			7.07			4.20			4.33	5.01	53
Net loans and leases	43.97			45.25			42.19			46.22			54.19	63.77	21
Debt securities over 1 year	14.81			14.44			14.48			16.80			16.14	14.60	58
Mutual funds and equity securities	0.10			0.11			0.11			0.15			0.11	0.06	73
Subtotal	58.89			59.79			56.77			63.17			70.43	79.65	18
Interest-bearing bank balances	6.25			9.58			11.77			6.71			1.33	3.06	32
Federal funds sold and reverse repos	8.55			11.67			11.32			10.44			9.68	1.57	88
Debt securities 1 year or less	0.36			0.37			0.27			1.77			0.24	1.91	18
Trading assets	6.05			5.43			4.62			5.33			7.07	1.19	89
Total earning assets	80.10			86.85			84.76			87.42			88.75	89.53	37
Non-interest cash and due from depository institutions	1.57			1.46			1.37			1.11			1.13	1.14	45
Other real estate owned	0			0.01			0			0.01			0.01	0.03	27
All other assets	18.33			11.69			13.87			11.47			10.12	9.27	64
Memoranda															
Short-term investments	15.16			21.63			23.36			18.92			11.25	7.63	75
U.S. Treasury securities	3.91			3.71			3.36			5.49			3.80	1.03	85
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0.05			0.08			0.06			0.11			0.15	1.34	31
Mortgage-backed securities	11.20			11			11.31			12.95			12.40	11.44	57
Asset-backed securities	0			0			0			0.01			0.01	0.28	55
Other debt securities	0.01			0.01			0.01			0.02			0.02	0.39	38
Loans held-for-sale	0.02			0.05			0.02			0.10			0.11	0.39	37
Loans held for investment	44.37			45.73			42.65			46.74			54.57	63.50	22
Real estate loans secured by 1–4 family	7.89			6.47			6.67			7.76			9.50	13.29	34
Revolving	1.67			1.59			1.53			1.88			2.09	2.07	54
Closed-end, secured by first liens	6.20			4.86			5.12			5.86			7.36	10.69	34
Closed-end, secured by junior liens	0.02			0.02			0.02			0.03			0.05	0.28	26
Commercial real estate loans	10.49			10.30			9.98			11.51			12.36	22.23	30
Construction and land development	1.01			1.14			1.11			1.21			1.25	3.44	30
Multifamily	1.03			0.82			0.87			0.90			1.02	3.01	25
Nonfarm nonresidential	8.45			8.34			8			9.40			10.09	14.69	34
Real estate loans secured by farmland	0.46			0.55			0.50			0.65			0.81	0.36	78

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	42.43			37.82			40.20			42.54			41.46	57.46	25
Real estate loans secured by 1–4 family	17.77			14.13			15.64			16.58			17.38	20.75	36
Revolving	3.76			3.48			3.59			4.01			3.83	3.15	59
Closed-end	14.01			10.65			12.04			12.57			13.55	17.39	34
Commercial real estate loans	23.62			22.49			23.38			24.58			22.61	33.52	30
Construction and land development	2.27			2.48			2.61			2.59			2.28	5.09	30
1–4 family	0.25			0.28			0.23			0.35			0.37	0.94	42
Other	2.02			2.21			2.37			2.25			1.92	4.02	30
Multifamily	2.31			1.78			2.03			1.92			1.87	4.69	29
Nonfarm nonresidential	19.04			18.22			18.74			20.07			18.46	22.15	41
Owner-occupied	10.21			10.32			10.51			11.57			10.83	7.72	73
Other	8.83			7.90			8.24			8.50			7.63	14.34	26
Real estate loans secured by farmland	1.04			1.21			1.18			1.38			1.48	0.55	81
Loans to depository institutions and acceptances of other banks	0.03			0.05			0.01			0.04			4.83	0.11	96
Commercial and industrial loans	20.36			19.46			19			22.63			20	19.53	58
Loans to individuals	21.45			20.22			20.76			22.47			22.21	7.13	89
Credit card loans	0.51			0.37			0.42			0.41			0.38	0.81	64
Agricultural loans	3.05			2.81			3.46			3.35			3.58	0.37	93
Other loans and leases	12.68			19.63			16.57			8.97			7.92	9.85	53
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	194.64			171.16			191.75			178.66			195.40	391.26	19
Real estate loans secured by 1–4 family	81.53			63.93			74.59			69.62			81.90	138.18	28
Revolving	17.25			15.73			17.14			16.83			18.05	21.26	50
Closed-end	64.28			48.20			57.45			52.79			63.85	115.20	27
Commercial real estate loans	108.36			101.78			111.54			103.23			106.53	229.44	27
Construction and land development	10.41			11.24			12.44			10.89			10.76	34.95	26
1–4 family	1.16			1.25			1.11			1.45			1.74	6.61	37
Other	9.25			9.98			11.33			9.44			9.03	27.32	25
Multifamily	10.61			8.07			9.70			8.05			8.80	31.04	22
Nonfarm nonresidential	87.34			82.47			89.40			84.29			86.97	152.10	32
Owner-occupied	46.85			46.72			50.11			48.59			51.04	53.07	53
Other	40.49			35.75			39.29			35.70			35.93	97.41	22
Real estate loans secured by farmland	4.75			5.45			5.62			5.81			6.97	3.60	78
Loans to depository institutions and acceptances of other banks	0.12			0.22			0.05			0.15			22.75	0.44	96
Commercial and industrial loans	93.42			88.08			90.61			95.02			94.24	122.02	40
Loans to individuals	98.41			91.52			99			94.38			104.68	43.51	83
Credit card loans	2.34			1.66			2.02			1.73			1.79	4.34	64
Agricultural loans	14.01			12.73			16.51			14.08			16.85	2.18	92
Other loans and leases	58.15			88.83			79.05			37.68			37.33	52.44	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.13			12.70			13.41			13.59			12.55	26.45	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	64.80			57.45			63.96			57.06			59.16	178.57	18
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	111.65			104.17			114.07			105.65			110.19	236.10	24

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	15.16			21.63			23.36			18.92			11.25	7.63	75
Liquid assets	37.53			42.86			43.75			42.03			35.40	22.44	82
Investment securities	15.28			14.92			14.86			18.72			16.48	16.99	50
Net loans and leases	43.97			45.25			42.19			46.22			54.19	63.77	21
Net loans, leases and standby letters of credit	45.14			46.38			43.23			47.52			55.51	64.84	20
Core deposits	48.37			50.13			49.35			53.51			48.23	63.09	19
Noncore funding	24.20			27.51			27.47			22.61			27.03	19.36	74
Time deposits of $250K or more	1.72			2.31			1.94			2.01			2.45	2.94	50
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	14.78			18.01			17.68			12.97			11.18	1.94	92
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	6.23			6.33			6.36			2.54			1.50	0.48	75
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.54			0.73			2.03			0.40			5.66	3.01	81
Earning assets that reprice within 1 year	43.94			48.57			50.29			41.53			37.56	39.29	42
Interest-bearing liabilities that reprice within 1 year	2.75			3.47			2.96			3.74			6.05	10.19	21
Long-term debt that reprices within 1 year	4.13			4.02			3.89			4.46			4.81	0.96	89
Net assets that reprice within 1 year	37.06			41.08			43.43			33.33			26.70	26.63	46
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.36			9.83			7.24			5.83			22.40	14.45	76
Net short-term noncore funding dependence	9.02			3.35			0.91			-1.15			14.62	3.38	84
Short-term investment / Short-term noncore funding	74.04			91.52			97.84			103.98			52.21	77.77	50
Liquid assets - short-term noncore funding / Nonliquid assets	27.29			33.66			35.34			41.10			21.44	16.97	69
Net loans and leases / Total deposits	83.16			81.61			78.37			78.62			101.24	90.31	81
Net loans and leases / Core deposits	90.92			90.26			85.49			86.37			112.35	103.93	72
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0			0			0			0.01			0	0.72	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.50			0.90			-1.30			5.41			0.38	1.36	29
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	0.03			0.05			0.04			0.06			0.12	12.67	32
Available-for-sale securities	99.32			99.23			99.24			99.15			99.24	85.40	77
U.S. Treasury securities	25.59			24.87			22.60			29.34			23.04	6.15	88
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0.35			0.53			0.43			0.61			0.91	7.75	29
Mortgage-backed securities	73.31			73.76			76.15			69.14			75.20	67.43	53
Asset-backed securities	0			0.03			0.02			0.03			0.07	1.66	54
Other debt securities	0.09			0.09			0.09			0.08			0.14	2.94	39
Mutual funds and equity securities	0.65			0.72			0.72			0.79			0.64	0.40	71
Debt securities 1 year or less	2.38			2.49			1.83			9.48			1.46	11.86	9
Debt securities 1 to 5 years	10.47			4.32			7.13			4.84			7.38	17.94	35
Debt securities over 5 years	86.50			92.47			90.32			84.89			90.52	66.02	85
Pledged securities	40.84			40.59			38			28.18			8.76	30.57	19
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-31.85			18.34			41.18			81.79			-4.83	26.69	30
Investment securities	-0.44			-5.86			-9.25			22.77			51.92	11.75	87
Core deposits	-6.21			6.85			5.47			19.92			10.49	11.23	60
Noncore funding	-14.47			5.75			38.98			-9.60			6.02	6.59	56

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)	29,222,815	27,881,006	29,940,623	27,216,092	25,380,365
Commit: Secured commercial real estate loans	2,112,336	1,834,085	2,027,938	1,912,955	1,895,612
Commit: Unsecured real estate loans	123,728	179,102	147,511	154,705	212,329
Credit card lines (reported semiannually, June/Dec)	2,876,923	2,608,645	2,733,679	2,529,863	2,270,727
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,710,922	1,698,260	1,610,712	1,767,595	1,651,913
Commercial and similar letters of credit	137,132	64,450	90,803	52,414	83,591
Securities lent	26,222,700	40,893,144	36,761,097	24,962,569	19,378,950
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	43,333,185	18,739,151	36,666,260	13,963,503	13,013,036
Derivative Contracts					
Interest rate futures and forward contracts	49,264,373	60,799,252	45,437,928	48,471,268	97,213,705
Written options contracts (interest rate)	37,581	338,772	7,240	445,326	82,759
Purchased options contracts (interest rate)	0	11,029	0	51,029	80,429
Interest rate swaps	17,070,235	18,349,915	19,774,073	18,459,865	18,755,087
Futures and forward foreign exchange	599,690	539,490	578,338	931,768	921,591
Written options contracts (foreign exchange)	19,085	12,882	2,400	7,563	0
Purchased options contracts (foreign exchange)	19,085	12,882	2,400	7,563	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	2,246	0	0	0	0
Written options contracts (commodity and other)	558,565	606,714	572,640	650,189	767,190
Purchased options contracts (commodity and other)	558,083	606,637	572,640	650,189	767,190
Commodity and other swaps	150,678	180,823	167,106	169,153	146,286

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.01			18.56			19.33			20.10			20.26	23.52	48
Standby letters of credit	1.17			1.13			1.04			1.31			1.32	0.84	78
Commercial and similar letters of credit	0.09			0.04			0.06			0.04			0.07	0.02	84
Securities lent	17.95			27.22			23.73			18.43			15.47	0.40	94
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	29.67			12.47			23.67			10.31			10.39	0.45	92
Derivative contracts	46.75			54.21			43.33			51.57			94.76	68.47	83
Interest rate contracts	45.44			52.91			42.11			49.79			92.68	47.31	85
Interest rate futures and forward contracts	33.73			40.46			29.34			35.79			77.58	10.67	90
Written options contracts (interest rate)	0.03			0.23			0			0.33			0.07	2.47	24
Purchased options contracts (interest rate)	0			0.01			0			0.04			0.06	2.65	48
Interest rate swaps	11.69			12.21			12.77			13.63			14.97	28.86	52
Foreign exchange contracts	0.44			0.38			0.38			0.70			0.74	10.12	65
Futures and forward foreign exchange contracts	0.41			0.36			0.37			0.69			0.74	5.23	70
Written options contracts (foreign exchange)	0.01			0.01			0			0.01			0	0.05	39
Purchased options contracts (foreign exchange)	0.01			0.01			0			0.01			0	0.08	39
Foreign exchange rate swaps	0			0			0			0			0	2.03	38
Equity, commodity, and other derivative contracts	0.87			0.93			0.85			1.09			1.34	3.32	80
Commodity and other futures and forward contracts	0			0			0			0			0	0.19	40
Written options contracts (commodity and other)	0.38			0.40			0.37			0.48			0.61	0.98	83
Purchased options contracts (commodity and other)	0.38			0.40			0.37			0.48			0.61	0.94	84
Commodity and other swaps	0.10			0.12			0.11			0.12			0.12	0.38	76
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	43.08			41.08			45.04			40.05			38.05	45.53	55

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	68,279,621	81,458,396	67,114,765	69,843,913	118,734,237
Interest rate contracts	66,372,189	79,498,968	65,219,241	67,427,488	116,131,980
Foreign exchange contracts	637,860	565,254	583,138	946,894	921,591
Equity, commodity, and other contracts	1,269,572	1,394,174	1,312,386	1,469,531	1,680,666
Derivatives Position					
Futures and forwards	49,866,309	61,338,742	46,016,266	49,403,036	98,135,296
Written options	615,231	958,368	582,280	1,103,078	849,949
Exchange-traded	6,652	479	0	0	0
Over-the-counter	608,579	957,889	582,280	1,103,078	849,949
Purchased options	577,168	630,548	575,040	708,781	847,619
Exchange-traded	6,170	402	0	0	0
Over-the-counter	570,998	630,146	575,040	708,781	847,619
Swaps	17,220,913	18,530,738	19,941,179	18,629,018	18,901,373
Held for trading	64,611,853	77,154,008	61,642,639	64,551,725	112,459,794
Interest rate contracts	63,958,925	76,587,873	61,059,501	63,604,831	111,537,228
Foreign exchange contracts	637,860	565,254	583,138	946,894	921,591
Equity, commodity, and other contracts	15,068	881	0	0	975
Non-traded	3,667,768	4,304,388	5,472,126	5,292,188	6,274,443
Interest rate contracts	2,413,264	2,911,095	4,159,740	3,822,657	4,594,752
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	1,254,504	1,393,293	1,312,386	1,469,531	1,679,691
Derivative contracts (excluding futures and FX 14 days or less)	1,411,641,159	1,137,544,055	1,201,627,239	997,006,951	1,126,671,134
One year or less	916,208,834	745,679,501	822,670,651	666,253,520	810,822,168
Over 1 year to 5 years	488,101,969	386,708,912	372,217,515	324,996,609	310,699,942
Over 5 years	7,330,356	5,155,642	6,739,073	5,756,822	5,149,024
Gross negative fair value (absolute value)	657,546	438,212	266,598	382,547	301,610
Gross positive fair value	416,386	675,342	409,243	758,457	460,749
Held for trading	361,655	580,377	315,890	676,948	378,336
Non-traded	54,731	94,965	93,353	81,509	82,413
Current credit exposure on risk-based capital derivative contracts	6,232,851	2,254,233	3,212,131	2,803,648	2,377,914
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	97.21			97.59			97.18			96.54			97.81	93.44	41
Foreign exchange contracts	0.93			0.69			0.87			1.36			0.78	3.20	60
Equity, commodity, and other contracts	1.86			1.71			1.96			2.10			1.42	1.64	75
Futures and forwards	73.03			75.30			68.56			70.73			82.65	13.49	95
Written options	0.90			1.18			0.87			1.58			0.72	5.91	21
Exchange-traded	0.01			0			0			0			0	0.15	42
Over-the-counter	0.89			1.18			0.87			1.58			0.72	5.10	23
Purchased options	0.85			0.77			0.86			1.01			0.71	4.42	47
Exchange-traded	0.01			0			0			0			0	0.28	39
Over-the-counter	0.84			0.77			0.86			1.01			0.71	3.35	51
Swaps	25.22			22.75			29.71			26.67			15.92	69.75	12
Held for trading	94.63			94.72			91.85			92.42			94.72	44.16	78
Interest rate contracts	93.67			94.02			90.98			91.07			93.94	37.24	88
Foreign exchange contracts	0.93			0.69			0.87			1.36			0.78	1.60	70
Equity, commodity, and other contracts	0.02			0			0			0			0	0.83	73
Non-traded	5.37			5.28			8.15			7.58			5.28	55.84	21
Interest rate contracts	3.53			3.57			6.20			5.47			3.87	52.22	20
Foreign exchange contracts	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts	1.84			1.71			1.96			2.10			1.41	0.13	91
Derivative contracts (excluding futures and forex 14 days or less)	2,067.44			1,396.47			1,790.41			1,427.48			948.90	93.86	95
One year or less	1,341.85			915.41			1,225.77			953.92			682.89	32.17	95
Over 1 year to 5 years	714.86			474.73			554.60			465.32			261.68	30.45	95
Over 5 years	10.74			6.33			10.04			8.24			4.34	28.09	16
Gross negative fair value (absolute value)	0.96			0.54			0.40			0.55			0.25	0.83	26
Gross positive fair value	0.61			0.83			0.61			1.09			0.39	1.19	14
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05			0.03			0.02			0.03			0.02	0.06	61
Gross positive fair value (X)	0.03			0.05			0.03			0.05			0.03	0.07	55
Held for trading (X)	0.03			0.04			0.02			0.05			0.03	0.06	62
Non-traded (X)	0			0.01			0.01			0.01			0.01	0.01	62
Current credit exposure (X)	0.46			0.16			0.24			0.20			0.17	0.05	87
Credit losses on derivative contracts	0			0			0			0			0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	6.73			2.51			3.42			3.28			2.71	0.73	87

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	745,005	841,620	841,620	617,497	613,547
Gross losses	80,792	75,847	144,079	197,835	235,694
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	44,370	54,382	102,691	100,161	84,410
Net losses	36,422	21,465	41,388	97,674	151,284
Provision for loan and lease losses	0	-23,866	0	321,797	155,234
Adjustments	-94,400	0	-55,227	0	0
Ending balance	614,183	796,289	745,005	841,620	617,497
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			-0.03			0			0.22			0.12	0.15	50
Provision for loan and lease losses / Average loans and leases	0			-0.07			0			0.47			0.23	0.24	58
Provision for loan and lease losses / Net loan and lease losses	0			-111.19			0			329.46			102.61	130.58	34
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95			1.16			1.13			1.33			0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.95			1.16			1.13			1.33			0.90	0.81	57
Allowance for loan and lease losses / Net loans and leases losses (X)	8.43			18.55			18			8.62			4.08	8.03	45
Allowance for loan and lease losses / Nonaccrual assets	199.63			154.70			225.48			166.50			178.62	218.72	58
ALLL / 90+ days past due + nonaccrual loans and leases	180.03			152.42			210.26			166.24			177.82	151.73	70
Gross loan and lease losses / Average loans and leases	0.24			0.22			0.22			0.29			0.35	0.28	69
Recoveries / Average loans and leases	0.13			0.16			0.15			0.15			0.13	0.08	80
Net losses / Average loans and leases	0.11			0.06			0.06			0.14			0.23	0.21	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	30.80			27.49			51.91			42.50			41.43	36.22	69
Earnings coverage of net loan and lease losses (X)	-2.71			42.41			9.34			11.34			4.78	24.40	20
Net Loan and Lease Losses By Type															
Real estate loans	-0.03			-0.02			0			-0.05			-0.04	0.01	8
Real estate loans secured by 1–4 family	-0.06			-0.06			-0.05			-0.06			-0.05	0.01	6
Revolving	-0.15			-0.10			-0.08			-0.09			-0.12	0.02	8
Closed-end	-0.03			-0.05			-0.05			-0.05			-0.03	0	10
Commercial real estate loans	-0.01			0			0			-0.03			-0.02	0.01	7
Construction and land development	-0.04			-0.16			-0.11			-0.07			-0.07	-0.01	14
1–4 family	0			0			0			0			0	0	21
Other	-0.04			-0.16			-0.11			-0.07			-0.07	-0.01	11
Multifamily	-0.03			0			0.02			-0.24			0	0	19
Nonfarm nonresidential	0			0.02			0.02			0			-0.02	0.02	9
Owner-occupied	0.02			0			0			0			-0.02	0.01	6
Other	-0.02			0.01			0.01			0			0	0.01	19
Real estate loans secured by farmland	0			0			0.72			-0.31			-0.02	0.01	10
Commercial and industrial loans	0.13			0.15			0.04			0.05			0.30	0.37	53
Loans to individuals	0.40			0.32			0.31			0.65			0.77	1.17	45
Credit card loans	3.51			5.70			4.26			5.17			4.25	3.11	75
Agricultural loans	0.38			-0.42			-0.18			0.11			0.01	0.08	64
Loans to foreign governments and institutions														0	
Other loans and leases	0.01			-0.05			-0.02			0.15			0.04	0.15	48

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	576,627	411,782	332,803	371,217	279,364
90+ days past due loans and leases	33,494	7,682	23,917	797	1,563
Nonaccrual loans and leases	307,656	514,732	330,407	505,471	345,706
Total past due and nonaccrual loans and leases	917,777	934,196	687,127	877,485	626,633
Restructured 30–89 days past due	29,782	22,083	13,678	23,205	16,288
Restructured 90+ days past due	0	0	0	0	36
Restructured nonaccrual	89,222	74,291	79,422	76,416	62,169
Total restructured loans and leases	119,004	96,374	93,100	99,621	78,493
30–89 days past due loans held for sale	379	372	1,281	494	289
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	1,945	5,994	7,054	2,036	3,845
Total past due and nonaccrual loans held for sale	2,324	6,366	8,335	2,530	4,134
Restructured loans and leases in compliance	167,275	177,550	179,673	179,497	154,802
Other real estate owned	4,917	8,215	5,160	8,495	8,023
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.89			0.60			0.50			0.59			0.41	0.43	54
90+ days past due loans and leases	0.05			0.01			0.04			0			0	0.15	21
Nonaccrual loans and leases	0.47			0.75			0.50			0.80			0.50	0.51	50
90+ days past due and nonaccrual loans and leases	0.53			0.76			0.54			0.80			0.51	0.71	36
30–89 days past due restructured	0.05			0.03			0.02			0.04			0.02	0.01	74
90+ days past due restructured	0			0			0			0			0	0.01	59
Nonaccrual restructured	0.14			0.11			0.12			0.12			0.09	0.14	45
30–89 days past due loans held for sale	0			0			0			0			0	0	81
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0.01			0.01			0			0.01	0	84
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.89			0.60			0.50			0.59			0.41	0.43	54
90+ days past due assets	0.05			0.01			0.04			0			0	0.15	18
Nonaccrual assets	0.47			0.75			0.50			0.80			0.50	0.53	50
30+ days past due and nonaccrual assets	1.42			1.36			1.04			1.38			0.91	1.19	46
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23			0.35			0.23			0.37			0.28	0.44	31
90+ days past due and nonaccrual assets + other real estate owned	0.24			0.35			0.23			0.38			0.28	0.48	29
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35			0.48			0.34			0.53			0.42	0.53	39
Allowance for loan and lease losses	82.98			90.74			71			85.15			85	115.41	39
Equity capital + allowance for loan and lease losses	3.09			3.68			2.92			3.57			2.76	4.28	34
Tier 1 capital + allowance for loan and lease losses	3.61			4.75			3.82			4.74			3.61	5.65	30
Loans and leases + other real estate owned	0.79			1.05			0.80			1.13			0.77	0.85	49

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.82			0.63			0.29			0.32			0.23	0.38	34
	90+ days past due	0.06			0.01			0.02			0			0	0.16	27
	Nonaccrual	0.58			0.87			0.66			0.78			0.55	0.46	61
Commercial and industrial	30–89 days past due	1.29			0.63			0.81			0.26			0.34	0.31	66
	90+ days past due	0.11			0.01			0.12			0			0.01	0.05	39
	Nonaccrual	0.27			0.50			0.36			0.52			0.41	0.83	30
Individuals	30–89 days past due	0.49			0.46			0.66			0.80			0.95	0.83	55
	90+ days past due	0			0			0			0			0	0.17	16
	Nonaccrual	0.37			0.58			0.49			0.46			0.37	0.17	79
Depository institution loans	30–89 days past due	0			0			0			0			0	0	47
	90+ days past due	0			0			0			0			0	0	49
	Nonaccrual	0			0			0			0			0	0	48
Agricultural	30–89 days past due	0.88			0.71			1.62			0.52			0.15	0.24	66
	90+ days past due	0			0			0.04			0			0.01	0	87
	Nonaccrual	2.81			0.79			1.49			1.27			2.56	0.67	88
Foreign governments	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual														0.03	
Other loans and leases	30–89 days past due	1.16			0.64			0.24			2.13			0.37	0.20	76
	90+ days past due	0.03			0.02			0.02			0			0	0.01	71
	Nonaccrual	0.07			0.93			0.07			2.26			0.26	0.13	77

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.43			0.27			0.45			0.34			0.32	0.67	23
	90+ days past due	0			0			0.01			0			0	0.31	29
	Nonaccrual	0.53			1.11			0.82			0.83			0.52	0.73	45
Revolving	30–89 days past due	0.35			0.15			0.40			0.65			0.52	0.45	57
	90+ days past due	0			0			0			0			0	0.05	24
	Nonaccrual	0.76			1.38			1.12			1.15			0.91	1	66
Closed-end	30–89 days past due	0.45			0.31			0.47			0.24			0.26	0.70	20
	90+ days past due	0			0			0.01			0			0	0.35	33
	Nonaccrual	0.46			1.02			0.73			0.73			0.42	0.70	35
Junior lien	30–89 days past due	0			0			0			0			0.01	0.02	38
	90+ days past due	0			0			0			0			0	0	61
	Nonaccrual	0			0			0			0.01			0.02	0.04	35
Commercial real estate	30–89 days past due	1.09			0.86			0.20			0.33			0.18	0.18	58
	90+ days past due	0.11			0.02			0.03			0			0	0.03	41
	Nonaccrual	0.56			0.67			0.51			0.68			0.43	0.23	78
Construction and development	30–89 days past due	3.12			0.18			0.64			0.18			0.09	0.28	48
	90+ days past due	0.93			0			0.06			0			0	0.02	33
	Nonaccrual	1.26			0.90			0.98			0.48			0	0.20	12
1–4 family	30–89 days past due	0			0			0			0.12			0	0.06	25
	90+ days past due	0			0			0.06			0			0	0	41
	Nonaccrual	1.05			0.63			0.69			0.30			0	0.02	30
Other	30–89 days past due	3.12			0.18			0.64			0.06			0.09	0.20	56
	90+ days past due	0.93			0			0			0			0	0.01	35
	Nonaccrual	0.20			0.27			0.29			0.18			0	0.17	14
Multifamily	30–89 days past due	1.87			0.31			0			0.35			0.07	0.08	66
	90+ days past due	0.09			0			0			0			0	0	41
	Nonaccrual	0.55			1			0.18			1.06			1.28	0.05	99
Nonfarm non-residential	30–89 days past due	0.76			1.01			0.16			0.35			0.20	0.14	72
	90+ days past due	0.02			0.03			0.03			0			0	0.03	45
	Nonaccrual	0.48			0.61			0.48			0.67			0.39	0.28	71
Owner Occupied	30–89 days past due	0.37			0.64			0.10			0.20			0.05	0.07	52
	90+ days past due	0.01			0.03			0.02			0			0	0.01	53
	Nonaccrual	0.29			0.44			0.35			0.47			0.27	0.16	74
Other	30–89 days past due	0.39			0.36			0.06			0.15			0.15	0.07	81
	90+ days past due	0			0			0.01			0			0	0.01	30
	Nonaccrual	0.19			0.17			0.13			0.20			0.12	0.10	61
Farmland	30–89 days past due	1.34			0.44			0			0.13			0	0.23	23
	90+ days past due	0			0			0			0			0	0.01	42
	Nonaccrual	1.72			1.74			1.61			1.93			2.79	0.84	85
Credit card	30–89 days past due	1.08			0.93			1.18			1.51			1.42	1.19	66
	90+ days past due	0			0			0			0			0	0.78	12
	Nonaccrual	1.04			1.09			1.15			1.37			1.29	0.11	97

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	11,397,371	11,397,371	11,397,371	11,397,371	11,397,371
Retained earnings	6,519,032	7,445,247	6,128,386	7,297,386	7,084,312
Accumulated other comprehensive income (AOCI)	-2,016,552	15,572	-157,677	527,355	-98,164
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,899,851	18,858,190	17,368,080	19,222,112	18,383,519
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	4,416,793	4,455,100	4,429,143	4,446,958	4,569,701
Accumulated other comprehensive income-related adjustments	-2,016,552	15,572	-157,677	527,356	-98,164
Other deductions from common equity tier 1 capital	0	4,286	5,084	2,764	1,943
Subtotal:	13,499,610	14,383,232	13,091,530	14,245,034	13,910,039
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	13,499,610	14,383,232	13,091,530	14,245,034	13,910,039
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	20,694	18,798	20,344	17,613	12,960
Additional tier 1 capital before deductions	20,694	18,798	20,344	17,613	12,960
Less: Additional tier 1 capital deductions	0	0	0	0	1,601
Additional tier 1 capital	20,694	18,798	20,344	17,613	11,359
Tier 1 Capital	13,520,304	14,402,030	13,111,874	14,262,647	13,921,398
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,265,000	1,265,000	1,265,000	1,265,000	1,265,000
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	646,971	836,595	783,494	886,099	652,415
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,911,971	2,101,595	2,048,494	2,151,099	1,917,415
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,911,971	2,101,595	2,048,494	2,151,099	1,917,415
Exited advanced approach tier 2 capital					
Total capital	15,432,275	16,503,625	15,160,368	16,413,746	15,838,813
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	154,436,178	152,613,159	156,167,218	136,200,697	137,590,204
Less: Deductions from common equity tier 1 capital	4,416,793	4,456,388	4,430,642	4,448,235	4,572,568
Less: Other deductions	55,726	46,362	53,839	493,965	31,883
Total assets for leverage ratio	149,963,659	148,110,409	151,682,737	131,258,497	132,985,753
Total risk-weighted assets	92,633,900	89,924,762	93,984,263	85,507,130	87,868,061
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.57			15.99			13.93			16.66			15.83	12.11	85
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	14.60			16.02			13.95			16.68			15.84	12.78	85
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	16.66			18.35			16.13			19.20			18.03	14.36	91
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	9.02			9.72			8.64			10.87			10.47	9.76	71
Supplementary leverage ratio, advanced approaches HCs														7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	928	0	2,098	3,428	-100.00	-100.00
Other insurance activities income	0	928	0	2,098	3,428	-100.00	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,215,608	1,209,965	1,213,484	1,217,834	1,314,820	0.47	-33.11

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets														51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets														48.53	
Separate account assets (L/H) / Total life assets														7.26	
Insurance activities revenue / Adjusted operating income	0			0.04			0			0.05			0.08	0.47	48
Premium income / Insurance activities revenue				0						0			0	7.32	37
Credit related premium income / Total premium income														34.91	
Other premium income / Total premium income														65.09	
Insurance underwriting net income / Consolidated net income	0			0			0			0			0	0.08	39
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)														5.13	
Insurance benefits, losses, expenses / Insurance premiums														233.61	
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)														0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.60			7.96			8.76			8.06			9.04	11.51	42
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		46,307,201			46,354,270			46,909,513			31,209,514			26,723,035	
Net assets of broker-dealer subsidiaries / Consolidated assets	31.70			30.85			30.29			23.04			21.33	1.39	94

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	79,454	104,111	81,765	200,793	3,396,292
Real estate loans	14,964	13,812	13,930	7,410	7,531
Commercial and industrial loans	47,315	56,366	60,482	170,940	82,779
Loans to depository institutions and other banks acceptances	17,175	33,933	7,353	22,443	3,305,982
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	244	84	82	118	165
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	79,698	104,195	81,847	200,911	3,396,457
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits					
Non-interest-bearing deposits					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0	1.25	31
Cost: Interest-bearing deposits														1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions														0	
Growth Rates															
Net loans and leases	-23.68			-57.61			-59.28			-94.09			2,017.67	22.48	96
Total selected assets	-23.51			-57.57			-59.26			-94.08			2,013.66	12.40	96
Deposits														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	235,645	414,084	340,480	503,125	663,142	-43.09	-42.21
1–4 family residential loans	235,645	295,277	261,644	332,589	366,080	-20.20	-42.21
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	118,807	78,836	170,536	297,062	-100.00	
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	5,893	2,094	5,900	6,129	-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	5,893	2,094	5,900	6,129		
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	0.16	0.28	0.22	0.37	0.53
1–4 family residential loans	0.16	0.20	0.17	0.25	0.29
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0.08	0.05	0.13	0.24
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	14.32	11.01	12.38	12.99	13.95
Home equity lines	3.75	3.46	3.58	3.98	3.79
Credit card receivables	0.51	0.37	0.42	0.41	0.38
Auto loans and other consumer loans	20.62	19.73	20.12	21.91	21.79
Commercial and industrial loans	20.29	19.35	18.90	22.45	19.81
All other loans and leases	40.51	46.09	44.60	38.27	40.29

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	1.42	0.62	1.17	0.92
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans		4.96	2.66	3.46	2.06
Commercial and industrial loans					
All other loans and leases					
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0.04	0.02	0.04	0.04
Total retained credit exposure and asset sale credit exposure	0	0.04	0.02	0.04	0.04

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	8,036	450	6,888	827	2,712	1685.78	427.99
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	2,053	2,606	3,945	7,371	-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	8,036	2,503	9,494	4,772	10,083	221.05	427.99
90+ Days Past Due Securitized Assets							
1–4 family residential loans	1,046	1,265	841	398	493	-17.31	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	281	214	458	965	-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	1,046	1,546	1,055	856	1,458	-32.34	
Total past due securitized assets	9,082	4,049	10,549	5,628	11,541	124.30	496.71
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	36	-171	1,092	4,122	-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	36	-171	1,092	4,122	-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	3.41	0.15	2.63	0.25	0.74
Home equity lines					
Credit card receivables					
Auto loans		1.73	3.31	2.31	2.48
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.41	0.60	2.79	0.95	1.52
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.44	0.43	0.32	0.12	0.13
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans		0.24	0.27	0.27	0.32
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.44	0.37	0.31	0.17	0.22
Total past due securitized assets percent of securitized assets	3.85	0.98	3.10	1.12	1.74
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans		0.06	-0.22	0.64	1.39
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0.02	-0.05	0.22	0.62
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.53	0.30	0.54	0.24	0.28
Home equity lines	0.35	0.15	0.40	0.65	0.52
Credit card receivables	1.08	0.93	1.18	1.51	1.42
Commercial and industrial loans	1.29	0.63	0.81	0.26	0.34
All other loans and leases	0.89	0.66	0.42	0.77	0.45
Total managed loans past due 30–89 days	0.90	0.60	0.52	0.59	0.42
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.02	0.02	0	0.01
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0.11	0.01	0.12	0	0.01
All other loans and leases	0.05	0.01	0.02	0	0
Total managed loans past due 90+ days	0.05	0.01	0.04	0	0
Total Past Due Managed Assets	0.95	0.61	0.55	0.59	0.42
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.04	-0.04	-0.05	-0.03
Home equity lines	-0.15	-0.10	-0.08	-0.09	-0.12
Credit card receivables	3.51	5.70	4.26	5.17	4.25
Commercial and industrial loans	0.13	0.15	0.04	0.05	0.30
All other loans and leases	0.13	0.03	0.07	0.22	0.24
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.06	0.06	0.15	0.22

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	228	5	110	2,906	54,244	4460.00	-97.30
Dividends	0	0	0	0	0		
Interest	228	5	110	2,906	54,244	4460.00	-97.08
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Income from nonbank subsidiaries	211,111	136,677	147,010	202,572	324,402	54.46	259.47
Dividends	196,509	127,724	127,724	165,764	158,115	53.85	270.25
Interest	4,879	2,352	4,125	9,883	131,379	107.44	-8.92
Management and service fees	0	0	0	0	0		
Other income	9,723	6,601	15,161	26,925	34,908	47.30	3184.80
Income from subsidiary holding companies	825,046	331,591	659,883	681,683	455,994	148.81	
Dividends	800,000	300,000	600,000	600,000	365,000	166.67	
Interest	59	2,084	3,385	19,382	10,672	-97.17	
Management and service fees	0	0	0	0	0		
Other income	24,987	29,507	56,498	62,301	80,322	-15.32	
Total income from subsidiaries	1,036,385	468,273	807,003	887,161	834,640	121.32	1442.70
Securities gains (losses)	0	416	218	-2,055	3,680	-100.00	
Other operating income	31,341	18,354	36,581	42,139	-86,134	70.76	381.95
Total operating income	1,067,726	487,043	843,802	927,245	752,186	119.23	1349.08
Operating Expenses							
Personnel expenses	-682	-4,912	-4,875	487	10,476		
Interest expense	62,508	55,526	109,621	154,201	273,602	12.57	-2.56
Other expenses	6,761	516	7,652	10,009	15,606	1210.27	-92.58
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	68,587	51,130	112,398	164,697	299,684	34.14	-56.50
Income (loss) before taxes	998,963	436,407	732,683	759,605	453,304	128.91	
Applicable income taxes (credit)	318	20,711	334,050	-3,931	5,603	-98.46	
Extraordinary items							
Income before undistributed income of subsidiaries	998,645	415,696	398,633	763,536	447,701	140.23	
Equity in undistributed income of subsidiaries	-607,999	282,164	432,368	-150,460	-17,708		
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-242,275	129,110	195,614	25,510	-79,267		
Subsidiary holding companies	-365,724	153,054	236,754	-175,970	61,559		
Net income (loss)	390,646	697,860	831,001	613,076	429,993	-44.02	84.20
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	-45,766	256,834	323,338	191,274	78,848		
Subsidiary holding companys' net income	434,276	453,054	836,754	424,030	426,559	-4.14	61.55

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	0	0	0	0	0	0	0	52		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
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	52		-100.00
Investment in nonbank subsidiaries	3,707,952	16.56	7,527,626	30.04	3,872,687	14.94	3,888,734	5,911,171	-50.74	-27.08
Common and preferred stock	1,943,889	8.68	2,120,056	8.46	2,186,198	8.43	1,990,190	4,158,858	-8.31	-50.49
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,630,000	7.28	5,150,000	20.55	1,561,258	6.02	1,653,500	1,574,532	-68.35	262.22
Other receivables	134,063	0.60	257,570	1.03	125,231	0.48	245,044	177,781	-47.95	-81.09
Investment in subsidiary holding companies	11,499,885	51.37	14,014,648	55.92	13,722,069	52.94	14,325,476	14,675,030	-17.94	-27.53
Common and preferred stock	11,482,206	51.29	12,449,239	49.67	13,706,772	52.88	12,807,983	12,345,047	-7.77	-27.64
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	1,550,000	6.18	0	0	1,500,000	2,300,000	-100.00	
Other receivables	17,679	0.08	15,409	0.06	15,297	0.06	17,493	29,983	14.73	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	3,250,000		
Securities	4,459	0.02	11,513	0.05	9,420	0.04	2,077,503	10,831	-61.27	754.21
Securities purchased (reverse repos)	0	0	0	0	0	0	0	922,600		
Cash and due from affiliated depository institution	2,740,500	12.24	40,220	0.16	6,040,272	23.30	40,215	885,029	6713.77	33.73
Cash and due from unrelated depository institution	4,243,851	18.96	3,298,880	13.16	2,026,748	7.82	4,825,739	0	28.65	16685.39
Premises, furnishings, fixtures and equipment	2,491	0.01	2,077	0.01	2,134	0.01	2,359	2,080	19.93	116.42
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	188,334	0.84	167,325	0.67	246,248	0.95	220,213	360,243	12.56	-54.24
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	22,387,472	100.00	25,062,289	100.00	25,919,578	100.00	25,380,239	26,017,036	-10.67	-4.50
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	883	0	2,000,000	7.72	906	104,455	-100.00	-100.00
Borrowings with maturity over 1 year	4,735,821	21.15	4,735,000	18.89	4,735,835	18.27	4,735,000	4,736,186	0.02	393.19
Subordinated notes and debentures	1,265,000	5.65	1,265,000	5.05	1,265,000	4.88	1,265,000	1,265,000	0.00	-32.17
Other liabilities	376,122	1.68	167,481	0.67	466,638	1.80	79,488	82,793	124.58	59.51
Balance due to subsidiaries and related institutions	110,679	0.49	35,735	0.14	84,024	0.32	77,733	1,445,083	209.72	-67.29
Total liabilities	6,487,622	28.98	6,204,099	24.75	8,551,497	32.99	6,158,127	7,633,517	4.57	18.52
Equity Capital	15,899,850	71.02	18,858,190	75.25	17,368,081	67.01	19,222,112	18,383,519	-15.69	-11.52
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	11,397,371	50.91	11,397,371	45.48	11,397,371	43.97	11,397,371	11,397,371	0.00	-1.84
Retained earnings	6,519,031	29.12	7,445,247	29.71	6,128,387	23.64	7,297,386	7,084,312	-12.44	-1.83
Accumulated other comprehensive income	-2,016,552	-9.01	15,572	0.06	-157,677	-0.61	527,355	-98,164		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	22,387,472	100.00	25,062,289	100.00	25,919,578	100.00	25,380,239	26,017,036	-10.67	-4.50
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	5.02			7.26			4.39			3.30			2.34	9.68	6
Bank net income / Average equity investment in banks														10.51	
Nonbank net income / Average equity investment in nonbanks	-4.46			24.40			15.22			5.23			1.94	7.89	30
Subsidiary HCs net income / Average equity investment in sub HCs	6.85			7.24			6.57			3.32			2.86	8.55	17
Bank net income / Parent net income	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income				36.80			38.91			31.20			18.34	5.93	85
Subsidiary holding companies' net income / Parent net income	111.17			64.92			100.69			69.16			99.20	74	65
Leverage															
Total liabilities / Equity capital	40.80			32.90			49.24			32.04			41.52	20.43	81
Total debt / Equity capital	37.74			31.82			46.07			31.22			33.21	14.31	80
Total debt + notes payable to subs that issued TPS / Equity capital	37.74			31.82			46.07			31.22			33.21	16.36	78
Total debt + Loans guaranteed for affiliate / Equity capital	37.74			31.82			46.07			31.22			33.21	14.56	80
Total debt / Equity capital – excess over fair value	37.74			31.82			46.07			31.22			33.21	14.51	80
Long-term debt / Equity capital	37.74			31.82			34.55			31.21			32.64	13.04	80
Short-term debt / Equity capital	0			0			11.52			0			0.57	1.02	76
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	96.93			92.80			94.76			90.49			81.21	28.44	92
Double Leverage															
Equity investment in subs / Equity capital	84.44			77.26			91.51			76.99			89.78	103.22	6
Total investment in subs / Equity capital	95.65			114.23			101.31			94.76			111.98	111.07	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-3.17			-3.07			-1.78			-7.22			-4.37	0.36	2
Equity investment in subs – equity cap / Net income-div (X)														1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,557.55			77.75			24.22			165.13			57.51	177.68	7
Cash from ops + noncash items + op expense / Op expense + dividend	1,513.38			92.36			49.79			-63.18			200.72	190.27	59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-1,476.94			245.42			365.13			803.72			121.87	116.34	60
Pretax operating income + interest expense / Interest expense	1,698.14			885.95			768.38			592.61			265.68	1,968.54	16
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,698.14			885.95			768.38			592.61			265.68	1,632.83	14
Dividends + interest from subsidiaries / Interest expense + dividends	1,602.47			71.37			34.86			143.98			56.49	210.80	6
Fees + other income from subsidiaries / Salary + other expenses	570.98			-821.38			2,580.45			850.10			441.80	16.52	98
Net income / Current part of long-term debt + preferred dividends (X)														57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	11.03			8.75			5.40			9.09			-1.31	2.64	13
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due													0	0.04	43
Nonaccrual													0	0.54	40
Total													0	0.58	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	32.28			31.67			30.95			23.85			22.85	5.62	84
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	0			0			0			0			0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	0			132.31			501.71			52.39			223.36	57.84	95
Dividends declared / Net income	0			78.81			240.67			65.24			232.56	33.08	97
Net income – dividends / Average equity	5.02			1.54			-6.18			1.15			-3.11	6.46	3
Percent of Dividends Paid															
Dividends from bank subsidiaries				0			0			0			0	178.13	9
Dividends from nonbank subsidiaries				23.22			6.39			41.44			15.81	7.53	82
Dividends from subsidiary holding companies				54.55			30			150			36.50	21.40	86
Dividends from all subsidiaries				77.77			36.39			191.44			52.31	260.40	8
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries														66.55	
Interest income from bank subsidiaries														0.54	
Management and service fees from bank subsidiaries														1.55	
Other income from bank subsidiaries														0	
Operating income from bank subsidiaries														69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries				49.73			39.50			86.66			200.53	82.95	86
Interest income from nonbank subsidiaries				0.92			1.28			5.17			166.62	20.25	94
Management and service fees from nonbank subsidiaries				0			0			0			0	1.92	38
Other income from nonbank subsidiaries				2.57			4.69			14.08			44.27	1.06	94
Operating income from nonbank subsidiaries				53.22			45.47			105.91			411.43	150.41	86
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	184.21			66.22			71.71			141.50			85.57	61.23	53
Interest income from subsidiary holding companies	0.01			0.46			0.40			4.57			2.50	6.54	61
Management and service fees from subsidiary holding companies	0			0			0			0			0	0.36	46
Other income from subsidiary holding companies	5.75			6.51			6.75			14.69			18.83	0.29	96
Operating income from subsidiary holding companies	189.98			73.19			78.86			160.76			106.90	76.49	57
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries	0.02			0			0.01			0.31			7.21	0.80	93
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	0.02			0			0.01			0.31			7.21	78.80	17
Dividends from nonbank subsidiaries	18.40			26.22			15.14			17.88			21.02	2.65	91
Interest income from nonbank subsidiaries	0.46			0.48			0.49			1.07			17.47	1.19	91
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries	0.91			1.36			1.80			2.90			4.64	0.04	95
Operating income from nonbank subsidiaries	19.77			28.06			17.42			21.85			43.13	7.29	89
Dividends from subsidiary holding companies	74.93			61.60			71.11			64.71			48.53	4.52	90
Interest income from subsidiary holding companies	0.01			0.43			0.40			2.09			1.42	0.20	91
Management and service fees from subsidiary holding companies	0			0			0			0			0	0	49
Other income from subsidiary holding companies	2.34			6.06			6.70			6.72			10.68	0	99
Operating income from subsidiary holding companies	77.27			68.08			78.20			73.52			60.62	6.08	90
Loans and advances from subsidiaries / Short term debt				0			0			0			0	83.37	12
Loans and advances from subsidiaries / Total debt	0			0			0			0			0	28.33	11