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

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**BHC Name** CITIGROUP INC.

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 2,380,904,000
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:

CITIGROUP INC.
388 GREENWICH STREET

NEW YORK, NY 10013

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# Summary Ratios

| | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| Average assets ($000) | 2,392,464,000 | 2,326,373,000 | 2,345,854,750 | 2,222,139,000 | 1,979,195,500 |
| Net income ($000) | 8,853,000 | 14,135,000 | 21,952,000 | 11,047,000 | 19,401,000 |
| 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) | 1.87 | 2.67 | 10 | 1.77 | 2.65 | 11 | 1.78 | 2.60 | 10 | 1.95 | 2.77 | 13 | 2.36 | 3.01 | 20 |
| + Non-interest income | 1.39 | 0.96 | 75 | 1.39 | 1.11 | 70 | 1.25 | 1.04 | 67 | 1.36 | 1.21 | 62 | 1.33 | 1.32 | 60 |
| – Overhead expense | 2.15 | 2.17 | 53 | 1.97 | 2.24 | 34 | 2.06 | 2.17 | 46 | 2.05 | 2.57 | 27 | 2.15 | 2.69 | 21 |
| – Provision for credit losses | 0.17 | 0.09 | 78 | -0.27 | -0.15 | 29 | -0.17 | -0.09 | 30 | 0.72 | 0.51 | 81 | 0.42 | 0.15 | 92 |
| + Securities gains (losses) | -0.01 | 0 | 8 | 0.03 | 0.01 | 87 | 0.01 | 0.01 | 78 | 0.06 | 0.02 | 85 | 0.07 | 0.01 | 95 |
| + Other tax equivalent adjustments | 0 | 0 | 87 | 0 | 0 | 90 | 0 | 0 | 7 | 0 | 0 | 88 | 0 | 0 | 4 |
| = Pretax net operating income (tax equivalent) | 0.94 | 1.40 | 14 | 1.52 | 1.79 | 31 | 1.17 | 1.66 | 12 | 0.62 | 1.04 | 17 | 1.21 | 1.56 | 20 |
| Net operating income | 0.76 | 1.06 | 17 | 1.21 | 1.36 | 37 | 0.94 | 1.26 | 15 | 0.50 | 0.81 | 19 | 0.98 | 1.19 | 21 |
| Net income | 0.74 | 1.06 | 15 | 1.22 | 1.35 | 38 | 0.94 | 1.26 | 15 | 0.50 | 0.82 | 19 | 0.98 | 1.19 | 21 |
| Net income (Subchapter S adjusted) | | 1.63 | | | 2.16 | | | 1.97 | | | 1.18 | | | 1.17 | |
| **Percent of Average Earning Assets** | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.58 | 3.12 | 17 | 2.29 | 3.14 | 11 | 2.29 | 3.06 | 12 | 2.78 | 3.55 | 13 | 4.14 | 4.41 | 30 |
| Interest expense | 0.57 | 0.24 | 90 | 0.40 | 0.27 | 78 | 0.40 | 0.25 | 82 | 0.71 | 0.52 | 76 | 1.62 | 1.08 | 84 |
| Net interest income (tax equivalent) | 2.01 | 2.88 | 10 | 1.89 | 2.85 | 11 | 1.89 | 2.80 | 10 | 2.07 | 3.01 | 13 | 2.52 | 3.33 | 20 |
| **Losses, Allowance, and Past Due + Nonaccrual** | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.49 | 0.08 | 93 | 0.89 | 0.13 | 96 | 0.70 | 0.11 | 95 | 1.08 | 0.27 | 93 | 1.12 | 0.21 | 94 |
| Earnings coverage of net loan and lease losses (X) | 7.48 | -9.51 | 32 | 4.91 | 4.52 | 22 | 4.98 | 39.72 | 16 | 3.88 | 22.91 | 17 | 4.11 | 24.40 | 18 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 2.39 | 1.17 | 95 | 2.77 | 1.39 | 93 | 2.40 | 1.23 | 92 | 3.63 | 1.58 | 95 | 1.80 | 0.83 | 94 |
| Allowance for loan and lease losses / Total loans and leases | 2.30 | 1.15 | 94 | 2.73 | 1.37 | 93 | 2.33 | 1.20 | 91 | 3.59 | 1.55 | 95 | 1.78 | 0.81 | 94 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.53 | 0.41 | 72 | 0.66 | 0.63 | 61 | 0.52 | 0.49 | 61 | 0.83 | 0.71 | 66 | 0.59 | 0.57 | 56 |
| 30–89 days past due loans and leases / Total loans and leases | 0.49 | 0.32 | 78 | 0.48 | 0.27 | 83 | 0.58 | 0.32 | 82 | 0.60 | 0.39 | 79 | 0.72 | 0.43 | 81 |
| **Liquidity and Funding** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 40.40 | 3.09 | 98 | 50 | -1.82 | 98 | 41.22 | -2.33 | 97 | 52.51 | 3.20 | 96 | 58.48 | 14.45 | 96 |
| Net short-term noncore funding dependence | -29.44 | -1.79 | 6 | -22.99 | -8.21 | 12 | -28.41 | -7.71 | 9 | -21.91 | -4.76 | 12 | -7.81 | 3.38 | 15 |
| Net loans and leases / Total assets | 28.40 | 61.60 | 6 | 29.47 | 59.81 | 6 | 30.06 | 58.67 | 6 | 29.62 | 61.58 | 7 | 36.15 | 63.77 | 10 |
| **Capitalization** | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 6.98 | 9.08 | 6 | 7.35 | 9.11 | 9 | 7.21 | 8.98 | 8 | 7.37 | 9.13 | 6 | 7.96 | 9.76 | 10 |
| Holding company equity capital / Total assets | 8.36 | 10.04 | 23 | 8.68 | 10.88 | 16 | 8.81 | 10.71 | 19 | 8.82 | 11.16 | 16 | 9.90 | 12.43 | 20 |
| Total equity capital (including minority interest) / Total assets | 8.38 | 10.14 | 21 | 8.72 | 11.01 | 15 | 8.84 | 10.82 | 18 | 8.86 | 11.29 | 16 | 9.94 | 12.57 | 19 |
| Common equity tier 1 capital / Total risk-weighted assets | 11.90 | 11.90 | 51 | 11.77 | 12.69 | 40 | 12.25 | 12.42 | 51 | 11.85 | 12.38 | 45 | 11.79 | 12.17 | 48 |
| Net loans and leases / Equity capital (X) | 3.40 | 6.22 | 6 | 3.39 | 5.51 | 9 | 3.41 | 5.53 | 8 | 3.36 | 5.58 | 10 | 3.65 | 5.21 | 14 |
| Cash dividends / Net income | 28.70 | 34 | 38 | 18.97 | 25.30 | 37 | 23.85 | 28.27 | 41 | 48.83 | 42.30 | 61 | 28.41 | 33.12 | 39 |
| Cash dividends / Net income (Subchapter S adjusted) | | 69.44 | | | -21.71 | | | 3.14 | | | -0.65 | | | -12.02 | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Assets | 2.28 | 7.91 | 34 | 4.26 | 9.29 | 35 | 1.39 | 10.50 | 13 | 15.83 | 16.68 | 49 | 1.76 | 9.26 | 18 |
| Equity capital | -1.56 | -0.29 | 56 | 5.45 | 9.31 | 43 | 1.27 | 7.46 | 20 | 3.21 | 6.99 | 32 | -1.52 | 10.49 | 4 |
| Net loans and leases | -1.42 | 11.87 | 6 | 1.28 | 0.79 | 69 | 2.89 | 3.36 | 53 | -5.10 | 9.07 | 9 | 2.45 | 9.10 | 25 |
| Noncore funding | -4.52 | 10.50 | 43 | -0.71 | -23.76 | 78 | -7.29 | -14.79 | 64 | 11.16 | -12.18 | 77 | 4.85 | 6.59 | 52 |
| **Parent Company Ratios** | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 2.29 | 0.43 | 87 | 8.37 | 0.48 | 96 | 4.52 | 0.57 | 90 | 7.82 | 0.77 | 92 | 3.67 | 1.02 | 82 |
| Long-term debt / Equity capital | 81.25 | 11.61 | 96 | 77.03 | 11.05 | 95 | 76.28 | 10.95 | 95 | 76.83 | 13.56 | 93 | 72.34 | 13.04 | 94 |
| Equity investment in subsidiaries / Equity capital | 111.65 | 103.92 | 82 | 109.23 | 103.07 | 81 | 110.56 | 103.22 | 83 | 106.93 | 102.81 | 75 | 104.60 | 103.22 | 59 |
| Cash from ops + noncash items + op expense / Op expense + dividends | -71.93 | 116.54 | 9 | 77.89 | 130.64 | 27 | 88.56 | 154.48 | 19 | 97.58 | 147.24 | 19 | 262.10 | 190.27 | 78 |

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 | 19,410,000 | 17,848,000 | 36,106,000 | 40,753,000 | 49,106,000 | 8.75 | -6.05 |
| Income from lease financing receivables | 9,000 | 14,000 | 21,000 | -80,000 | 55,000 | -35.71 | -82.69 |
| Fully taxable income on loans and leases | 19,417,000 | 17,859,000 | 36,122,000 | 40,661,000 | 49,156,000 | 8.72 | -6.25 |
| Tax-exempt income on loans and leases | 2,000 | 3,000 | 5,000 | 12,000 | 5,000 | -33.33 | 0.00 |
| Estimated tax benefit on income on loans and leases | 420 | 532 | 783 | 1,616 | 620 | -21.09 | -26.11 |
| Income on loans and leases (tax equivalent) | 19,419,420 | 17,862,532 | 36,127,783 | 40,674,616 | 49,161,620 | 8.72 | -6.25 |
| Investment interest income (tax equivalent) | 4,351,580 | 3,519,468 | 7,296,217 | 7,895,384 | 9,720,380 | 23.64 | 9.08 |
| Interest on balances due from depository institutions | 954,000 | 271,000 | 577,000 | 928,000 | 2,682,000 | 252.03 | 40.50 |
| Interest income on other earning assets | 4,077,000 | 3,366,000 | 6,518,000 | 8,631,000 | 14,990,000 | 21.12 | -7.99 |
| Total interest income (tax equivalent) | 28,802,000 | 25,019,000 | 50,519,000 | 58,129,000 | 76,554,000 | 15.12 | -3.39 |
| | | | | | | | |
| Interest on time deposits of $250K or more | 38,000 | 13,000 | 25,000 | 213,000 | 483,000 | 192.31 | -66.67 |
| Interest on time deposits < $250K | 79,000 | 124,000 | 222,000 | 502,000 | 679,000 | -36.29 | 558.33 |
| Interest on foreign office deposits | 1,504,000 | 839,000 | 1,809,000 | 3,153,000 | 6,328,000 | 79.26 | -24.88 |
| Interest on other deposits | 608,000 | 414,000 | 840,000 | 1,808,000 | 4,714,000 | 46.86 | 20.87 |
| Interest on other borrowings and trading liabilities | 3,557,000 | 2,472,000 | 4,857,000 | 8,068,000 | 16,548,000 | 43.89 | -15.31 |
| Interest on subordinated debt and mandatory convertible securities | 590,000 | 513,000 | 1,036,000 | 1,009,000 | 1,166,000 | 15.01 | -0.67 |
| Total interest expense | 6,376,000 | 4,375,000 | 8,789,000 | 14,753,000 | 29,918,000 | 45.74 | -14.13 |
| | | | | | | | |
| Net interest income (tax equivalent) | 22,426,000 | 20,644,000 | 41,730,000 | 43,376,000 | 46,636,000 | 8.63 | 0.17 |
| Non-interest income | 16,611,000 | 16,118,000 | 29,231,000 | 30,151,000 | 26,301,000 | 3.06 | 19.09 |
| Adjusted operating income (tax equivalent) | 39,037,000 | 36,762,000 | 70,961,000 | 73,527,000 | 72,937,000 | 6.19 | 7.43 |
| | | | | | | | |
| Overhead expense | 25,711,000 | 22,951,000 | 48,303,000 | 45,591,000 | 42,598,000 | 12.03 | 18.83 |
| Provision for credit losses | 2,005,000 | -3,188,000 | -3,891,000 | 15,939,000 | 8,218,000 | | -39.99 |
| Securities gains (losses) | -177,000 | 317,000 | 317,000 | 1,441,000 | 1,331,000 | | |
| Other tax equivalent adjustments | 4,000 | 8,000 | -3,000 | 10,000 | -32,000 | -50.00 | |
| Pretax net operating income (tax equivalent) | 11,263,000 | 17,687,000 | 27,510,000 | 13,682,000 | 23,913,000 | -36.32 | -3.56 |
| | | | | | | | |
| Applicable income taxes | 2,124,000 | 3,487,000 | 5,451,000 | 2,525,000 | 4,430,000 | -39.09 | -41.94 |
| Tax equivalent adjustments | 25,000 | 30,000 | 41,000 | 50,000 | 12,000 | -16.67 | 25.00 |
| Applicable income taxes (tax equivalent) | 2,149,000 | 3,517,000 | 5,492,000 | 2,575,000 | 4,442,000 | -38.90 | -41.57 |
| Minority interest | 38,000 | 43,000 | 73,000 | 40,000 | 66,000 | -11.63 | -9.52 |
| Net income before discontinued operations, net of minority interest | 9,076,000 | 14,127,000 | 21,945,000 | 11,067,000 | 19,405,000 | -35.75 | 14.03 |
| Discontinued operations, net of applicable income taxes | -223,000 | 8,000 | 7,000 | -20,000 | -4,000 | | |
| Net income attributable to holding company | 8,853,000 | 14,135,000 | 21,952,000 | 11,047,000 | 19,401,000 | -37.37 | 11.19 |
| | | | | | | | |
| **Memoranda** | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest | 8,891,000 | 14,178,000 | 22,025,000 | 11,087,000 | 19,467,000 | -37.29 | 11.08 |
| Investment securities income (tax equivalent) | 4,351,580 | 3,519,468 | 7,296,217 | 7,895,384 | 9,720,380 | 23.64 | 9.08 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 845,000 | 670,000 | 1,506,000 | 1,520,000 | 1,975,000 | 26.12 | -6.84 |
| Mortgage-backed securities | 1,043,000 | 883,000 | 1,767,000 | 1,986,000 | 2,605,000 | 18.12 | 15.25 |
| All other securities | 2,463,580 | 1,966,468 | 4,023,217 | 4,389,384 | 5,140,380 | 25.28 | 13.14 |
| | | | | | | | |
| Cash dividends declared | 2,541,000 | 2,681,000 | 5,236,000 | 5,394,000 | 5,512,000 | -5.22 | 68.17 |
| Common | 2,024,000 | 2,136,000 | 4,196,000 | 4,299,000 | 4,403,000 | -5.24 | 127.42 |
| Preferred | 517,000 | 545,000 | 1,040,000 | 1,095,000 | 1,109,000 | -5.14 | -16.75 |

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

# Relative Income Statement and Margin Analysis

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 2.41 | 2.90 | 18 | 2.15 | 2.92 | 11 | 2.15 | 2.85 | 13 | 2.62 | 3.27 | 13 | 3.87 | 4 | 37 |
| Less: Interest expense | 0.53 | 0.22 | 90 | 0.38 | 0.25 | 78 | 0.37 | 0.23 | 82 | 0.66 | 0.48 | 77 | 1.51 | 0.98 | 84 |
| Equals: Net interest income (tax equivalent) | 1.87 | 2.67 | 10 | 1.77 | 2.65 | 11 | 1.78 | 2.60 | 10 | 1.95 | 2.77 | 13 | 2.36 | 3.01 | 20 |
| Plus: Non-interest income | 1.39 | 0.96 | 75 | 1.39 | 1.11 | 70 | 1.25 | 1.04 | 67 | 1.36 | 1.21 | 62 | 1.33 | 1.32 | 60 |
| Equals: adjusted operating income (tax equivalent) | 3.26 | 3.67 | 26 | 3.16 | 3.82 | 19 | 3.02 | 3.70 | 14 | 3.31 | 4.04 | 17 | 3.69 | 4.41 | 18 |
| Less: Overhead expense | 2.15 | 2.17 | 53 | 1.97 | 2.24 | 34 | 2.06 | 2.17 | 46 | 2.05 | 2.57 | 27 | 2.15 | 2.69 | 21 |
| Less: Provision for credit losses | 0.17 | 0.09 | 78 | -0.27 | -0.15 | 29 | -0.17 | -0.09 | 30 | 0.72 | 0.51 | 81 | 0.42 | 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 | -0.01 | 0 | 8 | 0.03 | 0.01 | 87 | 0.01 | 0.01 | 78 | 0.06 | 0.02 | 85 | 0.07 | 0.01 | 95 |
| Plus: other tax equivalent adjustments | 0 | 0 | 87 | 0 | 0 | 90 | 0 | 0 | 7 | 0 | 0 | 88 | 0 | 0 | 4 |
| Equals: Pretax net operating income (tax equivalent) | 0.94 | 1.40 | 14 | 1.52 | 1.79 | 31 | 1.17 | 1.66 | 12 | 0.62 | 1.04 | 17 | 1.21 | 1.56 | 20 |
| Less: Applicable income taxes (tax equivalent) | 0.18 | 0.33 | 12 | 0.30 | 0.41 | 20 | 0.23 | 0.38 | 13 | 0.12 | 0.23 | 18 | 0.22 | 0.36 | 13 |
| Less: Minority interest | 0 | 0 | 90 | 0 | 0 | 87 | 0 | 0 | 88 | 0 | 0 | 85 | 0 | 0 | 80 |
| Equals: Net operating income | 0.76 | 1.06 | 17 | 1.21 | 1.36 | 37 | 0.94 | 1.26 | 15 | 0.50 | 0.81 | 19 | 0.98 | 1.19 | 21 |
| Plus: Net extraordinary items | -0.02 | 0 | 1 | 0 | 0 | 97 | 0 | 0 | 97 | 0 | 0 | 1 | 0 | 0 | 3 |
| Equals: Net income | 0.74 | 1.06 | 15 | 1.22 | 1.35 | 38 | 0.94 | 1.26 | 15 | 0.50 | 0.82 | 19 | 0.98 | 1.19 | 21 |
| Memo: Net income (last four quarters) | 0.70 | 1.12 | 9 | 0.94 | 1.25 | 21 | 0.94 | 1.26 | 15 | 0.50 | 0.82 | 19 | 0.98 | 1.19 | 20 |
| Net income–BHC and noncontrolling (minority) interest | 0.74 | 1.07 | 15 | 1.22 | 1.37 | 38 | 0.94 | 1.27 | 13 | 0.50 | 0.83 | 17 | 0.98 | 1.20 | 21 |
| **Margin Analysis** | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 93.50 | 92.97 | 58 | 93.90 | 93.15 | 59 | 93.93 | 93.08 | 61 | 94.16 | 92.32 | 72 | 93.37 | 91.05 | 75 |
| Average interest-bearing funds / Average assets | 65.91 | 60.12 | 75 | 67.34 | 62.32 | 73 | 66.95 | 61.99 | 74 | 68.08 | 64.06 | 70 | 67.43 | 65.57 | 61 |
| Interest income (tax equivalent) / Average earning assets | 2.58 | 3.12 | 17 | 2.29 | 3.14 | 11 | 2.29 | 3.06 | 12 | 2.78 | 3.55 | 13 | 4.14 | 4.41 | 30 |
| Interest expense / Average earning assets | 0.57 | 0.24 | 90 | 0.40 | 0.27 | 78 | 0.40 | 0.25 | 82 | 0.71 | 0.52 | 76 | 1.62 | 1.08 | 84 |
| Net interest income (tax equivalent) / Average earning assets | 2.01 | 2.88 | 10 | 1.89 | 2.85 | 11 | 1.89 | 2.80 | 10 | 2.07 | 3.01 | 13 | 2.52 | 3.33 | 20 |
| **Yield or Cost** | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 5.57 | 4.01 | 92 | 5.18 | 4.05 | 90 | 5.20 | 4.01 | 91 | 5.80 | 4.27 | 93 | 7.03 | 5.09 | 92 |
| Interest-bearing bank balances | 0.76 | 0.42 | 97 | 0.19 | 0.11 | 95 | 0.20 | 0.14 | 93 | 0.35 | 0.27 | 74 | 1.47 | 2.04 | 21 |
| Federal funds sold and reverse repos | 0.69 | 0.58 | 62 | 0.32 | 0.26 | 72 | 0.33 | 0.25 | 73 | 0.80 | 0.68 | 64 | 2.59 | 2.44 | 66 |
| Trading assets | 1.65 | 0.52 | 82 | 1.53 | 0.42 | 84 | 1.52 | 0.45 | 82 | 1.79 | 0.60 | 79 | 2.69 | 0.99 | 80 |
| Total earning assets | 2.57 | 3.09 | 18 | 2.29 | 3.11 | 11 | 2.29 | 3.04 | 12 | 2.78 | 3.51 | 13 | 4.14 | 4.36 | 33 |
| Investment securities (tax equivalent) | 1.70 | 1.85 | 36 | 1.56 | 1.80 | 36 | 1.55 | 1.77 | 36 | 1.97 | 2.25 | 26 | 2.83 | 2.76 | 58 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0.75 | 1.22 | 17 | 0.71 | 1.28 | 20 | 0.73 | 1.14 | 24 | 0.99 | 1.75 | 19 | 1.80 | 2.32 | 17 |
| Mortgage-backed securities | 1.96 | 1.78 | 67 | 1.65 | 1.56 | 57 | 1.68 | 1.57 | 63 | 2.12 | 2.05 | 54 | 3.18 | 2.61 | 91 |
| All other securities | 2.81 | 2.82 | 53 | 2.32 | 2.91 | 33 | 2.37 | 2.81 | 39 | 2.61 | 3.24 | 22 | 3.35 | 4.06 | 31 |
| Interest-bearing deposits | 0.41 | 0.20 | 88 | 0.26 | 0.24 | 63 | 0.27 | 0.21 | 68 | 0.55 | 0.53 | 58 | 1.39 | 1.10 | 73 |
| Time deposits of $250K or more | 0.54 | 0.50 | 61 | 0.19 | 0.76 | 3 | 0.20 | 0.66 | 5 | 0.86 | 1.42 | 11 | 1.45 | 1.96 | 15 |
| Time deposits < $250K | 1.07 | 0.44 | 93 | 1.30 | 0.72 | 91 | 1.26 | 0.62 | 93 | 2.02 | 1.36 | 93 | 2.75 | 1.82 | 97 |
| Other domestic deposits | 0.23 | 0.17 | 70 | 0.18 | 0.17 | 64 | 0.17 | 0.15 | 65 | 0.43 | 0.36 | 70 | 1.44 | 0.93 | 85 |
| Foreign deposits | 0.56 | 0.25 | 85 | 0.29 | 0.12 | 85 | 0.32 | 0.14 | 81 | 0.58 | 0.42 | 67 | 1.30 | 1.19 | 53 |
| Federal funds purchased and repos | 0.90 | 0.36 | 89 | 0.43 | 0.19 | 88 | 0.44 | 0.17 | 89 | 0.96 | 0.62 | 80 | 3.29 | 1.86 | 88 |
| Other borrowed funds and trading liabilities | 1.15 | 1.24 | 45 | 0.85 | 1.31 | 33 | 0.84 | 1.27 | 35 | 1.33 | 1.50 | 43 | 2.62 | 2.38 | 65 |
| All interest-bearing funds | 0.81 | 0.36 | 90 | 0.56 | 0.40 | 77 | 0.56 | 0.37 | 83 | 0.98 | 0.74 | 77 | 2.24 | 1.49 | 84 |

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 | 16,611,000 | 16,118,000 | 29,231,000 | 30,151,000 | 26,301,000 |
| Fiduciary activities income | 1,446,000 | 1,370,000 | 2,742,000 | 2,359,000 | 2,183,000 |
| Service charges on deposit accounts - domestic | 564,000 | 536,000 | 1,106,000 | 1,008,000 | 995,000 |
| Trading revenue | -2,605,000 | 6,138,000 | 10,236,000 | 12,819,000 | 13,130,000 |
| Investment banking fees and commissions | 3,419,000 | 4,761,000 | 9,258,000 | 7,352,000 | 6,528,000 |
| Insurance activities revenue | 221,000 | 287,000 | 549,000 | 589,000 | 640,000 |
| Venture capital revenue | 0 | 0 | 0 | 0 | 0 |
| Net servicing fees | 207,000 | 107,000 | 151,000 | -43,000 | 58,000 |
| Net securitization income | 36,000 | 54,000 | 105,000 | 71,000 | 62,000 |
| Net gains (losses) on sales of loans, OREO, other assets | -627,000 | 464,000 | 275,000 | 458,000 | 1,381,000 |
| Other non-interest income | 13,950,000 | 2,401,000 | 4,809,000 | 5,538,000 | 1,324,000 |
| Total overhead expenses | 25,711,000 | 22,951,000 | 48,303,000 | 45,591,000 | 42,598,000 |
| Personnel expense | 13,292,000 | 11,983,000 | 25,134,000 | 22,214,000 | 21,432,000 |
| Net occupancy expense | 1,159,000 | 1,131,000 | 2,308,000 | 2,324,000 | 2,323,000 |
| Goodwill impairment losses | 535,000 | 0 | 0 | 0 | 0 |
| Amortization expenses and impairment loss (other intangible assets) | 177,000 | 181,000 | 361,000 | 457,000 | 566,000 |
| Other operating expenses | 10,548,000 | 9,656,000 | 20,500,000 | 20,596,000 | 18,277,000 |
| Fee income on mutual funds and annuities | 11,000 | 17,000 | 22,000 | 29,000 | 42,000 |
| **Memoranda** | | | | | |
| Assets under management in proprietary mutual funds and annuities | 0 | 0 | 0 | 0 | 0 |
| Number of equivalent employees | 243,086 | 225,212 | 234,194 | 221,119 | 211,495 |
| Average personnel expense per employee | 54.68 | 53.21 | 107.32 | 100.46 | 101.34 |
| Average assets per employee | 9,842.05 | 10,329.70 | 10,016.72 | 10,049.52 | 9,358.12 |

| | 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 | 0.07 | 2.35 | 26 | 0.11 | 2.15 | 25 | 0.08 | 2.17 | 25 | 0.10 | 2.02 | 24 | 0.16 | 2.72 | 23 |
| Overhead expenses / Net Interest Income + non-interest income | 65.90 | 59.40 | 76 | 62.47 | 59.03 | 65 | 68.11 | 59.28 | 84 | 62.04 | 62.28 | 53 | 58.44 | 61.29 | 41 |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Total overhead expense | 2.15 | 2.17 | 53 | 1.97 | 2.24 | 34 | 2.06 | 2.17 | 46 | 2.05 | 2.57 | 27 | 2.15 | 2.69 | 21 |
| Personnel expense | 1.11 | 1.20 | 42 | 1.03 | 1.25 | 24 | 1.07 | 1.21 | 35 | 1 | 1.30 | 22 | 1.08 | 1.41 | 22 |
| Net occupancy expense | 0.10 | 0.22 | 9 | 0.10 | 0.24 | 8 | 0.10 | 0.23 | 9 | 0.10 | 0.26 | 5 | 0.12 | 0.28 | 5 |
| Other operating expenses | 0.94 | 0.72 | 81 | 0.85 | 0.73 | 74 | 0.89 | 0.72 | 81 | 0.95 | 0.94 | 68 | 0.95 | 0.97 | 61 |
| Overhead less non-interest income | 0.76 | 1.19 | 16 | 0.59 | 1.10 | 12 | 0.81 | 1.10 | 21 | 0.69 | 1.25 | 14 | 0.82 | 1.32 | 17 |
| **Percent of Adjusted Operating Income (Tax Equivalent)** | | | | | | | | | | | | | | | |
| Total overhead expense | 65.86 | 58.92 | 77 | 62.43 | 58.45 | 67 | 68.07 | 58.83 | 85 | 62.01 | 61.82 | 56 | 58.40 | 60.64 | 44 |
| Personnel expense | 34.05 | 32.65 | 54 | 32.60 | 33.10 | 41 | 35.42 | 32.93 | 64 | 30.21 | 32.36 | 34 | 29.38 | 32.39 | 31 |
| Net occupancy expense | 2.97 | 6.14 | 11 | 3.08 | 6.33 | 9 | 3.25 | 6.23 | 10 | 3.16 | 6.58 | 8 | 3.18 | 6.52 | 8 |
| Other operating expenses | 28.84 | 19.36 | 93 | 26.76 | 18.60 | 88 | 29.40 | 19.18 | 93 | 28.63 | 22.28 | 82 | 25.83 | 21.20 | 79 |
| Total non-interest income | 42.55 | 25.40 | 86 | 43.84 | 28.18 | 83 | 41.19 | 27.67 | 81 | 41.01 | 28.83 | 79 | 36.06 | 29.23 | 68 |
| Fiduciary activities income | 3.70 | 2.23 | 73 | 3.73 | 2.24 | 72 | 3.86 | 2.20 | 72 | 3.21 | 2.09 | 69 | 2.99 | 1.97 | 69 |
| Service charges on domestic deposit accounts | 1.44 | 3.45 | 21 | 1.46 | 3.19 | 22 | 1.56 | 3.27 | 24 | 1.37 | 3.27 | 20 | 1.36 | 3.88 | 19 |
| Trading revenue | -6.67 | 0.45 | 2 | 16.70 | 0.72 | 96 | 14.42 | 0.62 | 97 | 17.43 | 1.28 | 97 | 18 | 1.18 | 96 |
| Investment banking fees and commissions | 8.76 | 2.25 | 90 | 12.95 | 2.52 | 92 | 13.05 | 2.58 | 92 | 10 | 2.46 | 89 | 8.95 | 3.54 | 83 |
| Insurance activities revenue | 0.57 | 0.36 | 75 | 0.78 | 0.37 | 80 | 0.77 | 0.36 | 79 | 0.80 | 0.41 | 78 | 0.88 | 0.47 | 80 |
| Venture capital revenue | 0 | 0.01 | 46 | 0 | 0.02 | 44 | 0 | 0.04 | 44 | 0 | 0.01 | 44 | 0 | 0.02 | 42 |
| Net servicing fees | 0.53 | 1.38 | 58 | 0.29 | 0.55 | 58 | 0.21 | 0.60 | 48 | -0.06 | 0.01 | 26 | 0.08 | 0.28 | 45 |
| Net securitization income | 0.09 | 0 | 94 | 0.15 | 0.01 | 93 | 0.15 | 0.01 | 93 | 0.10 | 0 | 93 | 0.09 | 0.01 | 92 |
| Net gain (loss) - sales of loans, OREO, and other assets | -1.61 | 1.51 | 4 | 1.26 | 3.83 | 36 | 0.39 | 3.30 | 20 | 0.62 | 3.92 | 28 | 1.89 | 1.86 | 59 |
| Other non-interest income | 35.74 | 9.09 | 96 | 6.53 | 9.26 | 38 | 6.78 | 9.27 | 36 | 7.53 | 9.65 | 44 | 1.82 | 10.04 | 2 |
| Overhead less non-interest income | 23.31 | 32.73 | 22 | 18.59 | 29.94 | 19 | 26.88 | 30.52 | 33 | 21 | 31.93 | 19 | 22.34 | 31.06 | 22 |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 18.86 | 21.22 | 24 | 19.72 | 21.54 | 26 | 19.81 | 21.18 | 32 | 18.45 | 18.63 | 41 | 18.53 | 20.56 | 31 |
| Applicable income tax + TE / Pretax net operating income + TE | 19.08 | 23.38 | 9 | 19.88 | 23.10 | 11 | 19.96 | 22.67 | 13 | 18.82 | 21.18 | 24 | 18.58 | 23.23 | 13 |

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 | 169,034,000 | 175,198,000 | 176,436,000 | 177,438,000 | 169,802,000 | -3.52 | 1.91 |
| Commercial and industrial loans | 170,639,000 | 165,203,000 | 159,164,000 | 167,657,000 | 177,036,000 | 3.29 | 1.46 |
| Loans to individuals | 170,495,000 | 164,030,000 | 172,146,000 | 173,176,000 | 200,542,000 | 3.94 | -4.75 |
| Loans to depository institutions and acceptances of other banks | 12,515,000 | 11,448,000 | 9,814,000 | 11,544,000 | 13,556,000 | 9.32 | -31.98 |
| Agricultural loans | 653,000 | 822,000 | 659,000 | 657,000 | 1,316,000 | -20.56 | -47.68 |
| Other loans and leases | 168,878,000 | 188,514,000 | 186,931,000 | 164,445,000 | 156,458,000 | -10.42 | 30.36 |
| Less: Unearned income | 0 | 0 | 0 | 632,000 | 593,000 | | -100.00 |
| Loans and leases, net of unearned income | 692,214,000 | 705,215,000 | 705,150,000 | 694,285,000 | 718,117,000 | -1.84 | 4.61 |
| Less: Allowance for loan and lease losses | 15,952,000 | 19,238,000 | 16,455,000 | 24,956,000 | 12,783,000 | -17.08 | 32.66 |
| Net loans and leases | 676,262,000 | 685,977,000 | 688,695,000 | 669,329,000 | 705,334,000 | -1.42 | 4.09 |
| Debt securities that reprice or mature in over 1 year | 386,524,000 | 357,694,000 | 377,888,000 | 319,111,000 | 238,860,000 | 8.06 | 45.53 |
| Mutual funds and equity securities | 588,000 | 195,000 | 543,000 | 515,000 | 458,000 | 201.54 | 35.80 |
| Subtotal | 1,063,374,000 | 1,043,866,000 | 1,067,126,000 | 988,955,000 | 944,652,000 | 1.87 | 16.13 |
| Interest-bearing bank balances | 264,068,000 | 277,784,000 | 239,418,000 | 288,133,000 | 174,394,000 | -4.94 | 59.59 |
| Federal funds sold and reverse repos | 361,334,000 | 309,047,000 | 327,288,000 | 294,712,000 | 251,322,000 | 16.92 | 54.37 |
| Debt securities that reprice or mature within 1 year | 114,737,000 | 116,446,000 | 122,807,000 | 116,136,000 | 117,738,000 | -1.47 | 48.04 |
| Trading assets | 336,397,000 | 368,730,000 | 329,257,000 | 371,872,000 | 274,638,000 | -8.77 | 29.58 |
| Total earning assets | 2,139,910,000 | 2,115,873,000 | 2,085,896,000 | 2,059,808,000 | 1,762,744,000 | 1.14 | 29.51 |
| Non-interest-bearing cash and due from depository institutions | 25,107,000 | 27,117,000 | 27,534,000 | 26,349,000 | 23,967,000 | -7.41 | 19.11 |
| Premises, fixed assets, and leases | 13,431,000 | 13,652,000 | 13,625,000 | 13,808,000 | 13,884,000 | -1.62 | 74.91 |
| Other real estate owned | 14,000 | 33,000 | 29,000 | 43,000 | 61,000 | -57.58 | -91.67 |
| Investment in unconsolidated subsidiaries | 6,739,000 | 7,563,000 | 7,215,000 | 8,045,000 | 7,965,000 | -10.90 | -3.47 |
| Intangible and other assets | 195,808,000 | 163,713,000 | 157,201,000 | 152,123,000 | 142,537,000 | 19.60 | 11.37 |
| Total assets | 2,380,904,000 | 2,327,868,000 | 2,291,413,000 | 2,260,090,000 | 1,951,158,000 | 2.28 | 27.73 |
| Quarterly average assets | 2,407,572,000 | 2,339,604,000 | 2,386,329,000 | 2,294,733,000 | 1,996,158,000 | 2.91 | 28.79 |
| Average loans and leases (YTD) | 697,870,500 | 689,947,500 | 694,437,000 | 701,810,250 | 699,708,000 | 1.15 | 8.23 |
| **Memoranda** | | | | | | | |
| Loans held-for-sale | 24,576,000 | 9,597,000 | 20,137,000 | 6,383,000 | 7,585,000 | 156.08 | 151.01 |
| Loans not held-for-sale | 667,638,000 | 695,618,000 | 685,013,000 | 687,902,000 | 710,532,000 | -4.02 | 2.41 |
| Real estate loans secured by 1–4 family | 95,835,000 | 92,429,000 | 92,493,000 | 93,950,000 | 90,884,000 | 3.68 | 0.81 |
| Commercial real estate loans | 26,700,000 | 25,707,000 | 27,436,000 | 25,833,000 | 25,067,000 | 3.86 | 43.61 |
| Construction and land development | 7,209,000 | 6,445,000 | 6,719,000 | 6,124,000 | 4,935,000 | 11.85 | 47.06 |
| Multifamily | 8,467,000 | 8,369,000 | 8,394,000 | 8,632,000 | 7,916,000 | 1.17 | 93.75 |
| Nonfarm nonresidential | 11,024,000 | 10,893,000 | 12,323,000 | 11,077,000 | 12,216,000 | 1.20 | 18.28 |
| Real estate loans secured by farmland | 62,000 | 66,000 | 62,000 | 66,000 | 70,000 | -6.06 | -23.46 |
| Total investment securities | 501,849,000 | 474,335,000 | 501,238,000 | 435,762,000 | 357,056,000 | 5.80 | 46.08 |
| U.S. Treasury securities | 226,843,000 | 198,490,000 | 234,259,000 | 167,446,000 | 106,099,000 | 14.28 | 121.54 |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 51,000 | 5,319,000 | | -100.00 |
| Municipal securities | 11,662,000 | 11,847,000 | 11,620,000 | 12,643,000 | 12,914,000 | -1.56 | -21.57 |
| Mortgage-backed securities | 102,800,000 | 106,797,000 | 99,316,000 | 95,495,000 | 84,353,000 | -3.74 | 40.70 |
| Asset-backed securities | 31,807,000 | 26,791,000 | 29,182,000 | 21,862,000 | 22,001,000 | 18.72 | 55.38 |
| Other debt securities | 128,149,000 | 130,215,000 | 126,318,000 | 137,750,000 | 125,912,000 | -1.59 | 4.95 |
| Mutual funds and equity securities | 588,000 | 195,000 | 543,000 | 515,000 | 458,000 | 201.54 | 35.80 |
| Available-for-sale securities | 233,564,000 | 297,315,000 | 283,645,000 | 330,218,000 | 275,823,000 | -21.44 | -20.38 |
| U.S. Treasury securities | 91,865,000 | 126,148,000 | 122,440,000 | 146,153,000 | 106,099,000 | -27.18 | -10.28 |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 51,000 | 5,319,000 | | -100.00 |
| Municipal securities | 2,492,000 | 2,744,000 | 2,621,000 | 3,384,000 | 3,810,000 | -9.18 | -58.95 |
| Mortgage-backed securities | 12,799,000 | 39,757,000 | 33,619,000 | 44,540,000 | 36,095,000 | -67.81 | -72.60 |
| Asset-backed securities | 278,000 | 211,000 | 303,000 | 277,000 | 522,000 | 31.75 | -95.39 |
| Other debt securities | 126,130,000 | 128,455,000 | 124,662,000 | 135,813,000 | 123,978,000 | -1.81 | 3.80 |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Held-to-maturity securities appreciation (depreciation) | -17,787,000 | 1,360,000 | -925,000 | 2,848,000 | 1,448,000 | | |
| Available-for-sale securites appreciation (depreciation) | -6,229,000 | 1,475,000 | -836,000 | 4,672,000 | 174,000 | | |
| Structured notes, fair value | 0 | 0 | 0 | 0 | 0 | | |
| Pledged securities | 246,632,000 | 239,660,000 | 252,192,000 | 231,696,000 | 152,352,000 | 2.91 | 79.78 |

# 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 | 147,134,000 | 87,332,000 | 129,828,000 | 45,093,000 | 34,758,000 | 68.48 | 157.78 |
| NOW, ATS and transaction accounts | 322,199,000 | 206,212,000 | 252,355,000 | 104,797,000 | 84,520,000 | 56.25 | 397.47 |
| Time deposits less brokered deposits < $250K | -30,313,000 | -31,286,000 | -35,125,000 | -57,841,000 | -32,633,000 | | |
| MMDA and other savings accounts | 205,455,000 | 312,844,000 | 295,848,000 | 442,302,000 | 324,369,000 | -34.33 | -25.10 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 | | |
| Core deposits | 644,475,000 | 575,102,000 | 642,906,000 | 534,351,000 | 411,014,000 | 12.06 | 76.78 |
| Time deposits of $250K or more | 22,761,000 | 11,051,000 | 9,127,000 | 17,451,000 | 28,433,000 | 105.96 | -35.45 |
| Foreign deposits | 630,963,000 | 675,320,000 | 623,802,000 | 650,516,000 | 570,361,000 | -6.57 | 20.75 |
| Federal funds purchased and repos | 198,472,000 | 221,817,000 | 191,285,000 | 199,525,000 | 166,339,000 | -10.52 | 28.23 |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 21,479,000 | 18,666,000 | 16,018,000 | 18,010,000 | 16,476,000 | 15.07 | 115.29 |
| Other borrowings w/remaining maturity of 1 year or less | 46,776,000 | 54,543,000 | 44,117,000 | 53,326,000 | 65,628,000 | -14.24 | -36.79 |
| Other borrowings w/remaining maturity over 1 year | 203,585,000 | 194,940,000 | 195,216,000 | 201,055,000 | 187,865,000 | 4.43 | 36.21 |
| Brokered deposits < $250K | 45,763,000 | 48,861,000 | 49,854,000 | 78,407,000 | 60,838,000 | -6.34 | 20.88 |
| Noncore funding | 1,169,799,000 | 1,225,198,000 | 1,129,419,000 | 1,218,290,000 | 1,095,940,000 | -4.52 | 18.90 |
| Trading liabilities | 176,439,000 | 172,232,000 | 159,288,000 | 164,035,000 | 118,431,000 | 2.44 | 29.09 |
| Subordinated notes and debentures + trust preferred securities | 25,639,000 | 27,888,000 | 27,475,000 | 28,809,000 | 27,185,000 | -8.06 | -10.18 |
| Other liabilities | 164,926,000 | 124,538,000 | 129,653,000 | 114,405,000 | 104,642,000 | 32.43 | 38.25 |
| Total liabilities | 2,181,278,000 | 2,124,958,000 | 2,088,741,000 | 2,059,890,000 | 1,757,212,000 | 2.65 | 33.58 |
| **Equity Capital** | | | | | | | |
| Perpetual preferred stock (including surplus) | 18,864,000 | 17,870,000 | 18,864,000 | 19,324,000 | 17,828,000 | 5.56 | -1.08 |
| Common stock | 31,000 | 31,000 | 31,000 | 31,000 | 31,000 | 0.00 | 0.00 |
| Common surplus | 108,341,000 | 107,945,000 | 108,134,000 | 108,002,000 | 107,992,000 | 0.37 | 0.33 |
| Retained earnings | 191,261,000 | 179,686,000 | 184,948,000 | 168,272,000 | 165,369,000 | 6.44 | 25.68 |
| Accumulated other comprehensive income | -45,495,000 | -35,120,000 | -38,765,000 | -32,058,000 | -36,318,000 | | |
| Other equity capital components | -73,988,000 | -68,253,000 | -71,240,000 | -64,129,000 | -61,660,000 | | |
| Total holding company equity capital | 199,014,000 | 202,159,000 | 201,972,000 | 199,442,000 | 193,242,000 | -1.56 | -13.48 |
| Noncontrolling (minority) interest in subsidiaries | 612,000 | 751,000 | 700,000 | 758,000 | 704,000 | -18.51 | -43.75 |
| Total equity capital, including minority interest | 199,626,000 | 202,910,000 | 202,672,000 | 200,200,000 | 193,946,000 | -1.62 | -13.62 |
| Total liabilities and capital | 2,380,904,000 | 2,327,868,000 | 2,291,413,000 | 2,260,090,000 | 1,951,158,000 | 2.28 | 27.73 |
| **Memoranda** | | | | | | | |
| Non-interest-bearing deposits | 249,153,000 | 251,148,000 | 257,815,000 | 227,539,000 | 184,559,000 | -0.79 | 18.92 |
| Interest-bearing deposits | 1,094,809,000 | 1,059,186,000 | 1,067,874,000 | 1,053,186,000 | 886,087,000 | 3.36 | 45.84 |
| Total deposits | 1,343,962,000 | 1,310,334,000 | 1,325,689,000 | 1,280,725,000 | 1,070,646,000 | 2.57 | 39.97 |
| Long-term debt that reprices within 1 year | 27,029,000 | 28,675,000 | 28,839,000 | 37,225,000 | 33,557,000 | -5.74 | -42.82 |
| **Changes in Holding Company Equity Capital** | | | | | | | |
| Equity capital, previous year-end as amended | 201,972,000 | 199,442,000 | 199,442,000 | 193,242,000 | 196,220,000 | | |
| Accounting restatements | 0 | 0 | 0 | -2,746,000 | 151,000 | | |
| Net income | 8,853,000 | 14,135,000 | 21,952,000 | 11,047,000 | 19,401,000 | | |
| Net sale of new perpetual preferred stock | 0 | -1,454,000 | -460,000 | 1,496,000 | -464,000 | | |
| Net sale of new common stock | 206,000 | -63,000 | 85,000 | 5,000 | -112,000 | | |
| Sale of treasury stock | 837,000 | 784,000 | 802,000 | 866,000 | 948,000 | | |
| Less: Purchase of treasury stock | 3,585,000 | 4,908,000 | 7,913,000 | 3,335,000 | 18,238,000 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | 0 | | |
| Less: Dividends declared | 2,541,000 | 2,681,000 | 5,236,000 | 5,394,000 | 5,512,000 | | |
| Change in other comprehensive income | -6,730,000 | -3,062,000 | -6,707,000 | 4,260,000 | 852,000 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | 2,000 | -34,000 | 7,000 | 1,000 | -4,000 | | |
| Holding company equity capital, ending balance | 199,014,000 | 202,159,000 | 201,972,000 | 199,442,000 | 193,242,000 | | |

# 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 | 7.10 | 38.78 | 7 | 7.53 | 36.32 | 8 | 7.70 | 36.25 | 8 | 7.85 | 36.22 | 10 | 8.70 | 37.78 | 13 |
| Commercial and industrial loans | 7.17 | 11.05 | 30 | 7.10 | 12.25 | 18 | 6.95 | 10.76 | 28 | 7.42 | 13.52 | 17 | 9.07 | 12.02 | 36 |
| Loans to individuals | 7.16 | 3.52 | 81 | 7.05 | 3.48 | 81 | 7.51 | 3.36 | 83 | 7.66 | 3.40 | 82 | 10.28 | 4.20 | 82 |
| Loans to depository institutions and acceptances of other banks | 0.53 | 0.02 | 94 | 0.49 | 0.01 | 95 | 0.43 | 0.02 | 94 | 0.51 | 0.03 | 95 | 0.69 | 0.04 | 94 |
| Agricultural loans | 0.03 | 0.19 | 49 | 0.04 | 0.21 | 46 | 0.03 | 0.18 | 48 | 0.03 | 0.19 | 46 | 0.07 | 0.24 | 57 |
| Other loans and leases | 7.09 | 4.45 | 73 | 8.10 | 4.22 | 79 | 8.16 | 4.47 | 77 | 7.28 | 4.63 | 73 | 8.02 | 5.01 | 75 |
| Net loans and leases | 28.40 | 61.60 | 6 | 29.47 | 59.81 | 6 | 30.06 | 58.67 | 6 | 29.62 | 61.58 | 7 | 36.15 | 63.77 | 10 |
| Debt securities over 1 year | 16.23 | 19.46 | 38 | 15.37 | 17.61 | 43 | 16.49 | 19.46 | 41 | 14.12 | 15.55 | 43 | 12.24 | 14.60 | 37 |
| Mutual funds and equity securities | 0.02 | 0.05 | 48 | 0.01 | 0.06 | 43 | 0.02 | 0.06 | 48 | 0.02 | 0.05 | 50 | 0.02 | 0.06 | 51 |
| Subtotal | 44.66 | 82.34 | 5 | 44.84 | 78.32 | 5 | 46.57 | 79.22 | 6 | 43.76 | 78.16 | 7 | 48.41 | 79.65 | 9 |
| Interest-bearing bank balances | 11.09 | 4.59 | 88 | 11.93 | 9.11 | 68 | 10.45 | 8.50 | 63 | 12.75 | 7.51 | 83 | 8.94 | 3.06 | 90 |
| Federal funds sold and reverse repos | 15.18 | 0.58 | 96 | 13.28 | 0.52 | 96 | 14.28 | 0.54 | 96 | 13.04 | 0.82 | 93 | 12.88 | 1.57 | 89 |
| Debt securities 1 year or less | 4.82 | 1.68 | 89 | 5 | 1.53 | 92 | 5.36 | 1.56 | 90 | 5.14 | 1.68 | 90 | 6.03 | 1.91 | 89 |
| Trading assets | 14.13 | 0.55 | 97 | 15.84 | 0.60 | 96 | 14.37 | 0.49 | 96 | 16.45 | 1.01 | 96 | 14.08 | 1.19 | 93 |
| Total earning assets | 89.88 | 90.95 | 37 | 90.89 | 91.43 | 44 | 91.03 | 91.77 | 41 | 91.14 | 91.05 | 51 | 90.34 | 89.53 | 60 |
| Non-interest cash and due from depository institutions | 1.05 | 1.01 | 55 | 1.16 | 1.01 | 58 | 1.20 | 0.82 | 82 | 1.17 | 1.07 | 53 | 1.23 | 1.14 | 53 |
| Other real estate owned | 0 | 0.01 | 28 | 0 | 0.02 | 26 | 0 | 0.01 | 31 | 0 | 0.02 | 20 | 0 | 0.03 | 19 |
| All other assets | 9.07 | 7.97 | 63 | 7.95 | 7.50 | 58 | 7.77 | 7.35 | 57 | 7.70 | 7.82 | 47 | 8.43 | 9.27 | 40 |
| **Memoranda** | | | | | | | | | | | | | | | |
| Short-term investments | 31.09 | 7.68 | 93 | 30.21 | 12.01 | 92 | 30.09 | 11.47 | 93 | 30.93 | 11.17 | 92 | 27.85 | 7.63 | 91 |
| U.S. Treasury securities | 9.53 | 1.96 | 93 | 8.53 | 1.08 | 96 | 10.22 | 1.47 | 96 | 7.41 | 0.84 | 95 | 5.44 | 1.03 | 92 |
| US agency securities (excluding mortgage-backed securities) | 0 | 0.84 | 11 | 0 | 0.77 | 10 | 0 | 0.82 | 11 | 0 | 0.63 | 24 | 0.27 | 0.54 | 50 |
| Municipal securities | 0.49 | 1.75 | 43 | 0.51 | 1.72 | 41 | 0.51 | 1.73 | 41 | 0.56 | 1.69 | 42 | 0.66 | 1.34 | 46 |
| Mortgage-backed securities | 4.32 | 13.68 | 11 | 4.59 | 12.97 | 12 | 4.33 | 14.14 | 9 | 4.23 | 11.75 | 12 | 4.32 | 11.44 | 12 |
| Asset-backed securities | 1.34 | 0.68 | 76 | 1.15 | 0.38 | 84 | 1.27 | 0.50 | 81 | 0.97 | 0.32 | 82 | 1.13 | 0.28 | 84 |
| Other debt securities | 5.38 | 0.52 | 96 | 5.59 | 0.52 | 96 | 5.51 | 0.53 | 96 | 6.09 | 0.42 | 96 | 6.45 | 0.39 | 96 |
| Loans held-for-sale | 1.03 | 0.35 | 84 | 0.41 | 0.42 | 65 | 0.88 | 0.55 | 75 | 0.28 | 0.52 | 45 | 0.39 | 0.39 | 65 |
| Loans held for investment | 28.04 | 61.41 | 6 | 29.88 | 59.85 | 6 | 29.89 | 58.06 | 6 | 30.44 | 61.72 | 7 | 36.42 | 63.50 | 10 |
| Real estate loans secured by 1–4 family | 4.03 | 12.26 | 15 | 3.97 | 11.69 | 18 | 4.04 | 11.46 | 19 | 4.16 | 11.91 | 20 | 4.66 | 13.29 | 19 |
| Revolving | 0.20 | 1.49 | 18 | 0.27 | 1.45 | 21 | 0.23 | 1.42 | 20 | 0.31 | 1.66 | 22 | 0.45 | 2.07 | 27 |
| Closed-end, secured by first liens | 3.76 | 10.40 | 19 | 3.62 | 9.84 | 21 | 3.74 | 9.67 | 22 | 3.76 | 9.81 | 21 | 4.08 | 10.69 | 22 |
| Closed-end, secured by junior liens | 0.07 | 0.18 | 39 | 0.08 | 0.20 | 37 | 0.07 | 0.17 | 38 | 0.09 | 0.22 | 37 | 0.13 | 0.28 | 39 |
| Commercial real estate loans | 1.12 | 24.34 | 6 | 1.10 | 22.48 | 6 | 1.20 | 22.69 | 6 | 1.14 | 22.22 | 8 | 1.28 | 22.23 | 10 |
| Construction and land development | 0.30 | 3.75 | 9 | 0.28 | 3.35 | 9 | 0.29 | 3.34 | 9 | 0.27 | 3.40 | 11 | 0.25 | 3.44 | 12 |
| Multifamily | 0.36 | 3.69 | 9 | 0.36 | 3.31 | 9 | 0.37 | 3.57 | 10 | 0.38 | 3.12 | 10 | 0.41 | 3.01 | 12 |
| Nonfarm nonresidential | 0.46 | 15.50 | 4 | 0.47 | 14.81 | 6 | 0.54 | 14.57 | 3 | 0.49 | 14.72 | 6 | 0.63 | 14.69 | 8 |
| Real estate loans secured by farmland | 0 | 0.35 | 23 | 0 | 0.34 | 24 | 0 | 0.30 | 23 | 0 | 0.33 | 24 | 0 | 0.36 | 24 |

# 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 | 24.42 | 62.08 | 9 | 24.84 | 59.66 | 10 | 25.02 | 61.05 | 10 | 25.56 | 57.15 | 11 | 23.65 | 57.46 | 10 |
| Real estate loans secured by 1–4 family | 13.84 | 20.31 | 29 | 13.11 | 19.82 | 31 | 13.12 | 19.86 | 29 | 13.53 | 19.43 | 29 | 12.66 | 20.75 | 26 |
| Revolving | 0.67 | 2.40 | 23 | 0.88 | 2.42 | 26 | 0.73 | 2.43 | 25 | 1.01 | 2.64 | 26 | 1.23 | 3.15 | 30 |
| Closed-end | 13.17 | 17.67 | 35 | 12.23 | 17.22 | 31 | 12.38 | 17.24 | 32 | 12.52 | 16.59 | 32 | 11.43 | 17.39 | 30 |
| Commercial real estate loans | 3.86 | 38.23 | 3 | 3.65 | 36.54 | 4 | 3.89 | 37.86 | 3 | 3.72 | 34.63 | 5 | 3.49 | 33.52 | 7 |
| Construction and land development | 1.04 | 5.97 | 15 | 0.91 | 5.50 | 12 | 0.95 | 5.65 | 14 | 0.88 | 5.26 | 13 | 0.69 | 5.09 | 12 |
| 1–4 family | 0 | 1.34 | 10 | 0 | 1.11 | 9 | 0 | 1.18 | 10 | 0 | 0.93 | 12 | 0 | 0.94 | 15 |
| Other | 1.04 | 4.56 | 18 | 0.91 | 4.33 | 12 | 0.95 | 4.40 | 15 | 0.88 | 4.19 | 14 | 0.69 | 4.02 | 12 |
| Multifamily | 1.22 | 5.72 | 13 | 1.19 | 5.34 | 13 | 1.19 | 5.78 | 12 | 1.24 | 4.96 | 14 | 1.10 | 4.69 | 15 |
| Nonfarm nonresidential | 1.59 | 24.64 | 3 | 1.54 | 24.14 | 4 | 1.75 | 24.56 | 3 | 1.60 | 22.93 | 5 | 1.70 | 22.15 | 7 |
| Owner-occupied | 0.16 | 8.28 | 8 | 0.18 | 8.14 | 7 | 0.17 | 8.29 | 7 | 0.20 | 7.68 | 8 | 0.21 | 7.72 | 11 |
| Other | 1.43 | 16.13 | 4 | 1.36 | 15.71 | 5 | 1.58 | 15.94 | 4 | 1.40 | 14.95 | 6 | 1.49 | 14.34 | 7 |
| Real estate loans secured by farmland | 0.01 | 0.59 | 24 | 0.01 | 0.59 | 26 | 0.01 | 0.54 | 25 | 0.01 | 0.54 | 25 | 0.01 | 0.55 | 25 |
| Loans to depository institutions and acceptances of other banks | 1.81 | 0.05 | 97 | 1.62 | 0.03 | 96 | 1.39 | 0.04 | 97 | 1.66 | 0.06 | 96 | 1.89 | 0.11 | 92 |
| Commercial and industrial loans | 24.65 | 18.46 | 74 | 23.43 | 20.98 | 62 | 22.57 | 18.86 | 64 | 24.15 | 22.17 | 61 | 24.65 | 19.53 | 70 |
| Loans to individuals | 24.63 | 6.27 | 92 | 23.26 | 6.28 | 90 | 24.41 | 6.24 | 92 | 24.94 | 6.13 | 92 | 27.93 | 7.13 | 92 |
| Credit card loans | 21.59 | 0.53 | 96 | 19.79 | 0.51 | 96 | 21.14 | 0.53 | 96 | 21.17 | 0.65 | 95 | 23.39 | 0.81 | 95 |
| Agricultural loans | 0.09 | 0.32 | 57 | 0.12 | 0.37 | 56 | 0.09 | 0.34 | 58 | 0.09 | 0.32 | 58 | 0.18 | 0.37 | 68 |
| Other loans and leases | 24.40 | 8.30 | 90 | 26.73 | 8.03 | 92 | 26.51 | 8.75 | 90 | 23.69 | 9.09 | 87 | 21.79 | 9.85 | 85 |
| **Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)** | | | | | | | | | | | | | | | |
| Real estate loans | 94.52 | 407.54 | 7 | 94.65 | 383.17 | 8 | 96.42 | 391.81 | 7 | 95.06 | 381.27 | 9 | 100.72 | 391.26 | 12 |
| Real estate loans secured by 1–4 family | 53.59 | 130.40 | 19 | 49.93 | 124.52 | 23 | 50.54 | 126.06 | 21 | 50.33 | 125.03 | 23 | 53.91 | 138.18 | 20 |
| Revolving | 2.60 | 15.55 | 19 | 3.35 | 15.53 | 22 | 2.83 | 15.44 | 20 | 3.76 | 17.42 | 23 | 5.24 | 21.26 | 25 |
| Closed-end | 50.98 | 113.22 | 21 | 46.58 | 107.53 | 22 | 47.71 | 108.85 | 23 | 46.57 | 106.14 | 23 | 48.67 | 115.20 | 22 |
| Commercial real estate loans | 14.93 | 254.23 | 4 | 13.89 | 238.21 | 4 | 14.99 | 245.88 | 4 | 13.84 | 234.65 | 7 | 14.87 | 229.44 | 8 |
| Construction and land development | 4.03 | 38.88 | 9 | 3.48 | 35.52 | 6 | 3.67 | 35.95 | 7 | 3.28 | 35.62 | 10 | 2.93 | 34.95 | 11 |
| 1–4 family | 0.01 | 8.60 | 9 | 0.01 | 7.06 | 8 | 0.01 | 7.42 | 8 | 0.01 | 6.34 | 12 | 0.01 | 6.61 | 12 |
| Other | 4.02 | 29.76 | 12 | 3.47 | 28.07 | 8 | 3.66 | 28.11 | 10 | 3.27 | 28.16 | 10 | 2.92 | 27.32 | 11 |
| Multifamily | 4.73 | 39.14 | 9 | 4.52 | 34.78 | 9 | 4.59 | 38.66 | 10 | 4.62 | 32.74 | 10 | 4.70 | 31.04 | 12 |
| Nonfarm nonresidential | 6.16 | 162.28 | 3 | 5.88 | 157.17 | 4 | 6.73 | 158.05 | 3 | 5.93 | 155.06 | 6 | 7.25 | 152.10 | 7 |
| Owner-occupied | 0.62 | 54.20 | 7 | 0.69 | 52.65 | 6 | 0.66 | 52.99 | 6 | 0.73 | 52.37 | 9 | 0.88 | 53.07 | 11 |
| Other | 5.54 | 106.54 | 3 | 5.19 | 102.08 | 5 | 6.08 | 102.54 | 3 | 5.20 | 100.54 | 7 | 6.37 | 97.41 | 8 |
| Real estate loans secured by farmland | 0.03 | 3.62 | 24 | 0.04 | 3.59 | 24 | 0.03 | 3.22 | 23 | 0.04 | 3.44 | 23 | 0.04 | 3.60 | 23 |
| Loans to depository institutions and acceptances of other banks | 7 | 0.27 | 96 | 6.18 | 0.18 | 96 | 5.36 | 0.21 | 96 | 6.18 | 0.28 | 96 | 8.04 | 0.44 | 94 |
| Commercial and industrial loans | 95.41 | 115.10 | 44 | 89.25 | 127.07 | 32 | 86.98 | 114.45 | 41 | 89.82 | 139.91 | 27 | 105.01 | 122.02 | 47 |
| Loans to individuals | 95.33 | 35.52 | 83 | 88.62 | 35.29 | 82 | 94.07 | 34.55 | 83 | 92.78 | 37.47 | 83 | 118.95 | 43.51 | 87 |
| Credit card loans | 83.56 | 2.76 | 96 | 75.41 | 2.61 | 96 | 81.47 | 2.77 | 96 | 78.76 | 3.30 | 95 | 99.63 | 4.34 | 95 |
| Agricultural loans | 0.37 | 1.81 | 54 | 0.44 | 2.01 | 51 | 0.36 | 1.86 | 50 | 0.35 | 1.88 | 48 | 0.78 | 2.18 | 58 |
| Other loans and leases | 94.43 | 50.19 | 78 | 101.84 | 46.75 | 84 | 102.15 | 51.06 | 79 | 88.10 | 49.54 | 76 | 92.80 | 52.44 | 79 |
| **Supplemental** | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 5.34 | 30.64 | 6 | 4.58 | 28.84 | 5 | 5.14 | 30.07 | 5 | 4.45 | 27.32 | 6 | 4.56 | 26.45 | 7 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 20.68 | 203.71 | 6 | 17.46 | 187.37 | 6 | 19.79 | 195.33 | 6 | 16.57 | 183.76 | 8 | 19.41 | 178.57 | 8 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 21.30 | 261.50 | 6 | 18.15 | 244.59 | 5 | 20.45 | 252.85 | 6 | 17.30 | 240.85 | 7 | 20.29 | 236.10 | 8 |

# 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 | 31.09 | 7.68 | 93 | 30.21 | 12.01 | 92 | 30.09 | 11.47 | 93 | 30.93 | 11.17 | 92 | 27.85 | 7.63 | 91 |
| Liquid assets | 55.21 | 25.39 | 92 | 55.24 | 28.17 | 92 | 54.76 | 29.03 | 92 | 54.93 | 26.22 | 90 | 47.03 | 22.44 | 90 |
| Investment securities | 21.08 | 21.68 | 51 | 20.38 | 19.64 | 56 | 21.87 | 21.63 | 52 | 19.28 | 17.85 | 58 | 18.30 | 16.99 | 59 |
| Net loans and leases | 28.40 | 61.60 | 6 | 29.47 | 59.81 | 6 | 30.06 | 58.67 | 6 | 29.62 | 61.58 | 7 | 36.15 | 63.77 | 10 |
| Net loans, leases and standby letters of credit | 32.75 | 62.44 | 6 | 33.98 | 60.62 | 6 | 34.67 | 59.49 | 7 | 34.33 | 62.48 | 7 | 41.62 | 64.84 | 11 |
| Core deposits | 27.07 | 75.64 | 2 | 24.71 | 74.75 | 3 | 28.06 | 75.71 | 3 | 23.64 | 70.67 | 5 | 21.07 | 63.09 | 7 |
| Noncore funding | 49.13 | 10.86 | 97 | 52.63 | 10.89 | 97 | 49.29 | 10.30 | 97 | 53.90 | 14.13 | 96 | 56.17 | 19.36 | 96 |
| Time deposits of $250K or more | 0.96 | 1.54 | 38 | 0.47 | 1.81 | 13 | 0.40 | 1.58 | 14 | 0.77 | 2.11 | 20 | 1.46 | 2.94 | 25 |
| Foreign deposits | 26.50 | 0.34 | 97 | 29.01 | 0.35 | 98 | 27.22 | 0.34 | 97 | 28.78 | 0.36 | 98 | 29.23 | 0.43 | 98 |
| Federal funds purchased and repos | 8.34 | 1.20 | 95 | 9.53 | 1.20 | 96 | 8.35 | 1.23 | 96 | 8.83 | 1.47 | 94 | 8.53 | 1.94 | 90 |
| Secured federal funds purchased | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 49 |
| Net federal funds purchased (sold) | -6.84 | 0.50 | 3 | -3.75 | 0.52 | 3 | -5.94 | 0.54 | 3 | -4.21 | 0.54 | 6 | -4.36 | 0.48 | 8 |
| Commercial paper | 0.90 | 0.02 | 95 | 0.80 | 0.01 | 96 | 0.70 | 0.01 | 96 | 0.80 | 0.01 | 96 | 0.84 | 0.02 | 93 |
| Other borrowings w/remaining maturity of 1 year or less | 1.96 | 1.63 | 63 | 2.34 | 0.99 | 81 | 1.93 | 1 | 75 | 2.36 | 1.24 | 77 | 3.36 | 3.01 | 57 |
| Earning assets that reprice within 1 year | 49.98 | 36.16 | 84 | 43.07 | 38.93 | 60 | 44.91 | 37.37 | 69 | 43.90 | 39.38 | 58 | 54.54 | 39.29 | 90 |
| Interest-bearing liabilities that reprice within 1 year | 5.45 | 6.49 | 56 | 5.87 | 7.04 | 53 | 4.32 | 6.39 | 44 | 6.76 | 8.20 | 51 | 9.64 | 10.19 | 56 |
| Long-term debt that reprices within 1 year | 1.14 | 0.28 | 84 | 1.23 | 0.26 | 88 | 1.26 | 0.26 | 87 | 1.65 | 0.47 | 85 | 1.72 | 0.96 | 78 |
| Net assets that reprice within 1 year | 43.40 | 28.22 | 84 | 35.97 | 30.25 | 60 | 39.33 | 29.65 | 73 | 35.49 | 29.11 | 59 | 43.18 | 26.63 | 90 |
| **Other Liquidity and Funding Ratios** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 40.40 | 3.09 | 98 | 50 | -1.82 | 98 | 41.22 | -2.33 | 97 | 52.51 | 3.20 | 96 | 58.48 | 14.45 | 96 |
| Net short-term noncore funding dependence | -29.44 | -1.79 | 6 | -22.99 | -8.21 | 12 | -28.41 | -7.71 | 9 | -21.91 | -4.76 | 12 | -7.81 | 3.38 | 15 |
| Short-term investment / Short-term noncore funding | 173.30 | 166.36 | 65 | 151.82 | 284.81 | 35 | 178.50 | 273.46 | 41 | 144.94 | 184.19 | 51 | 115.70 | 77.77 | 75 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 83.23 | 28.61 | 91 | 78.95 | 34.02 | 91 | 83.79 | 36.68 | 89 | 74.54 | 28.18 | 89 | 43.34 | 16.97 | 86 |
| Net loans and leases / Total deposits | 50.32 | 76.80 | 8 | 52.35 | 74.66 | 8 | 51.95 | 72.79 | 12 | 52.26 | 79.43 | 8 | 65.88 | 90.31 | 11 |
| Net loans and leases / Core deposits | 104.93 | 82.80 | 82 | 119.28 | 81.17 | 90 | 107.12 | 78.25 | 88 | 125.26 | 88.34 | 89 | 171.61 | 103.93 | 93 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -10.77 | -6.37 | 26 | 0.80 | 0.84 | 58 | -0.55 | 0.12 | 19 | 1.70 | 1.57 | 60 | 0.93 | 0.72 | 68 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -3.77 | -13.54 | 84 | 0.87 | 1.94 | 29 | -0.49 | -0.25 | 40 | 2.80 | 4.31 | 31 | 0.11 | 1.36 | 20 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | -0.29 | | | 0.01 | | | -0.02 | | | 0.02 | | | 0 | |
| **Percent of Investment Securities** | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 53.34 | 23.58 | 87 | 37.28 | 13.42 | 84 | 43.30 | 14.28 | 87 | 24.10 | 11.38 | 75 | 22.62 | 12.67 | 69 |
| Available-for-sale securities | 46.54 | 74.56 | 13 | 62.68 | 84.66 | 15 | 56.59 | 83.77 | 12 | 75.78 | 87.23 | 25 | 77.25 | 85.40 | 32 |
| U.S. Treasury securities | 45.20 | 9.26 | 92 | 41.85 | 5.52 | 93 | 46.74 | 6.70 | 93 | 38.43 | 4.72 | 92 | 29.71 | 6.15 | 90 |
| US agency securities (excluding mortgage-backed securities) | 0 | 4.02 | 11 | 0 | 4.50 | 10 | 0 | 4.12 | 11 | 0.01 | 4.01 | 24 | 1.49 | 3.49 | 48 |
| Municipal securities | 2.32 | 8 | 41 | 2.50 | 8.87 | 40 | 2.32 | 8.22 | 40 | 2.90 | 9.83 | 39 | 3.62 | 7.75 | 48 |
| Mortgage-backed securities | 20.48 | 63.23 | 6 | 22.52 | 66.59 | 6 | 19.81 | 66.54 | 5 | 21.91 | 66.64 | 7 | 23.62 | 67.43 | 8 |
| Asset-backed securities | 6.34 | 3.36 | 75 | 5.65 | 2.05 | 81 | 5.82 | 2.50 | 79 | 5.02 | 1.91 | 78 | 6.16 | 1.66 | 84 |
| Other debt securities | 25.54 | 3.01 | 96 | 27.45 | 3.17 | 96 | 25.20 | 3.08 | 96 | 31.61 | 3.01 | 95 | 35.26 | 2.94 | 95 |
| Mutual funds and equity securities | 0.12 | 0.28 | 50 | 0.04 | 0.32 | 40 | 0.11 | 0.29 | 47 | 0.12 | 0.35 | 45 | 0.13 | 0.40 | 48 |
| Debt securities 1 year or less | 22.86 | 8.89 | 85 | 24.55 | 8.69 | 87 | 24.50 | 7.78 | 89 | 26.65 | 10.55 | 86 | 32.97 | 11.86 | 89 |
| Debt securities 1 to 5 years | 45.06 | 20.02 | 89 | 42.56 | 17.05 | 88 | 44.18 | 18.25 | 88 | 47.88 | 17.03 | 90 | 39.31 | 17.94 | 84 |
| Debt securities over 5 years | 31.96 | 68.75 | 10 | 32.85 | 72.17 | 8 | 31.21 | 71.11 | 7 | 25.35 | 69.86 | 7 | 27.59 | 66.02 | 14 |
| Pledged securities | 49.14 | 30.80 | 78 | 50.53 | 33.87 | 73 | 50.31 | 32.26 | 77 | 53.17 | 35.67 | 72 | 42.67 | 30.57 | 67 |
| 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 | 5.24 | -31.70 | 82 | 0.25 | 51.37 | 27 | -1.35 | 27.98 | 33 | 28.62 | 183.32 | 23 | -2.45 | 26.69 | 35 |
| Investment securities | 5.80 | 21.19 | 32 | 12.49 | 33.34 | 31 | 15.03 | 31.36 | 34 | 22.04 | 23.62 | 58 | 2.71 | 11.75 | 34 |
| Core deposits | 12.06 | 9.58 | 68 | 13.64 | 16.88 | 46 | 20.32 | 16.94 | 70 | 30.01 | 26.88 | 68 | 7.07 | 11.23 | 48 |
| Noncore funding | -4.52 | 10.50 | 43 | -0.71 | -23.76 | 78 | -7.29 | -14.79 | 64 | 11.16 | -12.18 | 77 | 4.85 | 6.59 | 52 |

# 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) | 1,170,649,000 | 1,165,155,000 | 1,171,456,000 | 1,129,282,000 | 1,092,020,000 |
| Commit: Secured commercial real estate loans | 7,734,000 | 7,908,000 | 5,614,000 | 5,222,000 | 5,041,000 |
| Commit: Unsecured real estate loans | 9,979,000 | 8,558,000 | 12,229,000 | 7,645,000 | 7,940,000 |
| Credit card lines (reported semiannually, June/Dec) | 700,955,000 | 707,951,000 | 700,559,000 | 710,399,000 | 708,022,000 |
| Securities underwriting | 3,000 | 0 | 0 | 0 | 0 |
| Standby letters of credit | 103,375,000 | 105,064,000 | 105,675,000 | 106,616,000 | 106,687,000 |
| Commercial and similar letters of credit | 6,572,000 | 5,769,000 | 5,910,000 | 5,221,000 | 4,533,000 |
| Securities lent | 127,930,000 | 141,041,000 | 129,045,000 | 123,620,000 | 98,361,000 |
| Credit derivatives - notional amount (holding company as guarantor) | 638,379,000 | 563,906,000 | 572,485,000 | 543,607,000 | 603,388,000 |
| Credit derivatives - notional amount (holding company as beneficiary) | 682,144,000 | 632,440,000 | 645,996,000 | 612,770,000 | 703,926,000 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 1,067,264,000 | 920,884,000 | 985,644,000 | 917,866,000 | 1,060,285,000 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 714,947,000 | 615,202,000 | 541,114,000 | 515,118,000 | 564,335,000 |
| **Derivative Contracts** | | | | | |
| Interest rate futures and forward contracts | 2,595,137,000 | 4,119,689,000 | 2,148,797,000 | 3,809,427,000 | 3,582,927,000 |
| Written options contracts (interest rate) | 2,017,562,000 | 1,695,288,000 | 1,640,562,000 | 1,676,032,000 | 2,204,922,000 |
| Purchased options contracts (interest rate) | 1,981,749,000 | 1,569,151,000 | 1,484,487,000 | 1,520,804,000 | 1,948,181,000 |
| Interest rate swaps | 23,650,544,000 | 19,924,698,000 | 22,140,573,000 | 18,058,498,000 | 17,381,362,000 |
| Futures and forward foreign exchange | 3,307,102,000 | 4,221,491,000 | 4,093,212,000 | 3,648,505,000 | 3,755,279,000 |
| Written options contracts (foreign exchange) | 846,794,000 | 796,633,000 | 664,942,000 | 907,442,000 | 908,242,000 |
| Purchased options contracts (foreign exchange) | 840,988,000 | 790,224,000 | 651,959,000 | 900,737,000 | 959,330,000 |
| Foreign exchange rate swaps | 6,321,574,000 | 6,550,899,000 | 6,335,491,000 | 6,633,013,000 | 6,126,957,000 |
| Commodity and other futures and forward contracts | 269,529,000 | 248,513,000 | 228,802,000 | 206,320,000 | 192,930,000 |
| Written options contracts (commodity and other) | 1,520,632,000 | 1,253,300,000 | 1,252,960,000 | 1,206,670,000 | 1,164,632,000 |
| Purchased options contracts (commodity and other) | 1,429,556,000 | 1,160,460,000 | 1,155,301,000 | 1,090,342,000 | 1,021,452,000 |
| Commodity and other swaps | 353,903,000 | 397,641,000 | 361,024,000 | 354,225,000 | 267,338,000 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 49.17 | 24.48 | 93 | 50.05 | 22.45 | 93 | 51.12 | 22.78 | 93 | 49.97 | 22.01 | 93 | 55.97 | 23.52 | 93 |
| Standby letters of credit | 4.34 | 0.66 | 98 | 4.51 | 0.67 | 98 | 4.61 | 0.65 | 96 | 4.72 | 0.71 | 97 | 5.47 | 0.84 | 97 |
| Commercial and similar letters of credit | 0.28 | 0.02 | 96 | 0.25 | 0.02 | 96 | 0.26 | 0.02 | 96 | 0.23 | 0.02 | 96 | 0.23 | 0.02 | 97 |
| Securities lent | 5.37 | 0.09 | 96 | 6.06 | 0.12 | 96 | 5.63 | 0.10 | 96 | 5.47 | 0.18 | 94 | 5.04 | 0.40 | 92 |
| Credit derivatives - notional amount (holding company as guarantor) | 26.81 | 0.26 | 97 | 24.22 | 0.25 | 97 | 24.98 | 0.24 | 97 | 24.05 | 0.35 | 97 | 30.92 | 0.42 | 98 |
| Credit derivatives - notional amount (holding company as beneficiary) | 28.65 | 0.18 | 97 | 27.17 | 0.19 | 97 | 28.19 | 0.18 | 97 | 27.11 | 0.30 | 97 | 36.08 | 0.52 | 98 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 44.83 | 0.19 | 97 | 39.56 | 0.18 | 97 | 43.01 | 0.18 | 97 | 40.61 | 0.25 | 97 | 54.34 | 0.30 | 98 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 30.03 | 0.17 | 98 | 26.43 | 0.14 | 98 | 23.61 | 0.13 | 97 | 22.79 | 0.30 | 96 | 28.92 | 0.45 | 96 |
| Derivative contracts | 1,895.71 | 44.65 | 96 | 1,835.50 | 49.75 | 97 | 1,839.83 | 46.30 | 97 | 1,770.37 | 48.62 | 97 | 2,025.13 | 68.47 | 96 |
| Interest rate contracts | 1,270.32 | 32.11 | 96 | 1,173.13 | 35.96 | 97 | 1,196.40 | 32.46 | 97 | 1,109.02 | 34.36 | 97 | 1,287.31 | 47.31 | 96 |
| Interest rate futures and forward contracts | 109 | 3.60 | 95 | 176.97 | 5.17 | 96 | 93.78 | 3.25 | 95 | 168.55 | 6.21 | 96 | 183.63 | 10.67 | 94 |
| Written options contracts (interest rate) | 84.74 | 1.58 | 97 | 72.83 | 1.82 | 96 | 71.60 | 1.41 | 96 | 74.16 | 2.18 | 96 | 113.01 | 2.47 | 96 |
| Purchased options contracts (interest rate) | 83.24 | 1.48 | 96 | 67.41 | 1.33 | 96 | 64.78 | 1.31 | 96 | 67.29 | 1.46 | 96 | 99.85 | 2.65 | 95 |
| Interest rate swaps | 993.34 | 21.90 | 97 | 855.92 | 20.67 | 97 | 966.24 | 20.49 | 97 | 799.02 | 20.83 | 97 | 890.82 | 28.86 | 96 |
| Foreign exchange contracts | 475.30 | 6.76 | 96 | 530.93 | 6.16 | 97 | 512.59 | 6.30 | 97 | 534.92 | 6.01 | 96 | 602.20 | 10.12 | 96 |
| Futures and forward foreign exchange contracts | 138.90 | 4.19 | 94 | 181.35 | 3.93 | 96 | 178.63 | 3.78 | 96 | 161.43 | 3.47 | 95 | 192.46 | 5.23 | 96 |
| Written options contracts (foreign exchange) | 35.57 | 0.04 | 98 | 34.22 | 0.04 | 98 | 29.02 | 0.04 | 98 | 40.15 | 0.03 | 98 | 46.55 | 0.05 | 98 |
| Purchased options contracts (foreign exchange) | 35.32 | 0.05 | 98 | 33.95 | 0.04 | 97 | 28.45 | 0.04 | 98 | 39.85 | 0.04 | 98 | 49.17 | 0.08 | 98 |
| Foreign exchange rate swaps | 265.51 | 0.79 | 97 | 281.41 | 0.73 | 98 | 276.49 | 0.76 | 98 | 293.48 | 0.77 | 98 | 314.02 | 2.03 | 96 |
| Equity, commodity, and other derivative contracts | 150.10 | 1.19 | 97 | 131.45 | 0.86 | 97 | 130.84 | 0.92 | 97 | 126.44 | 1.86 | 96 | 135.63 | 3.32 | 96 |
| Commodity and other futures and forward contracts | 11.32 | 0.08 | 96 | 10.68 | 0.07 | 96 | 9.99 | 0.07 | 96 | 9.13 | 0.14 | 96 | 9.89 | 0.19 | 95 |
| Written options contracts (commodity and other) | 63.87 | 0.41 | 98 | 53.84 | 0.29 | 97 | 54.68 | 0.32 | 98 | 53.39 | 0.52 | 96 | 59.69 | 0.98 | 96 |
| Purchased options contracts (commodity and other) | 60.04 | 0.31 | 99 | 49.85 | 0.19 | 97 | 50.42 | 0.21 | 98 | 48.24 | 0.37 | 96 | 52.35 | 0.94 | 96 |
| Commodity and other swaps | 14.86 | 0.32 | 96 | 17.08 | 0.29 | 96 | 15.76 | 0.31 | 96 | 15.67 | 0.32 | 96 | 13.70 | 0.38 | 95 |
| **Percent of Average Loans and Leases** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 167.75 | 46.07 | 96 | 168.88 | 42.93 | 96 | 168.69 | 44.98 | 96 | 160.91 | 42.82 | 95 | 156.07 | 45.53 | 93 |

# 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 | 45,135,070,000 | 42,727,987,000 | 42,158,110,000 | 40,012,015,000 | 39,513,552,000 |
| Interest rate contracts | 30,244,992,000 | 27,308,826,000 | 27,414,419,000 | 25,064,761,000 | 25,117,392,000 |
| Foreign exchange contracts | 11,316,458,000 | 12,359,247,000 | 11,745,604,000 | 12,089,697,000 | 11,749,808,000 |
| Equity, commodity, and other contracts | 3,573,620,000 | 3,059,914,000 | 2,998,087,000 | 2,857,557,000 | 2,646,352,000 |
| **Derivatives Position** | | | | | |
| Futures and forwards | 6,171,768,000 | 8,589,693,000 | 6,470,811,000 | 7,664,252,000 | 7,531,136,000 |
| Written options | 4,384,988,000 | 3,745,221,000 | 3,558,464,000 | 3,790,144,000 | 4,277,796,000 |
| Exchange-traded | 1,463,417,000 | 1,106,560,000 | 1,093,649,000 | 1,075,206,000 | 1,082,583,000 |
| Over-the-counter | 2,921,571,000 | 2,638,661,000 | 2,464,815,000 | 2,714,938,000 | 3,195,213,000 |
| Purchased options | 4,252,293,000 | 3,519,835,000 | 3,291,747,000 | 3,511,883,000 | 3,928,963,000 |
| Exchange-traded | 1,472,749,000 | 1,121,654,000 | 1,078,764,000 | 1,089,371,000 | 1,135,238,000 |
| Over-the-counter | 2,779,544,000 | 2,398,181,000 | 2,212,983,000 | 2,422,512,000 | 2,793,725,000 |
| Swaps | 30,326,021,000 | 26,873,238,000 | 28,837,088,000 | 25,045,736,000 | 23,775,657,000 |
| Held for trading | 44,994,546,000 | 42,575,652,000 | 42,006,504,000 | 39,853,075,000 | 39,415,047,000 |
| Interest rate contracts | 30,149,207,000 | 27,210,042,000 | 27,318,150,000 | 24,956,263,000 | 25,070,274,000 |
| Foreign exchange contracts | 11,273,084,000 | 12,307,625,000 | 11,692,363,000 | 12,040,179,000 | 11,698,664,000 |
| Equity, commodity, and other contracts | 3,572,255,000 | 3,057,985,000 | 2,995,991,000 | 2,856,633,000 | 2,646,109,000 |
| Non-traded | 140,524,000 | 152,335,000 | 151,606,000 | 158,940,000 | 98,505,000 |
| Interest rate contracts | 95,785,000 | 98,784,000 | 96,269,000 | 108,498,000 | 47,118,000 |
| Foreign exchange contracts | 43,374,000 | 51,622,000 | 53,241,000 | 49,518,000 | 51,144,000 |
| Equity, commodity, and other contracts | 1,365,000 | 1,929,000 | 2,096,000 | 924,000 | 243,000 |
| Derivative contracts (excluding futures and FX 14 days or less) | 58,927,501,000 | 57,873,279,000 | 59,836,382,000 | 53,733,491,000 | 58,105,607,000 |
| One year or less | 51,818,553,000 | 49,812,484,000 | 51,357,969,000 | 46,687,092,000 | 50,535,071,000 |
| Over 1 year to 5 years | 5,155,414,000 | 5,879,125,000 | 6,375,098,000 | 4,860,071,000 | 5,272,886,000 |
| Over 5 years | 1,953,534,000 | 2,181,670,000 | 2,103,315,000 | 2,186,328,000 | 2,297,650,000 |
| Gross negative fair value (absolute value) | 433,912,000 | 373,078,000 | 365,975,000 | 459,577,000 | 335,736,000 |
| Gross positive fair value | 450,213,000 | 377,796,000 | 376,239,000 | 462,617,000 | 347,474,000 |
| Held for trading | 445,538,000 | 374,721,000 | 372,769,000 | 458,336,000 | 345,036,000 |
| Non-traded | 4,675,000 | 3,075,000 | 3,470,000 | 4,281,000 | 2,438,000 |
| Current credit exposure on risk-based capital derivative contracts | 90,619,000 | 117,040,000 | 96,329,000 | 129,479,000 | 97,924,000 |
| Credit losses on derivative contracts | 72,000 | 1,000 | 1,000 | 34,000 | 12,000 |
| **Past Due Derivative Instruments Fair Value** | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 26,000 | 355,000 | 139,000 | 0 | 0 |

# Derivatives Analysis

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Percent of Notional Amount** | | | | | | | | | | | | | | | |
| Interest rate contracts | 67.01 | 93.66 | 9 | 63.91 | 94.09 | 10 | 65.03 | 94.17 | 9 | 62.64 | 94.10 | 10 | 63.57 | 93.44 | 7 |
| Foreign exchange contracts | 25.07 | 3.30 | 92 | 28.93 | 3.27 | 93 | 27.86 | 3.47 | 92 | 30.22 | 3.49 | 92 | 29.74 | 3.20 | 93 |
| Equity, commodity, and other contracts | 7.92 | 1.20 | 90 | 7.16 | 1.17 | 88 | 7.11 | 1.14 | 89 | 7.14 | 1.17 | 90 | 6.70 | 1.64 | 87 |
| | | | | | | | | | | | | | | | |
| Futures and forwards | 13.67 | 9.78 | 69 | 20.10 | 12.57 | 71 | 15.35 | 11.16 | 71 | 19.15 | 14.05 | 67 | 19.06 | 13.49 | 70 |
| Written options | 9.72 | 5.78 | 73 | 8.77 | 7.49 | 69 | 8.44 | 6.28 | 69 | 9.47 | 8.18 | 67 | 10.83 | 5.91 | 75 |
| Exchange-traded | 3.24 | 0.15 | 94 | 2.59 | 0.11 | 93 | 2.59 | 0.12 | 93 | 2.69 | 0.14 | 94 | 2.74 | 0.15 | 94 |
| Over-the-counter | 6.47 | 5.46 | 65 | 6.18 | 7.20 | 58 | 5.85 | 5.96 | 63 | 6.79 | 7.73 | 60 | 8.09 | 5.10 | 75 |
| Purchased options | 9.42 | 3.69 | 80 | 8.24 | 3.44 | 78 | 7.81 | 3.27 | 76 | 8.78 | 3.42 | 77 | 9.94 | 4.42 | 77 |
| Exchange-traded | 3.26 | 0.15 | 96 | 2.63 | 0.12 | 94 | 2.56 | 0.12 | 95 | 2.72 | 0.15 | 93 | 2.87 | 0.28 | 91 |
| Over-the-counter | 6.16 | 3.17 | 74 | 5.61 | 3.04 | 74 | 5.25 | 2.87 | 75 | 6.05 | 2.86 | 78 | 7.07 | 3.35 | 79 |
| Swaps | 67.19 | 74.97 | 32 | 62.89 | 71.23 | 33 | 68.40 | 74.26 | 34 | 62.60 | 68.76 | 35 | 60.17 | 69.75 | 33 |
| | | | | | | | | | | | | | | | |
| Held for trading | 99.69 | 37.98 | 93 | 99.64 | 40.60 | 90 | 99.64 | 40.42 | 91 | 99.60 | 43.53 | 92 | 99.75 | 44.16 | 94 |
| Interest rate contracts | 66.80 | 31.52 | 68 | 63.68 | 34.42 | 63 | 64.80 | 34.15 | 64 | 62.37 | 36.62 | 61 | 63.45 | 37.24 | 62 |
| Foreign exchange contracts | 24.98 | 1.71 | 95 | 28.80 | 1.57 | 95 | 27.73 | 1.68 | 95 | 30.09 | 1.60 | 95 | 29.61 | 1.60 | 95 |
| Equity, commodity, and other contracts | 7.91 | 0.58 | 93 | 7.16 | 0.58 | 92 | 7.11 | 0.60 | 92 | 7.14 | 0.68 | 93 | 6.70 | 0.83 | 91 |
| | | | | | | | | | | | | | | | |
| Non-traded | 0.31 | 62.02 | 6 | 0.36 | 59.40 | 9 | 0.36 | 59.58 | 8 | 0.40 | 56.47 | 7 | 0.25 | 55.84 | 5 |
| Interest rate contracts | 0.21 | 57.94 | 7 | 0.23 | 56.19 | 10 | 0.23 | 56.71 | 9 | 0.27 | 53.82 | 8 | 0.12 | 52.22 | 6 |
| Foreign exchange contracts | 0.10 | 0.36 | 72 | 0.12 | 0.38 | 73 | 0.13 | 0.40 | 75 | 0.12 | 0.46 | 72 | 0.13 | 0.34 | 73 |
| Equity, commodity, and other contracts | 0 | 0.10 | 80 | 0 | 0.13 | 80 | 0 | 0.09 | 80 | 0 | 0.10 | 77 | 0 | 0.13 | 78 |
| | | | | | | | | | | | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | 130.56 | 93.09 | 96 | 135.45 | 91.87 | 97 | 141.93 | 92.53 | 97 | 134.29 | 91.48 | 95 | 147.05 | 93.86 | 93 |
| One year or less | 114.81 | 31.78 | 99 | 116.58 | 28.05 | 99 | 121.82 | 27.56 | 99 | 116.68 | 32.05 | 96 | 127.89 | 32.17 | 95 |
| Over 1 year to 5 years | 11.42 | 24.76 | 27 | 13.76 | 26.03 | 30 | 15.12 | 27.01 | 30 | 12.15 | 27.06 | 28 | 13.34 | 30.45 | 29 |
| Over 5 years | 4.33 | 27.14 | 21 | 5.11 | 30.08 | 20 | 4.99 | 29.89 | 18 | 5.46 | 29.56 | 18 | 5.81 | 28.09 | 19 |
| Gross negative fair value (absolute value) | 0.96 | 1.56 | 28 | 0.87 | 1.25 | 43 | 0.87 | 0.98 | 44 | 1.15 | 1.55 | 46 | 0.85 | 0.83 | 52 |
| Gross positive fair value | 1 | 1.74 | 36 | 0.88 | 1.68 | 19 | 0.89 | 1.34 | 25 | 1.16 | 2.23 | 21 | 0.88 | 1.19 | 38 |
| | | | | | | | | | | | | | | | |
| **Percent of Tier 1 Capital** | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 2.63 | 0.07 | 97 | 2.20 | 0.05 | 96 | 2.16 | 0.04 | 97 | 2.75 | 0.07 | 96 | 2.15 | 0.06 | 95 |
| Gross positive fair value (X) | 2.73 | 0.08 | 97 | 2.23 | 0.07 | 96 | 2.22 | 0.05 | 97 | 2.77 | 0.09 | 96 | 2.23 | 0.07 | 95 |
| Held for trading (X) | 2.70 | 0.06 | 97 | 2.21 | 0.05 | 96 | 2.20 | 0.04 | 97 | 2.74 | 0.07 | 96 | 2.21 | 0.06 | 95 |
| Non-traded (X) | 0.03 | 0.02 | 79 | 0.02 | 0.01 | 73 | 0.02 | 0.01 | 80 | 0.03 | 0.02 | 75 | 0.02 | 0.01 | 76 |
| Current credit exposure (X) | 0.55 | 0.04 | 96 | 0.69 | 0.05 | 96 | 0.57 | 0.04 | 96 | 0.78 | 0.06 | 96 | 0.63 | 0.05 | 95 |
| Credit losses on derivative contracts | 0.04 | 0 | 97 | 0 | 0 | 88 | 0 | 0 | 88 | 0.02 | 0 | 94 | 0.01 | 0 | 97 |
| | | | | | | | | | | | | | | | |
| **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 | 0.02 | 0 | 97 | 0.21 | 0 | 99 | 0.08 | 0 | 98 | 0 | 0 | 47 | 0 | 0 | 48 |
| | | | | | | | | | | | | | | | |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 7.44 | 0.54 | 96 | 9.16 | 0.63 | 96 | 7.90 | 0.46 | 96 | 10.42 | 0.85 | 96 | 8.38 | 0.73 | 95 |

# 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 | 16,455,000 | 24,956,000 | 24,956,000 | 12,783,000 | 12,315,000 |
| Gross losses | 2,452,000 | 4,052,000 | 6,720,000 | 9,270,000 | 9,382,000 |
| Write-downs, transfers to loans held-for-sale | 1,000 | 26,000 | 29,000 | 105,000 | 98,000 |
| Recoveries | 730,000 | 984,000 | 1,825,000 | 1,657,000 | 1,573,000 |
| Net losses | 1,722,000 | 3,068,000 | 4,895,000 | 7,613,000 | 7,809,000 |
| | | | | | |
| Provision for loan and lease losses | 1,644,000 | -2,605,000 | -3,103,000 | 15,922,000 | 8,218,000 |
| Adjustments | -425,000 | -45,000 | -503,000 | 3,864,000 | 59,000 |
| Ending balance | 15,952,000 | 19,238,000 | 16,455,000 | 24,956,000 | 12,783,000 |
| | | | | | |
| Memo: Allocated transfer risk reserve (ATRR) | 0 | 12,000 | 6,000 | 13,000 | 1,000 |

| | 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 | 0.14 | 0.08 | 75 | -0.22 | -0.14 | 31 | -0.13 | -0.09 | 36 | 0.72 | 0.51 | 81 | 0.42 | 0.15 | 92 |
| Provision for loan and lease losses / Average loans and leases | 0.47 | 0.14 | 87 | -0.76 | -0.25 | 9 | -0.45 | -0.16 | 16 | 2.27 | 0.82 | 94 | 1.17 | 0.24 | 94 |
| Provision for loan and lease losses / Net loan and lease losses | 95.47 | 198.72 | 44 | -84.91 | 77.32 | 48 | -63.39 | -105.48 | 51 | 209.14 | 487.86 | 24 | 105.24 | 130.58 | 41 |
| | | | | | | | | | | | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 2.39 | 1.17 | 95 | 2.77 | 1.39 | 93 | 2.40 | 1.23 | 92 | 3.63 | 1.58 | 95 | 1.80 | 0.83 | 94 |
| Allowance for loan and lease losses / Total loans and leases | 2.30 | 1.15 | 94 | 2.73 | 1.37 | 93 | 2.33 | 1.20 | 91 | 3.59 | 1.55 | 95 | 1.78 | 0.81 | 94 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 4.63 | 28.67 | 14 | 3.14 | 15.27 | 4 | 3.36 | 21.39 | 4 | 3.28 | 11.58 | 13 | 1.64 | 8.03 | 9 |
| Allowance for loan and lease losses / Nonaccrual assets | 413.16 | 413.77 | 67 | 414.87 | 318.67 | 75 | 450 | 364.13 | 73 | 438.59 | 299.17 | 79 | 306.42 | 218.72 | 81 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 277.72 | 319.24 | 52 | 283.41 | 260.68 | 64 | 281.47 | 287.08 | 65 | 304.97 | 244.34 | 69 | 187.90 | 151.73 | 72 |
| | | | | | | | | | | | | | | | |
| Gross loan and lease losses / Average loans and leases | 0.70 | 0.16 | 93 | 1.17 | 0.22 | 95 | 0.97 | 0.19 | 95 | 1.32 | 0.34 | 93 | 1.34 | 0.28 | 94 |
| Recoveries / Average loans and leases | 0.21 | 0.07 | 91 | 0.29 | 0.08 | 93 | 0.26 | 0.08 | 93 | 0.24 | 0.07 | 93 | 0.22 | 0.08 | 92 |
| Net losses / Average loans and leases | 0.49 | 0.08 | 93 | 0.89 | 0.13 | 96 | 0.70 | 0.11 | 95 | 1.08 | 0.27 | 93 | 1.12 | 0.21 | 94 |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0 | 0 | 89 | 0 | 0 | 91 | 0 | 0 | 87 | 0.01 | 0 | 93 | 0.01 | 0 | 90 |
| Recoveries / Prior year-end losses | 10.86 | 23.25 | 18 | 10.61 | 16.12 | 36 | 19.69 | 34.67 | 28 | 17.66 | 33.98 | 20 | 17.74 | 36.22 | 20 |
| Earnings coverage of net loan and lease losses (X) | 7.48 | -9.51 | 32 | 4.91 | 4.52 | 22 | 4.98 | 39.72 | 16 | 3.88 | 22.91 | 17 | 4.11 | 24.40 | 18 |
| | | | | | | | | | | | | | | | |
| **Net Loan and Lease Losses By Type** | | | | | | | | | | | | | | | |
| Real estate loans | -0.01 | -0.01 | 33 | 0 | 0.03 | 49 | -0.01 | 0.02 | 28 | 0.06 | 0.04 | 69 | 0.06 | 0.01 | 88 |
| Real estate loans secured by 1–4 family | -0.05 | -0.02 | 22 | -0.08 | -0.01 | 7 | -0.08 | -0.02 | 6 | -0.01 | 0.01 | 28 | 0.06 | 0.01 | 90 |
| Revolving | -0.47 | -0.08 | 8 | -0.48 | -0.05 | 8 | -0.60 | -0.07 | 7 | -0.17 | 0.01 | 9 | -0.03 | 0.02 | 19 |
| Closed-end | -0.03 | -0.02 | 31 | -0.05 | -0.01 | 13 | -0.05 | -0.01 | 13 | 0 | 0 | 37 | 0.07 | 0 | 93 |
| Commercial real estate loans | 0 | 0 | 60 | 0.08 | 0.05 | 73 | 0.06 | 0.04 | 71 | 0.27 | 0.07 | 87 | 0.06 | 0.01 | 89 |
| Construction and land development | 0 | -0.02 | 73 | 0 | 0 | 64 | 0.07 | 0 | 89 | 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 | 0.07 | 0 | 91 | 0 | 0 | 57 | 0 | -0.01 | 61 |
| Multifamily | 0 | 0 | 58 | 0 | 0.01 | 51 | 0.01 | 0.01 | 83 | 0 | 0 | 58 | 0 | 0 | 56 |
| Nonfarm nonresidential | 0 | 0 | 58 | 0.18 | 0.07 | 79 | 0.08 | 0.05 | 74 | 0.64 | 0.11 | 94 | 0.13 | 0.02 | 92 |
| 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 | 0.18 | 0.06 | 83 | 0.08 | 0.04 | 79 | 0.64 | 0.08 | 96 | 0.13 | 0.01 | 95 |
| Real estate loans secured by farmland | 0 | 0 | 55 | 0 | -0.01 | 58 | 0 | 0 | 54 | 0 | 0.02 | 46 | 0 | 0.01 | 48 |
| | | | | | | | | | | | | | | | |
| Commercial and industrial loans | 0.09 | 0.10 | 59 | 0.43 | 0.20 | 80 | 0.34 | 0.17 | 81 | 0.60 | 0.47 | 69 | 0.32 | 0.37 | 55 |
| Loans to individuals | 1.73 | 0.65 | 91 | 3.24 | 0.78 | 93 | 2.49 | 0.71 | 93 | 3.65 | 1.13 | 91 | 3.51 | 1.17 | 92 |
| Credit card loans | 1.77 | 1.99 | 42 | 3.31 | 2.18 | 75 | 2.48 | 1.84 | 73 | 3.85 | 2.92 | 68 | 3.72 | 3.11 | 63 |
| Agricultural loans | 0 | 0.01 | 53 | 0 | 0.03 | 48 | 0 | 0.02 | 48 | 0 | 0.19 | 35 | 0 | 0.08 | 37 |
| Loans to foreign governments and institutions | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Other loans and leases | 0.22 | 0.14 | 78 | 0.05 | 0.08 | 64 | 0.04 | 0.10 | 59 | 0.10 | 0.15 | 62 | 0.06 | 0.15 | 52 |

# 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 | 3,410,000 | 3,387,000 | 4,098,000 | 4,162,000 | 5,199,000 |
| 90+ days past due loans and leases | 2,111,000 | 2,148,000 | 2,188,000 | 2,490,000 | 2,631,000 |
| Nonaccrual loans and leases | 3,633,000 | 4,640,000 | 3,658,000 | 5,693,000 | 4,172,000 |
| Total past due and nonaccrual loans and leases | 9,154,000 | 10,175,000 | 9,944,000 | 12,345,000 | 12,002,000 |
| | | | | | |
| Restructured 30–89 days past due | 161,000 | 241,000 | 194,000 | 281,000 | 293,000 |
| Restructured 90+ days past due | 161,000 | 230,000 | 198,000 | 259,000 | 276,000 |
| Restructured nonaccrual | 771,000 | 1,191,000 | 960,000 | 1,262,000 | 1,280,000 |
| Total restructured loans and leases | 1,093,000 | 1,662,000 | 1,352,000 | 1,802,000 | 1,849,000 |
| | | | | | |
| 30–89 days past due loans held for sale | 171,000 | 4,000 | 104,000 | 0 | 18,000 |
| 90+ days past due loans held for sale | 87,000 | 36,000 | 51,000 | 0 | 43,000 |
| Nonaccrual loans held for sale | 354,000 | 256,000 | 278,000 | 23,000 | 52,000 |
| Total past due and nonaccrual loans held for sale | 612,000 | 296,000 | 433,000 | 23,000 | 113,000 |
| Restructured loans and leases in compliance | 2,745,000 | 3,309,000 | 3,022,000 | 3,448,000 | 3,507,000 |
| Other real estate owned | 14,000 | 33,000 | 29,000 | 43,000 | 61,000 |
| | | | | | |
| **Other Assets** | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 0 | 0 |
| Nonaccrual | 228,000 | 0 | 0 | 0 | 0 |
| Total other assets past due and nonaccrual | 228,000 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Loans and Leases** | | | | | | | | | | | | | | | |
| 30–89 days past due loans and leases | 0.49 | 0.32 | 78 | 0.48 | 0.27 | 83 | 0.58 | 0.32 | 82 | 0.60 | 0.39 | 79 | 0.72 | 0.43 | 81 |
| 90+ days past due loans and leases | 0.30 | 0.09 | 84 | 0.30 | 0.10 | 86 | 0.31 | 0.10 | 84 | 0.36 | 0.12 | 84 | 0.37 | 0.15 | 84 |
| Nonaccrual loans and leases | 0.52 | 0.38 | 74 | 0.66 | 0.58 | 65 | 0.52 | 0.46 | 63 | 0.82 | 0.66 | 70 | 0.58 | 0.51 | 63 |
| 90+ days past due and nonaccrual loans and leases | 0.83 | 0.53 | 78 | 0.96 | 0.73 | 74 | 0.83 | 0.62 | 75 | 1.18 | 0.85 | 79 | 0.95 | 0.71 | 74 |
| | | | | | | | | | | | | | | | |
| 30–89 days past due restructured | 0.02 | 0.01 | 84 | 0.03 | 0.01 | 87 | 0.03 | 0.01 | 87 | 0.04 | 0.01 | 85 | 0.04 | 0.01 | 82 |
| 90+ days past due restructured | 0.02 | 0 | 89 | 0.03 | 0 | 90 | 0.03 | 0 | 89 | 0.04 | 0.01 | 90 | 0.04 | 0.01 | 90 |
| Nonaccrual restructured | 0.11 | 0.09 | 68 | 0.17 | 0.12 | 70 | 0.14 | 0.10 | 69 | 0.18 | 0.13 | 69 | 0.18 | 0.14 | 66 |
| 30–89 days past due loans held for sale | 0.02 | 0 | 92 | 0 | 0 | 82 | 0.01 | 0 | 89 | 0 | 0 | 38 | 0 | 0 | 88 |
| 90+ days past due loans held for sale | 0.01 | 0 | 93 | 0.01 | 0 | 90 | 0.01 | 0 | 89 | 0 | 0 | 41 | 0.01 | 0 | 92 |
| Nonaccrual loans held for sale | 0.05 | 0 | 95 | 0.04 | 0 | 90 | 0.04 | 0 | 93 | 0 | 0.01 | 79 | 0.01 | 0 | 88 |
| **Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual** | | | | | | | | | | | | | | | |
| 30–89 days past due assets | 0.49 | 0.32 | 78 | 0.48 | 0.27 | 83 | 0.58 | 0.32 | 82 | 0.60 | 0.40 | 79 | 0.72 | 0.43 | 81 |
| 90+ days past due assets | 0.30 | 0.10 | 84 | 0.30 | 0.10 | 86 | 0.31 | 0.10 | 84 | 0.36 | 0.12 | 84 | 0.37 | 0.15 | 84 |
| Nonaccrual assets | 0.56 | 0.39 | 77 | 0.66 | 0.59 | 65 | 0.52 | 0.47 | 63 | 0.82 | 0.67 | 69 | 0.58 | 0.53 | 62 |
| 30+ days past due and nonaccrual assets | 1.35 | 0.88 | 80 | 1.44 | 1.04 | 77 | 1.41 | 0.97 | 76 | 1.78 | 1.29 | 77 | 1.67 | 1.19 | 81 |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.25 | 0.32 | 49 | 0.29 | 0.43 | 34 | 0.26 | 0.36 | 38 | 0.36 | 0.52 | 36 | 0.35 | 0.44 | 44 |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.25 | 0.34 | 44 | 0.29 | 0.46 | 33 | 0.26 | 0.37 | 33 | 0.36 | 0.55 | 35 | 0.35 | 0.48 | 42 |
| **Restructured and Nonaccrual Loans and Leases + OREO as Percent of:** | | | | | | | | | | | | | | | |
| Total assets | 0.28 | 0.38 | 43 | 0.36 | 0.52 | 34 | 0.31 | 0.41 | 44 | 0.43 | 0.60 | 34 | 0.43 | 0.53 | 42 |
| Allowance for loan and lease losses | 42.09 | 57.44 | 42 | 43.94 | 67.93 | 30 | 43.15 | 62.64 | 37 | 38.96 | 66.66 | 24 | 65 | 115.41 | 26 |
| Equity capital + allowance for loan and lease losses | 3.12 | 3.52 | 51 | 3.82 | 4.43 | 46 | 3.25 | 3.60 | 51 | 4.33 | 4.97 | 44 | 4.03 | 4.28 | 53 |
| Tier 1 capital + allowance for loan and lease losses | 3.71 | 3.97 | 57 | 4.48 | 5.28 | 46 | 3.82 | 4.30 | 51 | 5.06 | 6.05 | 42 | 4.93 | 5.65 | 46 |
| Loans and leases + other real estate owned | 0.97 | 0.63 | 78 | 1.20 | 0.88 | 76 | 1.01 | 0.71 | 78 | 1.40 | 0.97 | 78 | 1.16 | 0.85 | 76 |

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 | 0.37 | 0.26 | 72 | 0.42 | 0.24 | 79 | 0.42 | 0.26 | 78 | 0.59 | 0.39 | 78 | 0.74 | 0.38 | 88 |
| | 90+ days past due | 0.13 | 0.11 | 78 | 0.18 | 0.12 | 82 | 0.23 | 0.12 | 82 | 0.33 | 0.16 | 83 | 0.20 | 0.16 | 76 |
| | Nonaccrual | 0.79 | 0.45 | 82 | 1.13 | 0.65 | 84 | 0.99 | 0.52 | 84 | 1.16 | 0.76 | 82 | 0.96 | 0.46 | 87 |
| Commercial and industrial | 30–89 days past due | 0.44 | 0.28 | 77 | 0.50 | 0.17 | 92 | 0.79 | 0.24 | 93 | 0.23 | 0.23 | 63 | 0.40 | 0.31 | 70 |
| | 90+ days past due | 0.28 | 0.03 | 93 | 0.09 | 0.02 | 89 | 0.28 | 0.04 | 92 | 0.10 | 0.03 | 84 | 0.07 | 0.05 | 71 |
| | Nonaccrual | 1.05 | 0.46 | 87 | 1.31 | 0.64 | 84 | 0.92 | 0.57 | 78 | 1.72 | 0.75 | 90 | 1.10 | 0.83 | 70 |
| Individuals | 30–89 days past due | 0.75 | 0.70 | 56 | 0.74 | 0.55 | 73 | 0.75 | 0.63 | 63 | 1.03 | 0.83 | 70 | 1.09 | 0.83 | 65 |
| | 90+ days past due | 0.63 | 0.07 | 94 | 0.69 | 0.07 | 94 | 0.60 | 0.09 | 91 | 0.95 | 0.14 | 93 | 1.05 | 0.17 | 92 |
| | Nonaccrual | 0.17 | 0.18 | 55 | 0.23 | 0.18 | 65 | 0.20 | 0.17 | 67 | 0.29 | 0.28 | 68 | 0.23 | 0.17 | 66 |
| Depository institution loans | 30–89 days past due | 0.06 | 0.01 | 91 | 0.05 | 0 | 91 | 0.02 | 0.01 | 90 | 0 | 0 | 46 | 0.03 | 0 | 94 |
| | 90+ days past due | 0.05 | 0 | 95 | 0.01 | 0 | 97 | 0.05 | 0 | 95 | 0.01 | 0 | 93 | 0.01 | 0 | 98 |
| | Nonaccrual | 0.28 | 0.01 | 93 | 0 | 0 | 48 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 48 |
| Agricultural | 30–89 days past due | 0 | 0.10 | 29 | 0 | 0.16 | 29 | 0 | 0.07 | 30 | 0 | 0.17 | 28 | 0 | 0.24 | 26 |
| | 90+ days past due | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 42 | 0 | 0 | 44 | 0 | 0 | 42 |
| | Nonaccrual | 0.61 | 0.36 | 77 | 0.49 | 0.69 | 69 | 0.15 | 0.70 | 65 | 0.30 | 0.49 | 63 | 0.23 | 0.67 | 59 |
| Foreign governments | 30–89 days past due | 0 | 0 | 50 | 0 | 0.01 | 46 | 0 | 0.50 | 43 | 0 | 0 | 50 | 1.05 | 0.07 | 94 |
| | 90+ days past due | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| | Nonaccrual | 0 | 0.18 | 36 | 0 | 0.04 | 46 | 0 | 0.15 | 43 | 0 | 0.09 | 46 | 0.04 | 0.03 | 88 |
| Other loans and leases | 30–89 days past due | 0.45 | 0.11 | 85 | 0.33 | 0.11 | 84 | 0.45 | 0.12 | 86 | 0.59 | 0.18 | 85 | 0.65 | 0.20 | 86 |
| | 90+ days past due | 0.20 | 0.01 | 96 | 0.30 | 0.01 | 96 | 0.17 | 0.01 | 97 | 0.06 | 0.01 | 91 | 0.04 | 0.01 | 87 |
| | Nonaccrual | 0.10 | 0.07 | 78 | 0.07 | 0.13 | 61 | 0.06 | 0.09 | 64 | 0.15 | 0.15 | 67 | 0.09 | 0.13 | 60 |

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 | 0.42 | 0.39 | 64 | 0.61 | 0.35 | 81 | 0.58 | 0.46 | 70 | 0.61 | 0.65 | 62 | 0.91 | 0.67 | 75 |
| | 90+ days past due | 0.19 | 0.22 | 77 | 0.32 | 0.27 | 79 | 0.31 | 0.24 | 79 | 0.35 | 0.33 | 80 | 0.37 | 0.31 | 77 |
| | Nonaccrual | 0.84 | 0.61 | 76 | 1.13 | 0.82 | 73 | 1.05 | 0.71 | 78 | 1.32 | 0.89 | 75 | 1.27 | 0.73 | 83 |
| Revolving | 30–89 days past due | 0.32 | 0.26 | 62 | 0.47 | 0.29 | 77 | 0.46 | 0.28 | 73 | 0.83 | 0.48 | 81 | 0.63 | 0.45 | 68 |
| | 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 | 4.42 | 1.15 | 88 | 4.61 | 1.05 | 90 | 4.38 | 1.18 | 87 | 4.99 | 1.13 | 90 | 3.92 | 1 | 90 |
| Closed-end | 30–89 days past due | 0.42 | 0.42 | 64 | 0.62 | 0.36 | 77 | 0.58 | 0.49 | 67 | 0.59 | 0.65 | 56 | 0.94 | 0.70 | 73 |
| | 90+ days past due | 0.20 | 0.25 | 78 | 0.34 | 0.29 | 79 | 0.32 | 0.26 | 79 | 0.38 | 0.38 | 80 | 0.41 | 0.35 | 79 |
| | Nonaccrual | 0.66 | 0.60 | 69 | 0.88 | 0.77 | 68 | 0.85 | 0.67 | 70 | 1.02 | 0.87 | 66 | 0.98 | 0.70 | 75 |
| Junior lien | 30–89 days past due | 0.01 | 0.01 | 59 | 0.01 | 0.01 | 60 | 0.01 | 0.01 | 64 | 0.02 | 0.02 | 68 | 0.03 | 0.02 | 64 |
| | 90+ days past due | 0 | 0 | 36 | 0 | 0 | 36 | 0 | 0 | 36 | 0 | 0 | 32 | 0 | 0 | 29 |
| | Nonaccrual | 0.04 | 0.02 | 75 | 0.06 | 0.04 | 69 | 0.05 | 0.03 | 74 | 0.06 | 0.04 | 68 | 0.08 | 0.04 | 72 |
| Commercial real estate | 30–89 days past due | 0.63 | 0.16 | 93 | 0.15 | 0.14 | 62 | 0.29 | 0.15 | 79 | 1.14 | 0.26 | 96 | 1.01 | 0.18 | 98 |
| | 90+ days past due | 0.13 | 0.01 | 93 | 0.07 | 0.01 | 86 | 0.44 | 0.01 | 97 | 0.96 | 0.02 | 99 | 0 | 0.03 | 19 |
| | Nonaccrual | 0.04 | 0.32 | 11 | 0.33 | 0.52 | 42 | 0.29 | 0.38 | 52 | 0.77 | 0.62 | 69 | 0.06 | 0.23 | 20 |
| Construction and development | 30–89 days past due | 0.58 | 0.22 | 83 | 0 | 0.12 | 18 | 0 | 0.17 | 17 | 0.57 | 0.28 | 78 | 0 | 0.28 | 12 |
| | 90+ days past due | 0.32 | 0.01 | 96 | 0 | 0.01 | 38 | 0 | 0.01 | 38 | 0 | 0.01 | 35 | 0 | 0.02 | 33 |
| | Nonaccrual | 0 | 0.16 | 14 | 0.17 | 0.36 | 64 | 0.16 | 0.20 | 70 | 0.11 | 0.41 | 50 | 0.04 | 0.20 | 38 |
| 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 | 0.58 | 0.17 | 85 | 0 | 0.07 | 21 | 0 | 0.13 | 21 | 0.57 | 0.22 | 83 | 0 | 0.20 | 15 |
| | 90+ days past due | 0.32 | 0.01 | 96 | 0 | 0 | 41 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0.01 | 35 |
| | Nonaccrual | 0 | 0.13 | 16 | 0.17 | 0.29 | 67 | 0.16 | 0.16 | 74 | 0.11 | 0.35 | 54 | 0.04 | 0.17 | 44 |
| Multifamily | 30–89 days past due | 0.81 | 0.04 | 96 | 0 | 0.06 | 28 | 0.05 | 0.07 | 68 | 0.63 | 0.09 | 93 | 0.92 | 0.08 | 96 |
| | 90+ days past due | 0.13 | 0 | 97 | 0.01 | 0 | 90 | 0 | 0 | 46 | 1.78 | 0 | 99 | 0 | 0 | 41 |
| | Nonaccrual | 0.01 | 0.07 | 56 | 0.02 | 0.14 | 51 | 0.02 | 0.17 | 53 | 0.01 | 0.11 | 43 | 0.06 | 0.05 | 70 |
| Nonfarm non-residential | 30–89 days past due | 0.51 | 0.13 | 90 | 0.35 | 0.14 | 82 | 0.61 | 0.13 | 91 | 1.85 | 0.23 | 97 | 1.48 | 0.14 | 99 |
| | 90+ days past due | 0 | 0.01 | 32 | 0.17 | 0.01 | 96 | 0.99 | 0.01 | 99 | 0.84 | 0.02 | 97 | 0 | 0.03 | 22 |
| | Nonaccrual | 0.08 | 0.39 | 20 | 0.66 | 0.66 | 58 | 0.54 | 0.45 | 65 | 1.73 | 0.80 | 88 | 0.06 | 0.28 | 16 |
| Owner Occupied | 30–89 days past due | 0 | 0.04 | 11 | 0.01 | 0.04 | 32 | 0.01 | 0.04 | 29 | 0.01 | 0.07 | 23 | 0.02 | 0.07 | 27 |
| | 90+ days past due | 0 | 0 | 34 | 0 | 0 | 34 | 0 | 0 | 37 | 0 | 0 | 33 | 0 | 0.01 | 26 |
| | Nonaccrual | 0.08 | 0.14 | 43 | 0.14 | 0.25 | 40 | 0.11 | 0.17 | 43 | 0.11 | 0.27 | 25 | 0.06 | 0.16 | 28 |
| Other | 30–89 days past due | 0.51 | 0.08 | 93 | 0.34 | 0.09 | 85 | 0.60 | 0.08 | 92 | 1.84 | 0.14 | 98 | 1.46 | 0.07 | 99 |
| | 90+ days past due | 0 | 0 | 37 | 0.17 | 0.01 | 96 | 0.99 | 0 | 99 | 0.84 | 0.01 | 97 | 0 | 0.01 | 30 |
| | Nonaccrual | 0 | 0.21 | 7 | 0.52 | 0.40 | 67 | 0.42 | 0.23 | 77 | 1.62 | 0.44 | 92 | 0 | 0.10 | 9 |
| Farmland | 30–89 days past due | 0 | 0.11 | 30 | 0 | 0.11 | 30 | 0 | 0.10 | 31 | 0 | 0.11 | 30 | 0 | 0.23 | 23 |
| | 90+ days past due | 0 | 0.01 | 43 | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0.01 | 42 |
| | Nonaccrual | 0 | 0.63 | 22 | 0 | 1.10 | 21 | 0 | 0.69 | 23 | 0 | 1.13 | 19 | 0 | 0.84 | 19 |
| Credit card | 30–89 days past due | 0.74 | 1.02 | 36 | 0.70 | 0.63 | 56 | 0.73 | 0.81 | 36 | 1.02 | 0.95 | 51 | 1.18 | 1.19 | 43 |
| | 90+ days past due | 0.70 | 0.44 | 68 | 0.77 | 0.39 | 72 | 0.67 | 0.45 | 61 | 1.08 | 0.63 | 73 | 1.23 | 0.78 | 71 |
| | Nonaccrual | 0.10 | 0.11 | 74 | 0.17 | 0.08 | 78 | 0.12 | 0.10 | 76 | 0.26 | 0.05 | 87 | 0.18 | 0.11 | 77 |

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 | 34,384,000 | 39,723,000 | 36,925,000 | 43,904,000 | 46,363,000 |
| Retained earnings | 193,532,000 | 183,460,000 | 187,976,000 | 173,620,000 | 165,369,000 |
| Accumulated other comprehensive income (AOCI) | -45,495,000 | -35,120,000 | -38,765,000 | -32,058,000 | -36,318,000 |
| Common equity tier 1 minority interest | 129,000 | 138,000 | 143,000 | 141,000 | 154,000 |
| Common equity tier 1 capital before adjustments/deductions | 182,550,000 | 188,201,000 | 186,279,000 | 185,607,000 | 175,568,000 |
| **Common Equity Tier 1 Capital: Adjustments/Deductions** | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 34,782,000 | 36,177,000 | 35,689,000 | 36,928,000 | 37,523,000 |
| Accumulated other comprehensive income-related adjustments | -2,106,000 | 864,000 | 101,000 | 1,593,000 | 123,000 |
| Other deductions from common equity tier 1 capital | 4,183,000 | 782,000 | 1,184,000 | -188,000 | 124,000 |
| Subtotal: | 145,691,000 | 150,378,000 | 149,305,000 | 147,274,000 | 137,798,000 |
| Adjustments and deductions for common equity tier 1 capital | 798,000 | 0 | 0 | 0 | 0 |
| Common equity tier 1 capital | 144,893,000 | 150,378,000 | 149,305,000 | 147,274,000 | 137,798,000 |
| **Additional Tier 1 Capital** | | | | | |
| Additional tier 1 capital instruments and related surplus | 20,267,000 | 19,267,000 | 20,263,000 | 20,717,000 | 19,217,000 |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 |
| Tier 1 minority interest not included in common equity tier 1 capital | 30,000 | 35,000 | 34,000 | 35,000 | 42,000 |
| Additional tier 1 capital before deductions | 20,297,000 | 19,302,000 | 20,297,000 | 20,752,000 | 19,259,000 |
| Less: Additional tier 1 capital deductions | 31,000 | 44,000 | 34,000 | 973,000 | 1,252,000 |
| Additional tier 1 capital | 20,266,000 | 19,258,000 | 20,263,000 | 19,779,000 | 18,007,000 |
| **Tier 1 Capital** | 165,159,000 | 169,636,000 | 169,568,000 | 167,053,000 | 155,805,000 |
| **Tier 2 Capital** | | | | | |
| Tier 2 capital instruments and related surplus | 17,338,000 | 21,209,000 | 20,064,000 | 23,481,000 | 23,673,000 |
| Non-qualifying capital instruments | 0 | 248,000 | 248,000 | 331,000 | 326,000 |
| Total capital minority interest not included in tier 1 capital | 37,000 | 40,000 | 42,000 | 41,000 | 46,000 |
| Allowance for loan and lease losses in tier 2 capital | 14,226,000 | 14,801,000 | 14,209,000 | 14,127,000 | 13,897,000 |
| Exited advanced approach eligible credit reserves | 5,168,000 | 5,191,000 | 4,377,000 | 5,176,000 | 1,523,000 |
| Unrealized gains on AFS preferred stock classified as equity | | | | | |
| Tier 2 capital before deductions | 31,601,000 | 36,298,000 | 34,563,000 | 37,980,000 | 37,942,000 |
| Exited advanced approach tier 2 capital before deductions | 22,543,000 | 26,688,000 | 24,731,000 | 29,029,000 | 25,568,000 |
| Less: Tier 2 capital deductions | 352,000 | 327,000 | 293,000 | 31,000 | 36,000 |
| Tier 2 capital | 31,249,000 | 35,971,000 | 34,270,000 | 37,949,000 | 37,906,000 |
| Exited advanced approach tier 2 capital | 22,191,000 | 26,361,000 | 24,438,000 | 28,998,000 | 25,532,000 |
| Total capital | 196,408,000 | 205,607,000 | 203,838,000 | 205,002,000 | 193,711,000 |
| Exited advanced approach total capital | 187,350,000 | 195,997,000 | 194,006,000 | 196,051,000 | 181,337,000 |
| **Total Assets for Capital Ratios** | | | | | |
| Average total consolidated assets, adjusted | 2,409,843,000 | 2,343,378,000 | 2,389,357,000 | 2,300,081,000 | 1,996,158,000 |
| Less: Deductions from common equity tier 1 capital | 37,649,000 | 38,261,000 | 37,803,000 | 38,822,000 | 39,578,000 |
| Less: Other deductions | 7,119,000 | -2,206,000 | 120,000 | -4,356,000 | -459,000 |
| Total assets for leverage ratio | 2,365,075,000 | 2,307,323,000 | 2,351,434,000 | 2,265,615,000 | 1,957,039,000 |
| Total risk-weighted assets | 1,217,459,000 | 1,277,234,000 | 1,219,175,000 | 1,242,381,000 | 1,168,848,000 |
| Exited advanced approach total RWA | 1,235,956,387 | 1,258,044,567 | 1,209,373,626 | 1,278,977,478 | 1,142,804,246 |

| | 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 | 11.90 | 11.85 | 52 | 11.77 | 12.66 | 40 | 12.25 | 12.37 | 53 | 11.85 | 12.35 | 45 | 11.79 | 12.11 | 49 |
| Common equity tier 1 capital, column B | 11.72 | 0.26 | 95 | 11.95 | 0.29 | 93 | 12.35 | 0.29 | 94 | 11.52 | 0.30 | 93 | 12.06 | 0.29 | 96 |
| Tier 1 capital, column A | 13.57 | 12.53 | 74 | 13.28 | 13.44 | 57 | 13.91 | 13.11 | 68 | 13.45 | 13.08 | 62 | 13.33 | 12.78 | 68 |
| Tier 1 capital, column B | 13.36 | 0.31 | 95 | 13.48 | 0.33 | 93 | 14.02 | 0.34 | 93 | 13.06 | 0.34 | 93 | 13.63 | 0.34 | 93 |
| Total capital, column A | 16.13 | 14.37 | 80 | 16.10 | 15.42 | 70 | 16.72 | 14.91 | 80 | 16.50 | 15.23 | 75 | 16.57 | 14.36 | 82 |
| Total capital, column B | 15.16 | 0.34 | 94 | 15.58 | 0.37 | 94 | 16.04 | 0.37 | 95 | 15.33 | 0.39 | 93 | 15.87 | 0.38 | 95 |
| Tier 1 leverage | 6.98 | 9.08 | 6 | 7.35 | 9.11 | 9 | 7.21 | 8.98 | 8 | 7.37 | 9.13 | 6 | 7.96 | 9.76 | 10 |
| Supplementary leverage ratio, advanced approaches HCs | 5.63 | 6.62 | 33 | 5.84 | 6.95 | 18 | 5.73 | 6.71 | 37 | 6.99 | 8.72 | 15 | 6.20 | 7.41 | 22 |

# 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 | 8,575,000 | 9,669,000 | 9,374,000 | 9,922,000 | 9,916,000 | -11.31 | -11.05 |
| Total property and casualty assets | 494,000 | 569,000 | 522,000 | 595,000 | 598,000 | -13.18 | -19.28 |
| Reinsurance recoverables (P/C) | | | | | 16,000 | | |
| Total life and health assets | 8,081,000 | 9,100,000 | 8,852,000 | 9,327,000 | 9,318,000 | -11.20 | -10.49 |
| Reinsurance recoverables (L/H) | | | | | | | |
| Separate account assets (L/H) | 6,030,000 | 6,643,000 | 6,628,000 | 6,435,000 | 5,886,000 | | 43.61 |
| Total insurance underwriting equity | 1,393,000 | 1,712,000 | 1,481,000 | 2,129,000 | 2,108,000 | -18.63 | -31.88 |
| Total property and casualty equity | 360,000 | 394,000 | 335,000 | 390,000 | 391,000 | -8.63 | -10.00 |
| Total life and health equity | 1,033,000 | 1,318,000 | 1,146,000 | 1,739,000 | 1,717,000 | -21.62 | -37.20 |
| Total insurance underwriting net income | 2,000 | -25,000 | -2,000 | 86,000 | 165,000 | | -97.26 |
| Total property and casualty | -12,000 | -17,000 | -18,000 | 47,000 | 28,000 | | |
| Total life and health | 14,000 | -8,000 | 16,000 | 39,000 | 137,000 | | -77.42 |
| Claims and claims adjusted expense reserves (P/C) | 93,000 | 99,000 | 91,000 | 111,000 | 118,000 | -6.06 | -30.08 |
| Unearned premiums (P/C) | 37,000 | 46,000 | 44,000 | 51,000 | 58,000 | -19.57 | -35.09 |
| Policyholder benefit and contractholder funds (L/H) | 917,000 | 967,000 | 944,000 | 1,021,000 | 1,006,000 | -5.17 | -8.30 |
| Separate account liabilities (L/H) | 6,030,000 | 6,643,000 | 6,628,000 | 6,435,000 | 5,886,000 | -9.23 | 43.61 |
| Insurance activities revenue | 221,000 | 287,000 | 549,000 | 589,000 | 640,000 | -23.00 | -41.53 |
| Other insurance activities income | 177,000 | 249,000 | 473,000 | 503,000 | 537,000 | -28.92 | -37.01 |
| Insurance and reinsurance underwriting income | 44,000 | 38,000 | 76,000 | 86,000 | 103,000 | 15.79 | -54.64 |
| Premiums | 44,000 | 38,000 | 76,000 | 86,000 | 103,000 | 15.79 | -54.64 |
| Credit related insurance underwriting | 0 | 0 | 0 | 0 | 0 | | |
| Other insurance underwriting | 44,000 | 38,000 | 76,000 | 86,000 | 103,000 | 15.79 | -54.64 |
| Insurance benefits, losses, expenses | 53,000 | 71,000 | 125,000 | 121,000 | 81,000 | -25.35 | -15.87 |
| Net assets of insurance underwriting subsidiaries | 8,494,000 | 9,586,000 | 9,296,000 | 9,834,000 | 10,033,000 | -11.39 | -10.92 |
| Life insurance assets | 10,029,000 | 9,985,000 | 10,025,000 | 9,933,000 | 9,808,000 | 0.44 | 7.00 |

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 0.36 | 0 | 96 | 0.42 | 0 | 96 | 0.41 | 0 | 96 | 0.44 | 0 | 96 | 0.51 | 0.01 | 94 |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | 5.76 | 51.63 | 33 | 5.88 | 52.30 | 36 | 5.57 | 53.11 | 36 | 6 | 53.67 | 35 | 6.03 | 51.47 | 40 |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | 94.24 | 48.37 | 66 | 94.12 | 47.70 | 64 | 94.43 | 46.89 | 64 | 94 | 46.33 | 64 | 93.97 | 48.53 | 59 |
| Separate account assets (L/H) / Total life assets | 74.62 | 11.61 | 87 | 73 | 13.29 | 85 | 74.88 | 13.40 | 85 | 68.99 | 11.24 | 87 | 63.17 | 7.26 | 85 |
| Insurance activities revenue / Adjusted operating income | 0.57 | 0.36 | 75 | 0.78 | 0.37 | 80 | 0.77 | 0.36 | 79 | 0.80 | 0.41 | 78 | 0.88 | 0.47 | 80 |
| Premium income / Insurance activities revenue | 19.91 | 3.08 | 88 | 13.24 | 3.14 | 87 | 13.84 | 2.76 | 89 | 14.60 | 2.84 | 88 | 16.09 | 7.32 | 84 |
| 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 | 0.02 | 0.02 | 87 | -0.18 | 0.02 | 0 | -0.01 | 0.02 | 1 | 0.78 | 0.03 | 93 | 0.85 | 0.08 | 92 |
| Insurance net income (P/C) / Equity (P/C) | -6.67 | 18.14 | 5 | -8.63 | 21.10 | 5 | -5.37 | 23.22 | 11 | 12.05 | 15.59 | 68 | 7.16 | 19.86 | 38 |
| Insurance net income (L/H) / Equity (L/H) | 2.71 | 163.24 | 46 | -1.21 | 5.07 | 16 | 1.40 | 4.49 | 50 | 2.24 | 3.62 | 61 | 7.98 | 5.13 | 61 |
| Insurance benefits, losses, expenses / Insurance premiums | 120.45 | 3,806.36 | 61 | 186.84 | -395.05 | 80 | 164.47 | 927.51 | 68 | 140.70 | 447.82 | 68 | 78.64 | 233.61 | 44 |
| Reinsurance recovery (P/C) / Total assets (P/C) | 0 | 0.07 | 47 | 0 | 0.07 | 47 | 0 | 0.07 | 47 | 0 | 0.07 | 47 | 2.68 | 0.15 | 95 |
| Reinsurance recovery (L/H) / Total assets (L/H) | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0.15 | 45 |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0.36 | 0 | 98 | 0.41 | 0 | 98 | 0.41 | 0 | 98 | 0.44 | 0 | 98 | 0.51 | 0 | 97 |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 5.54 | 12.13 | 27 | 5.29 | 11.54 | 28 | 5.39 | 12 | 27 | 5.17 | 11.03 | 28 | 5.82 | 11.51 | 28 |
| **Broker-Dealer Activities** | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries ($000) | | 597,710,000 | | | 560,941,000 | | | 549,235,000 | | | 533,834,000 | | | 415,848,000 | |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 25.10 | 0.53 | 97 | 24.10 | 0.47 | 97 | 23.97 | 0.46 | 97 | 23.62 | 0.75 | 96 | 21.31 | 1.39 | 93 |

# 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 | 287,123,000 | 313,241,000 | 299,507,000 | 301,011,000 | 315,915,000 |
| Real estate loans | 48,357,000 | 60,364,000 | 58,254,000 | 58,826,000 | 55,431,000 |
| Commercial and industrial loans | 114,553,000 | 111,669,000 | 109,790,000 | 109,657,000 | 119,593,000 |
| Loans to depository institutions and other banks acceptances | 12,449,000 | 11,385,000 | 9,680,000 | 11,367,000 | 13,526,000 |
| Loans to foreign governments and institutions | 5,687,000 | 5,669,000 | 5,507,000 | 4,863,000 | 5,144,000 |
| Loans to individuals | 36,257,000 | 43,314,000 | 41,892,000 | 46,024,000 | 55,075,000 |
| Agricultural loans | 567,000 | 800,000 | 613,000 | 629,000 | 1,223,000 |
| Other foreign loans | 69,199,000 | 79,986,000 | 73,728,000 | 69,581,000 | 65,828,000 |
| Lease financing receivables | 54,000 | 54,000 | 43,000 | 64,000 | 95,000 |
| | | | | | |
| Debt securities | 127,955,000 | 129,510,000 | 126,078,000 | 136,894,000 | 123,485,000 |
| Interest-bearing bank balances | 164,081,000 | 137,143,000 | 146,302,000 | 141,318,000 | 101,815,000 |
| Total selected foreign assets | 579,159,000 | 579,894,000 | 571,887,000 | 579,223,000 | 541,215,000 |
| Total foreign deposits | 630,963,000 | 675,320,000 | 623,802,000 | 650,516,000 | 570,361,000 |
| Interest-bearing deposits | 529,024,000 | 573,597,000 | 524,591,000 | 549,973,000 | 484,669,000 |
| Non-interest-bearing deposits | 101,939,000 | 101,723,000 | 99,211,000 | 100,543,000 | 85,692,000 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Yield: Foreign loans | 4.28 | 0.77 | 89 | 3.86 | 0.64 | 89 | 3.88 | 0.66 | 89 | 4.40 | 0.87 | 87 | 5.53 | 1.25 | 89 |
| Cost: Interest-bearing deposits | 0.56 | 0.25 | 85 | 0.29 | 0.12 | 85 | 0.32 | 0.14 | 81 | 0.58 | 0.42 | 67 | 1.30 | 1.19 | 53 |
| | | | | | | | | | | | | | | | |
| **Net Losses as a Percent of Foreign Loans by Type** | | | | | | | | | | | | | | | |
| Real estate loans | 0.05 | 0.37 | 25 | 0.10 | 0.26 | 25 | 0.08 | 0.20 | 20 | 0.08 | 5.18 | 28 | 0.05 | 27.03 | 14 |
| Commercial and industrial loans | 0.02 | 0.61 | 10 | 0.34 | 1.03 | 71 | 0.29 | 0.79 | 70 | 0.47 | 0.64 | 66 | 0.19 | 0.29 | 55 |
| Foreign governments and institutions | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| | | | | | | | | | | | | | | | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Net loans and leases | -8.34 | 11.61 | 32 | 1.10 | -1.19 | 58 | -0.50 | 6.83 | 50 | -4.72 | -2.40 | 53 | 2.14 | 22.48 | 50 |
| Total selected assets | -0.13 | 18.50 | 52 | 2.41 | 3.19 | 56 | -1.27 | 9.48 | 46 | 7.02 | 2.04 | 59 | 0.68 | 12.40 | 50 |
| Deposits | -6.57 | -4.80 | 33 | 7.63 | 9.07 | 44 | -4.11 | 0.73 | 32 | 14.05 | 3.46 | 50 | 4.51 | 10.36 | 46 |

# 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 | 13,100,000 | 15,569,000 | 14,258,000 | 14,593,000 | 17,319,000 | -15.86 | -48.02 |
| 1–4 family residential loans | 4,326,000 | 5,703,000 | 4,647,000 | 6,187,000 | 8,062,000 | -24.15 | -68.46 |
| Home equity lines | 221,000 | 495,000 | 184,000 | 88,000 | 130,000 | -55.35 | -22.73 |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 8,553,000 | 9,371,000 | 9,427,000 | 8,318,000 | 9,127,000 | -8.73 | -23.32 |
| Retained credit exposure | 35,000 | 40,000 | 43,000 | 28,000 | 26,000 | -12.50 | -83.80 |
| 1–4 family residential loans | 3,000 | 11,000 | 2,000 | 0 | 0 | -72.73 | |
| Home equity lines | 25,000 | 2,000 | 22,000 | 1,000 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 7,000 | 27,000 | 19,000 | 27,000 | 26,000 | -74.07 | |
| | | | | | | | |
| 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 | 25,384,000 | 29,724,000 | 28,352,000 | 29,522,000 | 31,489,000 | -14.60 | 444.95 |
| Credit exposure from credit enhancements provided to conduit structures | 1,544,000 | 1,344,000 | 1,465,000 | 1,505,000 | 1,419,000 | 14.88 | -10.08 |
| Liquidity commitments provided to conduit structures | 23,840,000 | 28,380,000 | 26,887,000 | 28,017,000 | 30,070,000 | -16.00 | 710.61 |

| | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Activity as a Percent of Total Assets** | | | | | |
| Securitization activities | 0.55 | 0.67 | 0.62 | 0.65 | 0.89 |
| 1–4 family residential loans | 0.18 | 0.24 | 0.20 | 0.27 | 0.41 |
| Home equity lines | 0.01 | 0.02 | 0.01 | 0 | 0.01 |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 |
| Auto loans | 0 | 0 | 0 | 0 | 0 |
| Commercial and Industrial loans | 0 | 0 | 0 | 0 | 0 |
| All other loans and leases | 0.36 | 0.40 | 0.41 | 0.37 | 0.47 |
| Asset-backed commercial paper conduits | 1.07 | 1.28 | 1.24 | 1.31 | 1.61 |
| Credit exposure from credit enhancements provided to conduit structures | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 |
| Liquidity commitments provided to conduit structures | 1 | 1.22 | 1.17 | 1.24 | 1.54 |
| **Percent of Total Managed Assets (On balance-sheet loans and securitized loans)** | | | | | |
| 1–4 family residential loans | 13.54 | 12.75 | 12.78 | 13.13 | 12.24 |
| Home equity lines | 0.69 | 0.93 | 0.75 | 1 | 1.22 |
| Credit card receivables | 21.19 | 19.37 | 20.72 | 20.72 | 22.82 |
| Auto loans and other consumer loans | 1.85 | 2.07 | 2 | 2.27 | 2.82 |
| Commercial and industrial loans | 24.19 | 22.92 | 22.12 | 23.63 | 24.05 |
| All other loans and leases | 38.53 | 41.96 | 41.62 | 39.26 | 36.84 |

# 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 | 0.27 | 0.26 | 0.30 | 0.19 | 0.15 |
| 1–4 family residential loans | 0.07 | 0.19 | 0.04 | 0 | 0 |
| Home equity lines | 11.31 | 0.40 | 11.96 | 1.14 | 0 |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0.08 | 0.29 | 0.20 | 0.32 | 0.28 |
| 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 | | | | | |
| Commercial and industrial loans | | | | | |
| **Percent of Tier 1 Capital** | | | | | |
| Total retained credit exposure | 0.02 | 0.02 | 0.03 | 0.02 | 0.02 |
| Total retained credit exposure and asset sale credit exposure | 1.38 | 1.33 | 1.45 | 1.81 | 1.62 |

| 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 | 291,000 | 396,000 | 326,000 | 469,000 | 926,000 | -26.52 | -75.69 |
| Home equity lines | 13,000 | 44,000 | 95,000 | 3,000 | 5,000 | -70.45 | -13.33 |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commecial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 | | |
| Total 30–89 days past due securitized assets | 304,000 | 440,000 | 421,000 | 472,000 | 931,000 | -30.91 | -74.94 |
| **90+ Days Past Due Securitized Assets** | | | | | | | |
| 1–4 family residential loans | 176,000 | 222,000 | 181,000 | 397,000 | 251,000 | -20.72 | -65.76 |
| Home equity lines | 7,000 | 17,000 | 29,000 | 10,000 | 3,000 | -58.82 | 0.00 |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 | | |
| Total 90+ days past due securitized assets | 183,000 | 239,000 | 210,000 | 407,000 | 254,000 | -23.43 | -64.88 |
| Total past due securitized assets | 487,000 | 679,000 | 631,000 | 879,000 | 1,185,000 | -28.28 | -71.91 |
| **Net Losses on Securitized Assets** | | | | | | | |
| 1–4 family residential loans | 1,000 | 7,000 | 11,000 | 26,000 | 49,000 | -85.71 | -98.21 |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Total net losses on securitized assets | 1,000 | 7,000 | 11,000 | 26,000 | 49,000 | -85.71 | -98.33 |

# 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 | 6.73 | 6.94 | 7.02 | 7.58 | 11.49 |
| Home equity lines | 5.88 | 8.89 | 51.63 | 3.41 | 3.85 |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 |
| Total 30–89 days past due securitized assets | 2.32 | 2.83 | 2.95 | 3.23 | 5.38 |
| **90+ Days Past Due Securitized Assets Percent of Type** | | | | | |
| 1–4 family residential loans | 4.07 | 3.89 | 3.89 | 6.42 | 3.11 |
| Home equity lines | 3.17 | 3.43 | 15.76 | 11.36 | 2.31 |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 |
| Total 90+ days past due securitized assets | 1.40 | 1.54 | 1.47 | 2.79 | 1.47 |
| Total past due securitized assets percent of securitized assets | 3.72 | 4.36 | 4.43 | 6.02 | 6.84 |
| **Net Loss on Securitized Assets Percent of Type** | | | | | |
| 1–4 family residential loans | 0.05 | 0.25 | 0.24 | 0.42 | 0.61 |
| Home equity lines | 0 | 0 | 0 | 0 | 0 |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | 0 | 0 | 0 | 0 | 0 |
| Total net losses on securitized assets | 0.02 | 0.09 | 0.08 | 0.18 | 0.28 |
| **30–89 Days Past Due Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | 0.71 | 1.01 | 0.91 | 1.06 | 1.89 |
| Home equity lines | 0.57 | 1.09 | 2.22 | 0.86 | 0.68 |
| Credit card receivables | 0.74 | 0.70 | 0.73 | 1.02 | 1.18 |
| Commercial and industrial loans | 0.44 | 0.50 | 0.79 | 0.23 | 0.40 |
| All other loans and leases | 0.40 | 0.32 | 0.39 | 0.58 | 0.57 |
| Total managed loans past due 30–89 days | 0.53 | 0.53 | 0.63 | 0.65 | 0.83 |
| **90+ Days Past Due Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | 0.38 | 0.56 | 0.50 | 0.78 | 0.65 |
| Home equity lines | 0.14 | 0.25 | 0.54 | 0.14 | 0.03 |
| Credit card receivables | 0.70 | 0.77 | 0.67 | 1.08 | 1.23 |
| Commercial and industrial loans | 0.28 | 0.09 | 0.28 | 0.10 | 0.07 |
| All other loans and leases | 0.14 | 0.20 | 0.15 | 0.14 | 0.03 |
| Total managed loans past due 90+ days | 0.33 | 0.33 | 0.33 | 0.41 | 0.39 |
| **Total Past Due Managed Assets** | 0.85 | 0.86 | 0.96 | 1.06 | 1.22 |
| **Net Losses on Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | -0.03 | -0.03 | -0.03 | 0.03 | 0.12 |
| Home equity lines | -0.45 | -0.45 | -0.58 | -0.17 | -0.03 |
| Credit card receivables | 1.77 | 3.31 | 2.48 | 3.85 | 3.72 |
| Commercial and industrial loans | 0.09 | 0.43 | 0.34 | 0.60 | 0.32 |
| All other loans and leases | 0.24 | 0.28 | 0.23 | 0.32 | 0.32 |
| **Net Losses on Managed Assets Percent of Total Managed Assets** | 0.49 | 0.85 | 0.68 | 1.08 | 1.07 |

# 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 | 37,000 | 1,000 | 3,000 | 32,000 | 53,000 | 3600.00 | -92.60 |
| Dividends | 0 | 0 | 0 | 0 | 0 | | |
| Interest | 8,000 | 1,000 | 3,000 | 9,000 | 51,000 | 700.00 | -94.70 |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 29,000 | 0 | 0 | 23,000 | 2,000 | | -91.69 |
| Income from nonbank subsidiaries | 407,000 | 318,000 | 533,000 | 607,000 | 1,095,000 | 27.99 | -81.83 |
| Dividends | 250,000 | 168,000 | 258,000 | 105,000 | 291,000 | 48.81 | -85.84 |
| Interest | 199,000 | 240,000 | 440,000 | 612,000 | 893,000 | -17.08 | -33.89 |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | -42,000 | -90,000 | -165,000 | -110,000 | -89,000 | | |
| Income from subsidiary holding companies | -603,000 | 4,505,000 | 8,158,000 | 6,648,000 | 28,466,000 | | |
| Dividends | 1,800,000 | 3,800,000 | 6,224,000 | 2,250,000 | 23,056,000 | -52.63 | -60.00 |
| Interest | 1,727,000 | 1,671,000 | 3,315,000 | 3,541,000 | 4,147,000 | 3.35 | 21.96 |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | -4,130,000 | -966,000 | -1,381,000 | 857,000 | 1,263,000 | | |
| Total income from subsidiaries | -159,000 | 4,824,000 | 8,694,000 | 7,287,000 | 29,614,000 | | |
| Securities gains (losses) | 0 | 0 | 0 | 0 | -2,000 | | -100.00 |
| Other operating income | 4,418,000 | 972,000 | 1,027,000 | -1,000,000 | -1,255,000 | 354.53 | |
| Total operating income | 4,259,000 | 5,796,000 | 9,721,000 | 6,287,000 | 28,357,000 | -26.52 | -48.54 |
| **Operating Expenses** | | | | | | | |
| Personnel expenses | 9,000 | 76,000 | 79,000 | 186,000 | 166,000 | -88.16 | -75.00 |
| Interest expense | 2,555,000 | 2,361,000 | 4,663,000 | 5,274,000 | 5,623,000 | 8.22 | 18.12 |
| Other expenses | 316,000 | 312,000 | 630,000 | 654,000 | 881,000 | 1.28 | -13.42 |
| Provision for loan and lease losses | 0 | 2,000 | 0 | 0 | 0 | | |
| Total operating expenses | 2,880,000 | 2,751,000 | 5,372,000 | 6,114,000 | 6,670,000 | 4.69 | 12.32 |
| Income (loss) before taxes | 1,379,000 | 3,045,000 | 4,349,000 | 173,000 | 21,687,000 | -54.71 | -75.86 |
| Applicable income taxes (credit) | -708,000 | -518,000 | -1,006,000 | -981,000 | -1,703,000 | | |
| Extraordinary items | | | | | | | |
| Income before undistributed income of subsidiaries | 2,087,000 | 3,563,000 | 5,355,000 | 1,154,000 | 23,390,000 | -41.43 | -66.30 |
| Equity in undistributed income of subsidiaries | 6,766,000 | 10,572,000 | 16,597,000 | 9,893,000 | -3,989,000 | -36.00 | 282.26 |
| Bank subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Nonbank subsidiaries | 681,000 | 2,450,000 | 3,683,000 | 3,980,000 | 893,000 | -72.20 | 5575.00 |
| Subsidiary holding companies | 6,085,000 | 8,122,000 | 12,914,000 | 5,913,000 | -4,882,000 | -25.08 | 246.13 |
| Net income (loss) | 8,853,000 | 14,135,000 | 21,952,000 | 11,047,000 | 19,401,000 | -37.37 | 11.19 |
| **Memoranda** | | | | | | | |
| Bank net income | 0 | 0 | 0 | 0 | 0 | | |
| Nonbank net income | 931,000 | 2,618,000 | 3,941,000 | 4,085,000 | 1,184,000 | -64.44 | -47.61 |
| Subsidiary holding companys' net income | 7,885,000 | 11,922,000 | 19,138,000 | 8,163,000 | 18,174,000 | -33.86 | 26.00 |

# 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 | 1,518,000 | 0.39 | 1,215,000 | 0.31 | 919,000 | 0.24 | 1,034,000 | 986,000 | 24.94 | 23.52 |
| Common and preferred stock | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans, advances, notes, and bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other receivables | 1,518,000 | 0.39 | 1,215,000 | 0.31 | 919,000 | 0.24 | 1,034,000 | 986,000 | 24.94 | 23.52 |
| Investment in nonbank subsidiaries | 63,864,000 | 16.60 | 65,125,000 | 16.54 | 61,779,000 | 16.10 | 62,367,000 | 61,243,000 | -1.94 | -7.19 |
| Common and preferred stock | 49,266,000 | 12.81 | 46,188,000 | 11.73 | 47,460,000 | 12.37 | 43,734,000 | 40,201,000 | 6.66 | -22.47 |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans, advances, notes, and bonds | 13,076,000 | 3.40 | 17,621,000 | 4.48 | 13,332,000 | 3.47 | 17,699,000 | 20,094,000 | -25.79 | 296.48 |
| Other receivables | 1,522,000 | 0.40 | 1,316,000 | 0.33 | 987,000 | 0.26 | 934,000 | 948,000 | 15.65 | -22.74 |
| Investment in subsidiary holding companies | 304,416,000 | 79.14 | 312,744,000 | 79.45 | 306,707,000 | 79.92 | 305,759,000 | 287,706,000 | -2.66 | 2.48 |
| Common and preferred stock | 172,936,000 | 44.96 | 174,628,000 | 44.36 | 175,849,000 | 45.82 | 169,539,000 | 161,921,000 | -0.97 | 3.84 |
| Excess cost over fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans, advances, notes, and bonds | 129,755,000 | 33.73 | 136,224,000 | 34.60 | 128,812,000 | 33.57 | 134,684,000 | 124,493,000 | -4.75 | 0.53 |
| Other receivables | 1,725,000 | 0.45 | 1,892,000 | 0.48 | 2,046,000 | 0.53 | 1,536,000 | 1,292,000 | -8.83 | 18.80 |
| **Assets Excluding Investment in Subsidiaries** | | | | | | | | | | |
| Net loans and leases | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securities | 1,000 | 0 | 1,000 | 0 | 1,000 | 0 | 1,000 | 1,000 | 0.00 | -94.44 |
| Securities purchased (reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Cash and due from affiliated depository institution | 3,514,000 | 0.91 | 3,016,000 | 0.77 | 3,517,000 | 0.92 | 4,516,000 | 3,021,000 | 16.51 | -68.51 |
| Cash and due from unrelated depository institution | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Premises, furnishings, fixtures and equipment | 108,000 | 0.03 | 116,000 | 0.03 | 114,000 | 0.03 | 79,000 | 92,000 | -6.90 | 10.20 |
| Intangible assets | 2,994,000 | 0.78 | 3,003,000 | 0.76 | 2,838,000 | 0.74 | 3,003,000 | 3,048,000 | -0.30 | 109.81 |
| Other assets | 8,263,000 | 2.15 | 8,441,000 | 2.14 | 7,879,000 | 2.05 | 9,376,000 | 9,516,000 | -2.11 | -62.78 |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total assets | 384,678,000 | 100.00 | 393,661,000 | 100.00 | 383,754,000 | 100.00 | 386,135,000 | 365,613,000 | -2.28 | -4.31 |
| **Liabilities and Capital** | | | | | | | | | | |
| Deposits | 0 | 0 | 53,000 | 0.01 | 51,000 | 0.01 | 54,000 | 56,000 | -100.00 | -100.00 |
| 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 | 4,567,000 | 1.19 | 16,916,000 | 4.30 | 9,139,000 | 2.38 | 15,605,000 | 7,095,000 | -73.00 | -75.68 |
| Borrowings with maturity over 1 year | 137,668,000 | 35.79 | 129,564,000 | 32.91 | 128,332,000 | 33.44 | 126,150,000 | 114,325,000 | 6.25 | 37.45 |
| Subordinated notes and debentures | 24,036,000 | 6.25 | 26,152,000 | 6.64 | 25,741,000 | 6.71 | 27,078,000 | 25,463,000 | -8.09 | -10.39 |
| Other liabilities | 2,669,000 | 0.69 | 2,773,000 | 0.70 | 2,547,000 | 0.66 | 2,639,000 | 2,824,000 | -3.75 | -8.75 |
| Balance due to subsidiaries and related institutions | 16,724,000 | 4.35 | 16,044,000 | 4.08 | 15,972,000 | 4.16 | 15,167,000 | 22,608,000 | 4.24 | -28.01 |
| Total liabilities | 185,664,000 | 48.26 | 191,502,000 | 48.65 | 181,782,000 | 47.37 | 186,693,000 | 172,371,000 | -3.05 | 7.95 |
| Equity Capital | 199,014,000 | 51.74 | 202,159,000 | 51.35 | 201,972,000 | 52.63 | 199,442,000 | 193,242,000 | -1.56 | -13.48 |
| Perpetual preferred stock (income surplus) | 18,864,000 | 4.90 | 17,870,000 | 4.54 | 18,864,000 | 4.92 | 19,324,000 | 17,828,000 | 5.56 | -1.08 |
| Common stock | 31,000 | 0.01 | 31,000 | 0.01 | 31,000 | 0.01 | 31,000 | 31,000 | 0.00 | 0.00 |
| Common surplus | 108,341,000 | 28.16 | 107,945,000 | 27.42 | 108,134,000 | 28.18 | 108,002,000 | 107,992,000 | 0.37 | 0.33 |
| Retained earnings | 191,261,000 | 49.72 | 179,686,000 | 45.64 | 184,948,000 | 48.19 | 168,272,000 | 165,369,000 | 6.44 | 25.68 |
| Accumulated other comprehensive income | -45,495,000 | -11.83 | -35,120,000 | -8.92 | -38,765,000 | -10.10 | -32,058,000 | -36,318,000 | | |
| Other equity capital components | -73,988,000 | -19.23 | -68,253,000 | -17.34 | -71,240,000 | -18.56 | -64,129,000 | -61,660,000 | | |
| Total liabilities and equity capital | 384,678,000 | 100.00 | 393,661,000 | 100.00 | 383,754,000 | 100.00 | 386,135,000 | 365,613,000 | -2.28 | -4.31 |
| **Memoranda** | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances from nonbank subsidiaries | 9,521,000 | 2.48 | 11,732,000 | 2.98 | 9,757,000 | 2.54 | 11,647,000 | 11,390,000 | -18.85 | -48.90 |
| Notes payable to subsidiaries that issued TPS | 1,603,000 | 0.42 | 1,735,000 | 0.44 | 1,734,000 | 0.45 | 1,730,000 | 1,722,000 | -7.61 | -5.93 |
| Loans and advances from subsidiary holding companies | 6,901,000 | 1.79 | 3,749,000 | 0.95 | 5,426,000 | 1.41 | 3,046,000 | 10,835,000 | 84.08 | 80.04 |
| Subordinated and long-term debt 1 year or less | 10,149,000 | 2.64 | 1,558,000 | 0.40 | 2,547,000 | 0.66 | 1,165,000 | 1,175,000 | 551.41 | 12127.71 |
| Guaranteed loans to banks, nonbanks, and holding companies | 56,039,000 | 14.57 | 43,379,000 | 11.02 | 45,237,000 | 11.79 | 38,787,000 | 35,394,000 | 29.18 | 249.44 |

# 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 | 8.90 | 10.52 | 35 | 14.05 | 12.64 | 65 | 10.91 | 11.94 | 46 | 5.70 | 7.29 | 30 | 9.92 | 9.68 | 54 |
| 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 | 3.84 | 10.05 | 46 | 11.64 | 13.40 | 59 | 8.60 | 13.12 | 46 | 9.55 | 9.75 | 61 | 2.99 | 7.89 | 38 |
| Subsidiary HCs net income / Average equity investment in sub HCs | 9.06 | 9.42 | 57 | 13.82 | 11.92 | 65 | 11.01 | 10.11 | 55 | 4.98 | 7.01 | 41 | 11.15 | 8.55 | 64 |
| 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 | 10.52 | 2.55 | 87 | 18.52 | 3.10 | 90 | 17.95 | 3.40 | 90 | 36.98 | 3.59 | 94 | 6.10 | 5.93 | 74 |
| Subsidiary holding companies' net income / Parent net income | 89.07 | 80.71 | 44 | 84.34 | 67.52 | 50 | 87.18 | 65.35 | 45 | 73.89 | 68.34 | 45 | 93.68 | 74 | 50 |
| **Leverage** | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 93.29 | 17.48 | 94 | 94.73 | 16.87 | 95 | 90 | 16.81 | 93 | 93.61 | 20.06 | 93 | 89.20 | 20.43 | 92 |
| Total debt / Equity capital | 83.55 | 12.15 | 96 | 85.39 | 11.60 | 96 | 80.81 | 11.71 | 96 | 84.65 | 14.41 | 93 | 76.01 | 14.31 | 92 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 84.35 | 14.28 | 96 | 86.25 | 13.82 | 96 | 81.67 | 13.63 | 96 | 85.52 | 16.67 | 93 | 76.90 | 16.36 | 93 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 111.71 | 12.21 | 96 | 106.85 | 11.69 | 96 | 103.21 | 11.77 | 96 | 104.10 | 14.68 | 95 | 94.33 | 14.56 | 95 |
| Total debt / Equity capital – excess over fair value | 83.55 | 12.27 | 96 | 85.39 | 11.71 | 96 | 80.81 | 11.81 | 96 | 84.65 | 14.52 | 93 | 76.01 | 14.51 | 92 |
| Long-term debt / Equity capital | 81.25 | 11.61 | 96 | 77.03 | 11.05 | 95 | 76.28 | 10.95 | 95 | 76.83 | 13.56 | 93 | 72.34 | 13.04 | 94 |
| Short-term debt / Equity capital | 2.29 | 0.43 | 87 | 8.37 | 0.48 | 96 | 4.52 | 0.57 | 90 | 7.82 | 0.77 | 92 | 3.67 | 1.02 | 82 |
| Current portion of long-term debt / Equity capital | 5.10 | 0.07 | 96 | 0.77 | 0.06 | 91 | 1.26 | 0.06 | 93 | 0.58 | 0.06 | 92 | 0.61 | 0.05 | 91 |
| 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 | 70.54 | 39.62 | 75 | 69.88 | 39.10 | 78 | 69.19 | 39.86 | 73 | 66.66 | 34.67 | 78 | 65 | 28.44 | 82 |
| **Double Leverage** | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 111.65 | 103.92 | 82 | 109.23 | 103.07 | 81 | 110.56 | 103.22 | 83 | 106.93 | 102.81 | 75 | 104.60 | 103.22 | 59 |
| Total investment in subs / Equity capital | 185.82 | 109.01 | 94 | 187.52 | 108.26 | 94 | 182.90 | 108.40 | 94 | 185.10 | 110.16 | 93 | 181.09 | 111.07 | 93 |
| 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) | 1.31 | 0.41 | 83 | 0.66 | 0.25 | 77 | 0.97 | 0.29 | 84 | 1.25 | 0.47 | 80 | 0.46 | 0.36 | 57 |
| Equity investment in subs – equity cap / Net income-div (X) | 1.84 | 1.23 | 70 | 0.81 | 0.83 | 60 | 1.28 | 1.05 | 69 | 2.45 | 1.82 | 72 | 0.64 | 1.22 | 37 |
| **Coverage Analysis** | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 92.14 | 126.15 | 35 | 116.92 | 138.64 | 48 | 101.53 | 152.85 | 26 | 63.78 | 136.59 | 12 | 247.40 | 177.68 | 78 |
| Cash from ops + noncash items + op expense / Op expense + dividend | -71.93 | 116.54 | 9 | 77.89 | 130.64 | 27 | 88.56 | 154.48 | 19 | 97.58 | 147.24 | 19 | 262.10 | 190.27 | 78 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 100.39 | 92.87 | 54 | 89.94 | 103.17 | 41 | 96.25 | 98.54 | 42 | 105.03 | 134.08 | 40 | 100.35 | 116.34 | 33 |
| Pretax operating income + interest expense / Interest expense | 153.97 | 1,457.38 | 24 | 228.97 | 1,479.01 | 21 | 193.27 | 1,835.33 | 12 | 103.28 | 2,016.32 | 12 | 485.68 | 1,968.54 | 26 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 152.22 | 1,417.74 | 23 | 226.77 | 1,667.11 | 20 | 192.45 | 1,770.77 | 11 | 103.17 | 1,539.23 | 11 | 471.29 | 1,632.83 | 26 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 78.18 | 140.52 | 29 | 116.62 | 153.06 | 43 | 103.44 | 174.12 | 25 | 61.09 | 150.43 | 15 | 255.39 | 210.80 | 72 |
| Fees + other income from subsidiaries / Salary + other expenses | -1,274.77 | 10.93 | 0 | -272.16 | 12.78 | 0 | -218.05 | 11.92 | 0 | 91.67 | 13.95 | 95 | 112.32 | 16.52 | 96 |
| Net income / Current part of long-term debt + preferred dividends (X) | 0.83 | 28.68 | 7 | 6.72 | 41.77 | 19 | 6.12 | 47.61 | 10 | 4.89 | 35.64 | 16 | 8.49 | 57.11 | 17 |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 0.69 | 3.32 | 39 | -0.02 | 3.64 | 15 | 0.20 | 3.44 | 36 | 0.29 | 3.85 | 35 | -0.68 | 2.64 | 18 |
| **Past Due and Nonaccrual as a Percent of Loans and Leases** | | | | | | | | | | | | | | | |
| 90+ days past due | | 0.36 | | | 0.21 | | | 0.17 | | | 0.10 | | | 0.04 | |
| Nonaccrual | | 0.76 | | | 0.96 | | | 0.92 | | | 1.03 | | | 0.54 | |
| Total | | 1.12 | | | 1.17 | | | 1.09 | | | 1.13 | | | 0.58 | |
| **Guaranteed Loans as a Percent of Equity Capital** | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| To nonbank subsidiaries | 28.16 | 0.01 | 97 | 21.46 | 0.03 | 96 | 22.40 | 0.02 | 96 | 19.45 | 0.05 | 96 | 18.32 | 0.10 | 96 |
| To subsidiary holding companies | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| Total | 28.16 | 0.01 | 97 | 21.46 | 0.03 | 96 | 22.40 | 0.02 | 96 | 19.45 | 0.05 | 96 | 18.32 | 0.10 | 96 |
| **As a Percent of Consolidated Holding Company Assets** | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 30.90 | 1.69 | 95 | 31.11 | 1.79 | 95 | 30.27 | 1.76 | 95 | 30.32 | 2.66 | 93 | 28.87 | 5.62 | 88 |
| 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 | 9.63 | 0.05 | 96 | 10.79 | 0.07 | 96 | 10.39 | 0.06 | 96 | 10.12 | 0.08 | 96 | 8.56 | 0.19 | 96 |

# 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 | 121.75 | 82.17 | 81 | 75.25 | 78.46 | 57 | 97.78 | 66.37 | 79 | 467.42 | 81.10 | 95 | 23.57 | 57.84 | 19 |
| Dividends declared / Net income | 28.70 | 34 | 38 | 18.97 | 25.30 | 37 | 23.85 | 28.27 | 41 | 48.83 | 42.29 | 61 | 28.41 | 33.08 | 39 |
| Net income – dividends / Average equity | 6.34 | 7.04 | 50 | 11.38 | 9.64 | 71 | 8.30 | 8.62 | 53 | 2.92 | 4.14 | 33 | 7.10 | 6.46 | 58 |
| **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 | 9.84 | 2.20 | 87 | 6.27 | 3.97 | 78 | 4.93 | 4.90 | 73 | 1.95 | 3.41 | 70 | 5.28 | 7.53 | 69 |
| Dividends from subsidiary holding companies | 70.84 | 2.84 | 93 | 141.74 | 6.36 | 92 | 118.87 | 5.91 | 92 | 41.71 | 4.85 | 90 | 418.29 | 21.40 | 95 |
| Dividends from all subsidiaries | 80.68 | 168.66 | 27 | 148 | 193.08 | 47 | 123.80 | 203.53 | 30 | 43.66 | 174.85 | 10 | 423.57 | 260.40 | 82 |
| **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 | 26.85 | 45.98 | 53 | 6.42 | 54.17 | 45 | 6.55 | 62.63 | 24 | 2.57 | 56.39 | 36 | 24.58 | 82.95 | 37 |
| Interest income from nonbank subsidiaries | 21.37 | 2.85 | 92 | 9.17 | 2.35 | 84 | 11.16 | 2.44 | 86 | 14.98 | 7.38 | 83 | 75.42 | 20.25 | 85 |
| Management and service fees from nonbank subsidiaries | 0 | 0.54 | 41 | 0 | 0.63 | 39 | 0 | 0.37 | 40 | 0 | 0.86 | 39 | 0 | 1.92 | 38 |
| Other income from nonbank subsidiaries | -4.51 | 0.18 | 3 | -3.44 | 0.08 | 2 | -4.19 | 0.07 | 2 | -2.69 | 0.16 | 2 | -7.52 | 1.06 | 2 |
| Operating income from nonbank subsidiaries | 43.72 | 54.49 | 53 | 12.15 | 76.16 | 34 | 13.52 | 87.22 | 20 | 14.86 | 79.84 | 30 | 92.48 | 150.41 | 44 |
| **Percent of Subsidiary Holding Companies' Net Income** | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies | 22.83 | 87.73 | 44 | 31.87 | 31 | 45 | 32.52 | 38.10 | 45 | 27.56 | 43.51 | 42 | 126.86 | 61.23 | 88 |
| Interest income from subsidiary holding companies | 21.90 | 13.26 | 77 | 14.02 | 5.39 | 80 | 17.32 | 5.26 | 75 | 43.38 | 8.40 | 85 | 22.82 | 6.54 | 84 |
| 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 | -52.38 | -3.08 | 5 | -8.10 | -0.43 | 5 | -7.22 | -0.40 | 5 | 10.50 | 0.01 | 95 | 6.95 | 0.29 | 92 |
| Operating income from subsidiary holding companies | -7.65 | 98.24 | 5 | 37.79 | 39.64 | 45 | 42.63 | 58.37 | 35 | 81.44 | 55.20 | 71 | 156.63 | 76.49 | 84 |
| **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 | 0.19 | 0.78 | 71 | 0.02 | 0.39 | 54 | 0.03 | 0.23 | 57 | 0.14 | 0.63 | 60 | 0.18 | 0.80 | 59 |
| 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 | 0.68 | 0.03 | 93 | 0 | 0.02 | 46 | 0 | 0.02 | 46 | 0.37 | 0.04 | 92 | 0.01 | 0.03 | 87 |
| Operating income from bank subsidiaries | 0.87 | 75.26 | 10 | 0.02 | 81.78 | 7 | 0.03 | 83.13 | 5 | 0.51 | 82.20 | 7 | 0.19 | 78.80 | 8 |
| Dividends from nonbank subsidiaries | 5.87 | 3.28 | 81 | 2.90 | 2.67 | 77 | 2.65 | 3.07 | 76 | 1.67 | 1.95 | 70 | 1.03 | 2.65 | 62 |
| Interest income from nonbank subsidiaries | 4.67 | 0.24 | 93 | 4.14 | 0.35 | 92 | 4.53 | 0.18 | 94 | 9.73 | 0.73 | 92 | 3.15 | 1.19 | 88 |
| 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 | -0.99 | 0 | 2 | -1.55 | 0.01 | 1 | -1.70 | 0.01 | 0 | -1.75 | 0.01 | 1 | -0.31 | 0.04 | 1 |
| Operating income from nonbank subsidiaries | 9.56 | 5.58 | 80 | 5.49 | 6.48 | 73 | 5.48 | 4.67 | 77 | 9.65 | 4.70 | 82 | 3.86 | 7.29 | 72 |
| Dividends from subsidiary holding companies | 42.26 | 1.79 | 92 | 65.56 | 2.43 | 94 | 64.03 | 2.10 | 93 | 35.79 | 2.53 | 91 | 81.31 | 4.52 | 94 |
| Interest income from subsidiary holding companies | 40.55 | 0.01 | 97 | 28.83 | 0.01 | 96 | 34.10 | 0.01 | 96 | 56.32 | 0.11 | 98 | 14.62 | 0.20 | 95 |
| 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 | -96.97 | 0 | 0 | -16.67 | 0 | 0 | -14.21 | 0 | 0 | 13.63 | 0 | 99 | 4.45 | 0 | 98 |
| Operating income from subsidiary holding companies | -14.16 | 3.21 | 0 | 77.73 | 3.96 | 92 | 83.92 | 3.91 | 94 | 105.74 | 4.56 | 99 | 100.38 | 6.08 | 98 |
| Loans and advances from subsidiaries / Short term debt | 359.58 | 189.04 | 78 | 91.52 | 135.34 | 50 | 166.13 | 158.10 | 68 | 94.16 | 135.13 | 61 | 313.25 | 83.37 | 91 |
| Loans and advances from subsidiaries / Total debt | 9.88 | 28.16 | 42 | 8.97 | 28.31 | 41 | 9.30 | 26.38 | 41 | 8.70 | 27.08 | 44 | 15.13 | 28.33 | 50 |