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

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BHC Name GOLDMAN SACHS GROUP, INC., THE

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 1,601,224,000
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:

GOLDMAN SACHS GROUP, INC., THE
200 WEST STREET

NEW YORK, NY 10282

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	1,547,948,500	1,302,801,500	1,370,360,500	1,118,903,250	970,901,250
Net income ($000)	6,866,000	12,322,000	21,635,000	9,459,000	8,466,000
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)	0.48	2.67	1	0.48	2.65	0	0.48	2.60	0	0.43	2.77	2	0.46	3.01	3
+ Non-interest income	2.74	0.96	93	4.59	1.11	97	3.85	1.04	96	3.54	1.21	93	3.32	1.32	89
– Overhead expense	1.99	2.17	43	2.78	2.24	80	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
– Provision for credit losses	0.16	0.09	77	-0.02	-0.15	71	0.03	-0.09	78	0.26	0.51	19	0.10	0.15	42
+ Securities gains (losses)	0	0	43	0.02	0.01	81	0.01	0.01	79	0.03	0.02	68	0.02	0.01	82
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	9	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.08	1.40	21	2.34	1.79	83	1.99	1.66	75	1.13	1.04	54	1.12	1.56	16
Net operating income	0.89	1.06	30	1.89	1.36	85	1.58	1.26	80	0.85	0.81	48	0.87	1.19	16
Net income	0.89	1.06	30	1.89	1.35	85	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.10	3.12	3	0.97	3.14	2	0.93	3.06	3	1.29	3.55	3	2.37	4.41	3
Interest expense	0.60	0.24	91	0.46	0.27	85	0.43	0.25	86	0.84	0.52	83	1.88	1.08	89
Net interest income (tax equivalent)	0.50	2.88	1	0.51	2.85	0	0.50	2.80	0	0.45	3.01	2	0.48	3.33	3
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.25	0.08	89	0.16	0.13	62	0.19	0.11	74	0.70	0.27	90	0.46	0.21	87
Earnings coverage of net loan and lease losses (X)	30.69	-9.51	60	93.57	4.52	88	66.87	39.72	75	13.44	22.91	52	19.06	24.40	60
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2	1.17	90	1.65	1.39	74	1.58	1.23	80	2.19	1.58	81	1.07	0.83	78
Allowance for loan and lease losses / Total loans and leases	1.86	1.15	90	1.57	1.37	71	1.44	1.20	74	2.08	1.55	80	0.98	0.81	70
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.10	0.41	98	3.18	0.63	99	2.45	0.49	99	3.98	0.71	99	3.32	0.57	98
30–89 days past due loans and leases / Total loans and leases	0.53	0.32	81	0.20	0.27	47	0.51	0.32	78	0.42	0.39	67	0.45	0.43	64
Liquidity and Funding															
Net noncore funding dependence	-5.90	3.09	18	29	-1.82	93	15.71	-2.33	90	60.61	3.20	97	87.87	14.45	96
Net short-term noncore funding dependence	-102.71	-1.79	0	-87.40	-8.21	2	-90.09	-7.71	2	-55.96	-4.76	4	-65.73	3.38	3
Net loans and leases / Total assets	15.07	61.60	2	14.76	59.81	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Capitalization															
Tier 1 leverage ratio	6.99	9.08	7	7.28	9.11	6	7.30	8.98	9	8.08	9.13	18	8.73	9.76	21
Holding company equity capital / Total assets	7.36	10.04	10	7.34	10.88	6	7.51	10.71	8	8.25	11.16	10	9.09	12.43	11
Total equity capital (including minority interest) / Total assets	7.42	10.14	9	7.46	11.01	6	7.57	10.82	7	8.39	11.29	11	9.27	12.57	11
Common equity tier 1 capital / Total risk-weighted assets	14.12	11.90	83	13.88	12.69	71	14.08	12.42	75	14.14	12.38	82	13.28	12.17	77
Net loans and leases / Equity capital (X)	2.05	6.22	3	2.01	5.51	2	2.22	5.53	2	1.90	5.58	3	1.61	5.21	5
Cash dividends / Net income	24.45	34	32	9.02	25.30	21	12.62	28.27	19	24.72	42.30	27	24.85	33.12	33
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	15.37	7.91	78	21.59	9.29	86	25.88	10.50	87	17.12	16.68	55	6.57	9.26	52
Equity capital	15.68	-0.29	83	13.17	9.31	75	14.59	7.46	83	6.28	6.99	52	0.09	10.49	10
Net loans and leases	17.80	11.87	75	34.52	0.79	93	33.66	3.36	94	25.66	9.07	86	14.66	9.10	78
Noncore funding	9.52	10.50	58	26.05	-23.76	95	27.17	-14.79	92	8.54	-12.18	74	11.40	6.59	65
Parent Company Ratios															
Short-term debt / Equity capital	12.90	0.43	98	16.72	0.48	98	8.62	0.57	97	18.01	0.77	96	26.64	1.02	97
Long-term debt / Equity capital	166.83	11.61	98	193.25	11.05	98	188.77	10.95	98	179.48	13.56	98	185.81	13.04	98
Equity investment in subsidiaries / Equity capital	110.51	103.92	78	111.38	103.07	87	110.33	103.22	81	110.69	102.81	88	108.46	103.22	76
Cash from ops + noncash items + op expense / Op expense + dividends	-97.53	116.54	8	119.12	130.64	50	282.69	154.48	88	185.08	147.24	75	124.74	190.27	28

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	4,568,000	3,275,000	6,990,000	6,315,000	8,129,000	39.48	98.18
Income from lease financing receivables	4,000	4,000	8,000	8,000	10,000	0.00	33.33
Fully taxable income on loans and leases	4,572,000	3,279,000	6,998,000	6,323,000	8,139,000	39.43	98.09
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	4,572,000	3,279,000	6,998,000	6,323,000	8,139,000	39.43	98.09
Investment interest income (tax equivalent)	483,000	237,000	502,000	461,000	429,000	103.80	3925.00
Interest on balances due from depository institutions	287,000	7,000	-18,000	249,000	1,220,000	4000.00	-21.15
Interest income on other earning assets	2,859,000	2,510,000	4,760,000	6,687,000	12,019,000	13.90	-13.15
Total interest income (tax equivalent)	8,201,000	6,033,000	12,242,000	13,720,000	21,807,000	35.94	37.23
Interest on time deposits of $250K or more	110,000	41,000	84,000	195,000	246,000	168.29	1275.00
Interest on time deposits < $250K	223,000	242,000	427,000	871,000	937,000	-7.85	1.83
Interest on foreign office deposits	210,000	102,000	205,000	419,000	469,000	105.88	169.23
Interest on other deposits	621,000	275,000	587,000	901,000	1,917,000	125.82	125.82
Interest on other borrowings and trading liabilities	3,210,000	2,046,000	4,047,000	6,165,000	13,230,000	56.89	-5.34
Interest on subordinated debt and mandatory convertible securities	128,000	176,000	300,000	387,000	577,000	-27.27	-59.87
Total interest expense	4,502,000	2,882,000	5,650,000	8,938,000	17,376,000	56.21	4.94
Net interest income (tax equivalent)	3,699,000	3,151,000	6,592,000	4,782,000	4,431,000	17.39	119.40
Non-interest income	21,219,000	29,899,000	52,796,000	39,571,000	32,240,000	-29.03	41.96
Adjusted operating income (tax equivalent)	24,918,000	33,050,000	59,388,000	44,353,000	36,671,000	-24.61	49.81
Overhead expense	15,369,000	18,077,000	31,938,000	29,227,000	24,973,000	-14.98	35.96
Provision for credit losses	1,228,000	-161,000	358,000	2,854,000	990,000		418.14
Securities gains (losses)	0	133,000	187,000	319,000	181,000	-100.00	
Other tax equivalent adjustments	0	0	-1,000	0	0		
Pretax net operating income (tax equivalent)	8,321,000	15,267,000	27,278,000	12,591,000	10,889,000	-45.50	63.45
Applicable income taxes	1,334,000	2,855,000	5,409,000	3,020,000	2,117,000	-53.27	38.67
Tax equivalent adjustments	135,000	38,000	117,000	27,000	64,000	255.26	2150.00
Applicable income taxes (tax equivalent)	1,469,000	2,893,000	5,526,000	3,047,000	2,181,000	-49.22	51.76
Minority interest	-14,000	52,000	117,000	85,000	242,000		
Net income before discontinued operations, net of minority interest	6,866,000	12,322,000	21,635,000	9,459,000	8,466,000	-44.28	68.04
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	6,866,000	12,322,000	21,635,000	9,459,000	8,466,000	-44.28	68.04
Memoranda							
Net income - holding company and noncontrolling (minority) interest	6,852,000	12,374,000	21,752,000	9,544,000	8,708,000	-44.63	66.19
Investment securities income (tax equivalent)	483,000	237,000	502,000	461,000	429,000	103.80	3925.00
US Treasury and agency securities (excluding mortgage-backed securities)	313,000	192,000	369,000	419,000	346,000	63.02	
Mortgage-backed securities	30,000	6,000	11,000	14,000	19,000	400.00	650.00
All other securities	140,000	39,000	122,000	28,000	64,000	258.97	1650.00
Cash dividends declared	1,679,000	1,112,000	2,730,000	2,338,000	2,104,000	50.99	91.67
Common	1,430,000	889,000	2,287,000	1,795,000	1,544,000	60.85	145.28
Preferred	249,000	223,000	443,000	543,000	560,000	11.66	-15.02

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)	1.06	2.90	3	0.93	2.92	3	0.89	2.85	3	1.23	3.27	3	2.25	4	4
Less: Interest expense	0.58	0.22	92	0.44	0.25	85	0.41	0.23	86	0.80	0.48	85	1.79	0.98	89
Equals: Net interest income (tax equivalent)	0.48	2.67	1	0.48	2.65	0	0.48	2.60	0	0.43	2.77	2	0.46	3.01	3
Plus: Non-interest income	2.74	0.96	93	4.59	1.11	97	3.85	1.04	96	3.54	1.21	93	3.32	1.32	89
Equals: adjusted operating income (tax equivalent)	3.22	3.67	23	5.07	3.82	88	4.33	3.70	86	3.96	4.04	50	3.78	4.41	22
Less: Overhead expense	1.99	2.17	43	2.78	2.24	80	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
Less: Provision for credit losses	0.16	0.09	77	-0.02	-0.15	71	0.03	-0.09	78	0.26	0.51	19	0.10	0.15	42
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.02	0.01	81	0.01	0.01	79	0.03	0.02	68	0.02	0.01	82
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	9	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.08	1.40	21	2.34	1.79	83	1.99	1.66	75	1.13	1.04	54	1.12	1.56	16
Less: Applicable income taxes (tax equivalent)	0.19	0.33	13	0.44	0.41	69	0.40	0.38	64	0.27	0.23	61	0.22	0.36	14
Less: Minority interest	0	0	3	0.01	0	90	0.01	0	90	0.01	0	89	0.02	0	91
Equals: Net operating income	0.89	1.06	30	1.89	1.36	85	1.58	1.26	80	0.85	0.81	48	0.87	1.19	16
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.89	1.06	30	1.89	1.35	85	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Memo: Net income (last four quarters)	1.08	1.12	45	1.65	1.25	82	1.58	1.26	80	0.85	0.82	47	0.87	1.19	16
Net income–BHC and noncontrolling (minority) interest	0.89	1.07	29	1.90	1.37	85	1.59	1.27	80	0.85	0.83	49	0.90	1.20	16
Margin Analysis															
Average earning assets / Average assets	96.21	92.97	84	95.36	93.15	76	95.67	93.08	80	95.40	92.32	84	94.96	91.05	88
Average interest-bearing funds / Average assets	59.07	60.12	54	58.10	62.32	31	58.63	61.99	40	57.98	64.06	24	57.52	65.57	19
Interest income (tax equivalent) / Average earning assets	1.10	3.12	3	0.97	3.14	2	0.93	3.06	3	1.29	3.55	3	2.37	4.41	3
Interest expense / Average earning assets	0.60	0.24	91	0.46	0.27	85	0.43	0.25	86	0.84	0.52	83	1.88	1.08	89
Net interest income (tax equivalent) / Average earning assets	0.50	2.88	1	0.51	2.85	0	0.50	2.80	0	0.45	3.01	2	0.48	3.33	3
Yield or Cost															
Total loans and leases (tax equivalent)	3.72	4.01	30	3.29	4.05	12	3.29	4.01	13	3.88	4.27	26	6.07	5.09	89
Interest-bearing bank balances	0.22	0.42	7	0.01	0.11	3	-0.01	0.14	2	0.20	0.27	33	1.27	2.04	14
Federal funds sold and reverse repos	0.08	0.58	19	-0.27	0.26	2	-0.28	0.25	2	0.11	0.68	17	1.57	2.44	20
Trading assets	1.25	0.52	75	1.40	0.42	81	1.36	0.45	81	1.48	0.60	75	1.94	0.99	71
Total earning assets	1.08	3.09	3	0.97	3.11	2	0.92	3.04	3	1.28	3.51	3	2.36	4.36	3
Investment securities (tax equivalent)	1.43	1.85	12	0.93	1.80	4	0.98	1.77	4	1.29	2.25	2	2.44	2.76	24
US Treasury and agency securities (excluding mortgage-backed securities)	0.88	1.22	24	0.79	1.28	24	0.76	1.14	26	1.12	1.75	23	1.94	2.32	27
Mortgage-backed securities	30.30	1.78	99	1.68	1.56	63	1.61	1.57	53	1.97	2.05	38	2.55	2.61	45
All other securities	10.25	2.82	96	3.69	2.91	78	5.22	2.81	92	4.11	3.24	81		4.06	
Interest-bearing deposits	0.62	0.20	94	0.46	0.24	87	0.42	0.21	89	0.97	0.53	89	2.09	1.10	94
Time deposits of $250K or more	0.73	0.50	79	0.66	0.76	43	0.51	0.66	34	1.44	1.42	47	3.91	1.96	99
Time deposits < $250K	0.94	0.44	91	1.05	0.72	80	0.94	0.62	82	1.66	1.36	73	2.11	1.82	68
Other domestic deposits	0.56	0.17	93	0.35	0.17	88	0.33	0.15	88	0.74	0.36	92	2.23	0.93	98
Foreign deposits	0.54	0.25	81	0.29	0.12	81	0.28	0.14	74	0.80	0.42	82	1.34	1.19	56
Federal funds purchased and repos	0.32	0.36	63	0.01	0.19	11	0	0.17	9	0.53	0.62	57	2.75	1.86	83
Other borrowed funds and trading liabilities	1.04	1.24	40	1.03	1.31	39	1.04	1.27	40	1.32	1.50	42	1.76	2.38	19
All interest-bearing funds	0.98	0.36	93	0.76	0.40	89	0.70	0.37	88	1.38	0.74	91	3.11	1.49	94

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	21,219,000	29,899,000	52,796,000	39,571,000	32,240,000
Fiduciary activities income	58,000	49,000	102,000	92,000	89,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	9,688,000	15,845,000	23,840,000	17,904,000	13,419,000
Investment banking fees and commissions	10,285,000	12,439,000	25,568,000	19,341,000	15,490,000
Insurance activities revenue	0	0	0	-1,000	1,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	31,000	0	1,000	0	0
Net securitization income	93,000	200,000	356,000	218,000	321,000
Net gains (losses) on sales of loans, OREO, other assets	45,000	226,000	1,308,000	440,000	1,457,000
Other non-interest income	1,019,000	1,140,000	1,621,000	1,577,000	1,463,000
Total overhead expenses	15,369,000	18,077,000	31,938,000	29,227,000	24,973,000
Personnel expense	7,778,000	11,306,000	17,719,000	13,309,000	12,353,000
Net occupancy expense	636,000	613,000	1,238,000	1,205,000	1,360,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	68,000	62,000	112,000	130,000	157,000
Other operating expenses	6,887,000	6,096,000	12,869,000	14,583,000	11,103,000
Fee income on mutual funds and annuities	821,000	642,000	1,318,000	1,428,000	1,274,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	798,882,000	546,042,000	780,321,000	496,049,000	420,954,000
Number of equivalent employees	47,000	40,800	43,900	40,500	38,300
Average personnel expense per employee	165.49	277.11	403.62	328.62	322.53
Average assets per employee	32,935.07	31,931.41	31,215.50	27,627.24	25,349.90

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.87	2.35	73	2.15	2.15	55	2.50	2.17	58	3.61	2.02	75	3.95	2.72	71
Overhead expenses / Net Interest Income + non-interest income	62.01	59.40	60	54.76	59.03	30	53.89	59.28	25	65.94	62.28	67	68.22	61.29	78
Percent of Average Assets															
Total overhead expense	1.99	2.17	43	2.78	2.24	80	2.33	2.17	64	2.61	2.57	63	2.57	2.69	49
Personnel expense	1	1.20	24	1.74	1.25	89	1.29	1.21	64	1.19	1.30	39	1.27	1.41	38
Net occupancy expense	0.08	0.22	6	0.09	0.24	7	0.09	0.23	8	0.11	0.26	6	0.14	0.28	10
Other operating expenses	0.90	0.72	79	0.95	0.73	82	0.95	0.72	84	1.31	0.94	82	1.16	0.97	76
Overhead less non-interest income	-0.76	1.19	1	-1.81	1.10	1	-1.52	1.10	0	-0.92	1.25	1	-0.75	1.32	0
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.68	58.92	60	54.70	58.45	31	53.78	58.83	27	65.90	61.82	68	68.10	60.64	79
Personnel expense	31.21	32.65	38	34.21	33.10	54	29.84	32.93	29	30.01	32.36	31	33.69	32.39	56
Net occupancy expense	2.55	6.14	9	1.85	6.33	5	2.08	6.23	6	2.72	6.58	6	3.71	6.52	10
Other operating expenses	27.91	19.36	90	18.63	18.60	54	21.86	19.18	70	33.17	22.28	86	30.71	21.20	88
Total non-interest income	85.16	25.40	99	90.47	28.18	99	88.90	27.67	99	89.22	28.83	97	87.92	29.23	96
Fiduciary activities income	0.23	2.23	32	0.15	2.24	28	0.17	2.20	31	0.21	2.09	30	0.24	1.97	34
Service charges on domestic deposit accounts	0	3.45	2	0	3.19	2	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue	38.88	0.45	99	47.94	0.72	99	40.14	0.62	99	40.37	1.28	99	36.59	1.18	99
Investment banking fees and commissions	41.28	2.25	98	37.64	2.52	98	43.05	2.58	98	43.61	2.46	97	42.24	3.54	96
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	0	0	0.47	27
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	0.12	1.38	37	0	0.55	15	0	0.60	24	0	0.01	42	0	0.28	21
Net securitization income	0.37	0	95	0.61	0.01	96	0.60	0.01	96	0.49	0	96	0.88	0.01	97
Net gain (loss) - sales of loans, OREO, and other assets	0.18	1.51	22	0.68	3.83	26	2.20	3.30	48	0.99	3.92	37	3.97	1.86	82
Other non-interest income	4.09	9.09	18	3.45	9.26	9	2.73	9.27	5	3.56	9.65	10	3.99	10.04	12
Overhead less non-interest income	-23.48	32.73	0	-35.77	29.94	0	-35.12	30.52	0	-23.32	31.93	0	-19.82	31.06	0
Applicable income taxes / Pretax net operating income (tax equivalent)	16.03	21.22	12	18.70	21.54	18	19.83	21.18	33	23.99	18.63	85	19.44	20.56	39
Applicable income tax + TE / Pretax net operating income + TE	17.65	23.38	6	18.95	23.10	9	20.26	22.67	15	24.20	21.18	74	20.03	23.23	19

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	37,123,000	28,030,000	37,323,000	26,608,000	27,640,000	32.44	79.91
Commercial and industrial loans	46,776,000	30,312,000	40,287,000	32,172,000	28,292,000	54.32	120.39
Loans to individuals	27,595,000	16,362,000	22,221,000	14,021,000	10,925,000	68.65	649.25
Loans to depository institutions and acceptances of other banks	222,000	237,000	254,000	152,000	152,000	-6.33	-64.08
Agricultural loans	28,000	8,000	8,000	13,000	22,000	250.00	-48.15
Other loans and leases	134,100,000	133,141,000	147,198,000	113,247,000	79,518,000	0.72	150.55
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	245,844,000	208,090,000	247,291,000	186,213,000	146,549,000	18.14	146.50
Less: Allowance for loan and lease losses	4,562,000	3,271,000	3,573,000	3,874,000	1,441,000	39.47	535.38
Net loans and leases	241,282,000	204,819,000	243,718,000	182,339,000	145,108,000	17.80	143.68
Debt securities that reprice or mature in over 1 year	78,548,000	50,529,000	52,032,000	49,962,000	23,538,000	55.45	35123.32
Mutual funds and equity securities	20,000	14,000	38,000	26,000	25,000	42.86	81.82
Subtotal	319,850,000	255,362,000	295,788,000	232,327,000	168,671,000	25.25	222.26
Interest-bearing bank balances	274,636,000	221,036,000	248,237,000	142,914,000	121,869,000	24.25	184.18
Federal funds sold and reverse repos	447,585,000	350,505,000	384,641,000	250,274,000	221,469,000	27.70	52.59
Debt securities that reprice or mature within 1 year	5,161,000	1,200,000	1,520,000	1,238,000	1,256,000	330.08	545.13
Trading assets	388,225,000	403,729,000	394,820,000	420,953,000	384,712,000	-3.84	24.57
Total earning assets	1,435,457,000	1,231,832,000	1,325,006,000	1,047,706,000	897,977,000	16.53	79.06
Non-interest-bearing cash and due from depository institutions	10,078,000	17,199,000	9,866,000	11,772,000	12,504,000	-41.40	-32.96
Premises, fixed assets, and leases	10,059,000	9,869,000	9,819,000	9,823,000	8,848,000	1.93	64.74
Other real estate owned	162,000	261,000	207,000	320,000	554,000	-37.93	-73.00
Investment in unconsolidated subsidiaries	632,000	360,000	486,000	278,000	194,000	75.56	202.39
Intangible and other assets	144,838,000	128,406,000	118,608,000	93,142,000	72,919,000	12.80	74.64
Total assets	1,601,224,000	1,387,925,000	1,463,990,000	1,163,040,000	992,996,000	15.37	76.63
Quarterly average assets	1,567,016,000	1,357,124,000	1,466,244,000	1,151,357,000	983,909,000	15.47	74.24
Average loans and leases (YTD)	245,671,000	199,321,000	212,887,500	163,053,250	133,992,500	23.25	155.30
Memoranda							
Loans held-for-sale	18,000,000	9,714,000	20,505,000	9,211,000	12,100,000	85.30	301.43
Loans not held-for-sale	227,844,000	198,376,000	226,786,000	177,002,000	134,449,000	14.85	139.20
Real estate loans secured by 1–4 family	18,238,000	14,940,000	19,415,000	13,493,000	13,835,000	22.07	72.95
Commercial real estate loans	15,829,000	9,799,000	14,831,000	9,998,000	10,155,000	61.54	125.13
Construction and land development	4,932,000	4,414,000	4,350,000	4,078,000	3,374,000	11.74	375.60
Multifamily	1,055,000	927,000	1,572,000	1,325,000	331,000	13.81	65.88
Nonfarm nonresidential	9,842,000	4,458,000	8,909,000	4,595,000	6,450,000	120.77	83.69
Real estate loans secured by farmland	36,000	36,000	38,000	36,000	14,000	0.00	
Total investment securities	83,729,000	51,743,000	53,590,000	51,226,000	24,819,000	61.82	7997.58
U.S. Treasury securities	81,138,000	48,989,000	50,298,000	48,361,000	24,039,000	65.62	65333.87
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	187,000	704,000	646,000	739,000	755,000	-73.44	-73.99
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	2,384,000	2,036,000	2,608,000	2,100,000	0	17.09	
Mutual funds and equity securities	20,000	14,000	38,000	26,000	25,000	42.86	81.82
Available-for-sale securities	47,739,000	46,499,000	48,883,000	45,931,000	19,002,000	2.67	14366.36
U.S. Treasury securities	45,355,000	44,463,000	46,275,000	43,831,000	19,002,000	2.01	36476.61
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		-100.00
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	2,384,000	2,036,000	2,608,000	2,100,000	0	17.09	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-339,000	254,000	171,000	335,000	140,000		
Available-for-sale securites appreciation (depreciation)	-3,032,000	-115,000	-660,000	614,000	57,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	19,800,000	2,286,000	8,281,000	1,632,000	0	766.14	

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	32,000	13,000	16,000	8,000	6,000	146.15	433.33
NOW, ATS and transaction accounts	132,422,000	97,987,000	121,403,000	77,781,000	4,874,000	35.14	5194.76
Time deposits less brokered deposits < $250K	-26,528,000	-14,843,000	-17,953,000	-5,472,000	-6,576,000		
MMDA and other savings accounts	95,624,000	73,163,000	92,956,000	69,035,000	87,036,000	30.70	49.71
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	201,550,000	156,320,000	196,422,000	141,352,000	85,340,000	28.93	282.91
Time deposits of $250K or more	32,355,000	14,023,000	25,559,000	11,707,000	8,808,000	130.73	2172.12
Foreign deposits	76,908,000	74,385,000	80,494,000	53,561,000	39,198,000	3.39	207.50
Federal funds purchased and repos	210,981,000	189,770,000	212,345,000	148,143,000	132,590,000	11.18	121.73
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	10,091,000	10,710,000	6,730,000	6,085,000	0	-5.78	
Other borrowings w/remaining maturity of 1 year or less	53,107,000	62,269,000	47,374,000	55,126,000	53,592,000	-14.71	7.94
Other borrowings w/remaining maturity over 1 year	244,813,000	234,478,000	246,804,000	207,695,000	202,768,000	4.41	24.25
Brokered deposits < $250K	80,236,000	61,246,000	61,583,000	53,110,000	56,344,000	31.01	73.44
Noncore funding	708,491,000	646,881,000	680,889,000	535,427,000	493,300,000	9.52	71.10
Trading liabilities	256,069,000	199,363,000	181,234,000	154,831,000	109,176,000	28.44	112.53
Subordinated notes and debentures + trust preferred securities	14,016,000	18,718,000	16,892,000	19,959,000	18,308,000	-25.12	-21.80
Other liabilities	302,354,000	263,095,000	277,758,000	213,865,000	194,813,000	14.92	41.15
Total liabilities	1,482,480,000	1,284,377,000	1,353,195,000	1,065,434,000	900,937,000	15.42	80.94
Equity Capital							
Perpetual preferred stock (including surplus)	10,703,000	9,203,000	10,703,000	11,203,000	11,203,000	16.30	-4.46
Common stock	9,000	9,000	9,000	9,000	9,000	0.00	0.00
Common surplus	64,238,000	60,149,000	60,607,000	59,147,000	58,078,000	6.80	13.71
Retained earnings	136,998,000	124,051,000	131,811,000	112,947,000	106,465,000	10.44	48.55
Accumulated other comprehensive income	-1,954,000	-1,889,000	-2,068,000	-1,434,000	-1,484,000		
Other equity capital components	-92,123,000	-89,633,000	-91,136,000	-85,940,000	-84,006,000		
Total holding company equity capital	117,871,000	101,890,000	109,926,000	95,932,000	90,265,000	15.68	35.99
Noncontrolling (minority) interest in subsidiaries	873,000	1,658,000	869,000	1,674,000	1,794,000	-47.35	67.24
Total equity capital, including minority interest	118,744,000	103,548,000	110,795,000	97,606,000	92,059,000	14.68	36.18
Total liabilities and capital	1,601,224,000	1,387,925,000	1,463,990,000	1,163,040,000	992,996,000	15.37	76.63
Memoranda							
Non-interest-bearing deposits	661,000	507,000	637,000	563,000	398,000	30.37	143.91
Interest-bearing deposits	390,388,000	305,467,000	363,421,000	259,167,000	189,292,000	27.80	212.16
Total deposits	391,049,000	305,974,000	364,058,000	259,730,000	189,690,000	27.80	212.01
Long-term debt that reprices within 1 year	92,576,000	90,493,000	88,827,000	85,920,000	89,375,000	2.30	8.97
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	109,926,000	95,932,000	95,932,000	90,265,000	90,185,000		
Accounting restatements	0	0	0	-638,000	12,000		
Net income	6,866,000	12,322,000	21,635,000	9,459,000	8,466,000		
Net sale of new perpetual preferred stock	0	-1,974,000	-476,000	0	4,000		
Net sale of new common stock	1,897,000	972,000	1,430,000	1,046,000	1,209,000		
Sale of treasury stock	19,000	10,000	11,000	11,000	12,000		
Less: Purchase of treasury stock	1,000,000	3,700,000	5,200,000	1,928,000	5,335,000		
Changes incident to business combinations	1,730,000	0	0	0	2,000		
Less: Dividends declared	1,679,000	1,112,000	2,730,000	2,338,000	2,104,000		
Change in other comprehensive income	114,000	-455,000	-634,000	50,000	-2,177,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,000	-105,000	-42,000	5,000	-9,000		
Holding company equity capital, ending balance	117,871,000	101,890,000	109,926,000	95,932,000	90,265,000		

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	2.32	38.78	3	2.02	36.32	3	2.55	36.25	3	2.29	36.22	5	2.78	37.78	7
Commercial and industrial loans	2.92	11.05	9	2.18	12.25	5	2.75	10.76	7	2.77	13.52	8	2.85	12.02	10
Loans to individuals	1.72	3.52	53	1.18	3.48	44	1.52	3.36	53	1.21	3.40	47	1.10	4.20	36
Loans to depository institutions and acceptances of other banks	0.01	0.02	79	0.02	0.01	84	0.02	0.02	84	0.01	0.03	79	0.02	0.04	73
Agricultural loans	0	0.19	30	0	0.21	25	0	0.18	25	0	0.19	27	0	0.24	30
Other loans and leases	8.37	4.45	79	9.59	4.22	87	10.05	4.47	87	9.74	4.63	82	8.01	5.01	74
Net loans and leases	15.07	61.60	2	14.76	59.81	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Debt securities over 1 year	4.91	19.46	7	3.64	17.61	5	3.55	19.46	5	4.30	15.55	7	2.37	14.60	7
Mutual funds and equity securities	0	0.05	30	0	0.06	33	0	0.06	32	0	0.05	34	0	0.06	34
Subtotal	19.98	82.34	0	18.40	78.32	0	20.20	79.22	0	19.98	78.16	2	16.99	79.65	2
Interest-bearing bank balances	17.15	4.59	94	15.93	9.11	89	16.96	8.50	88	12.29	7.51	81	12.27	3.06	96
Federal funds sold and reverse repos	27.95	0.58	99	25.25	0.52	99	26.27	0.54	99	21.52	0.82	96	22.30	1.57	94
Debt securities 1 year or less	0.32	1.68	21	0.09	1.53	10	0.10	1.56	9	0.11	1.68	10	0.13	1.91	8
Trading assets	24.25	0.55	99	29.09	0.60	99	26.97	0.49	99	36.19	1.01	99	38.74	1.19	99
Total earning assets	89.65	90.95	33	88.75	91.43	17	90.51	91.77	35	90.08	91.05	40	90.43	89.53	62
Non-interest cash and due from depository institutions	0.63	1.01	17	1.24	1.01	68	0.67	0.82	33	1.01	1.07	45	1.26	1.14	60
Other real estate owned	0.01	0.01	65	0.02	0.02	68	0.01	0.01	70	0.03	0.02	71	0.06	0.03	76
All other assets	9.72	7.97	72	10.01	7.50	81	8.82	7.35	68	8.90	7.82	67	8.31	9.27	38
Memoranda															
Short-term investments	45.43	7.68	99	41.27	12.01	96	43.33	11.47	97	33.91	11.17	93	34.70	7.63	94
U.S. Treasury securities	5.07	1.96	84	3.53	1.08	85	3.44	1.47	80	4.16	0.84	89	2.42	1.03	76
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	0.01	13.68	1	0.05	12.97	2	0.04	14.14	1	0.06	11.75	3	0.08	11.44	3
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.15	0.52	45	0.15	0.52	44	0.18	0.53	46	0.18	0.42	51	0	0.39	9
Loans held-for-sale	1.12	0.35	86	0.70	0.42	78	1.40	0.55	83	0.79	0.52	74	1.22	0.39	85
Loans held for investment	14.23	61.41	3	14.29	59.85	2	15.49	58.06	3	15.22	61.72	3	13.54	63.50	3
Real estate loans secured by 1–4 family	1.14	12.26	6	1.08	11.69	6	1.33	11.46	7	1.16	11.91	8	1.39	13.29	10
Revolving	0	1.49	7	0.01	1.45	7	0	1.42	6	0	1.66	6	0	2.07	8
Closed-end, secured by first liens	1.13	10.40	9	1.07	9.84	8	1.32	9.67	9	1.14	9.81	10	1.37	10.69	11
Closed-end, secured by junior liens	0	0.18	10	0	0.20	10	0	0.17	9	0.02	0.22	14	0.02	0.28	16
Commercial real estate loans	0.99	24.34	5	0.71	22.48	4	1.01	22.69	4	0.86	22.22	6	1.02	22.23	8
Construction and land development	0.31	3.75	10	0.32	3.35	9	0.30	3.34	9	0.35	3.40	13	0.34	3.44	15
Multifamily	0.07	3.69	5	0.07	3.31	5	0.11	3.57	4	0.11	3.12	6	0.03	3.01	7
Nonfarm nonresidential	0.61	15.50	6	0.32	14.81	4	0.61	14.57	6	0.40	14.72	5	0.65	14.69	9
Real estate loans secured by farmland	0	0.35	21	0	0.34	23	0	0.30	22	0	0.33	25	0	0.36	22

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	15.10	62.08	4	13.47	59.66	5	15.09	61.05	4	14.29	57.15	6	18.86	57.46	8
Real estate loans secured by 1–4 family	7.42	20.31	14	7.18	19.82	15	7.85	19.86	16	7.25	19.43	15	9.44	20.75	18
Revolving	0.03	2.40	9	0.03	2.42	9	0.02	2.43	7	0.01	2.64	7	0.03	3.15	10
Closed-end	7.39	17.67	18	7.15	17.22	21	7.83	17.24	22	7.24	16.59	18	9.41	17.39	23
Commercial real estate loans	6.44	38.23	7	4.71	36.54	6	6	37.86	6	5.37	34.63	6	6.93	33.52	9
Construction and land development	2.01	5.97	26	2.12	5.50	25	1.76	5.65	20	2.19	5.26	25	2.30	5.09	31
1–4 family	0.03	1.34	14	0.32	1.11	33	0.03	1.18	14	0.35	0.93	36	0.48	0.94	47
Other	1.98	4.56	28	1.80	4.33	25	1.73	4.40	22	1.84	4.19	26	1.82	4.02	29
Multifamily	0.43	5.72	4	0.45	5.34	6	0.64	5.78	6	0.71	4.96	9	0.23	4.69	7
Nonfarm nonresidential	4	24.64	7	2.14	24.14	5	3.60	24.56	6	2.47	22.93	6	4.40	22.15	10
Owner-occupied	0.11	8.28	6	0.18	8.14	6	0.15	8.29	6	0.28	7.68	9	0.06	7.72	11
Other	3.89	16.13	9	1.96	15.71	6	3.46	15.94	7	2.19	14.95	6	4.34	14.34	12
Real estate loans secured by farmland	0.01	0.59	28	0.02	0.59	31	0.02	0.54	31	0.02	0.54	31	0.01	0.55	24
Loans to depository institutions and acceptances of other banks	0.09	0.05	87	0.11	0.03	89	0.10	0.04	88	0.08	0.06	85	0.10	0.11	81
Commercial and industrial loans	19.03	18.46	57	14.57	20.98	26	16.29	18.86	50	17.28	22.17	33	19.31	19.53	56
Loans to individuals	11.22	6.27	76	7.86	6.28	68	8.99	6.24	73	7.53	6.13	67	7.45	7.13	63
Credit card loans	4.90	0.53	92	2.69	0.51	90	3.47	0.53	90	2.53	0.65	88	1.64	0.81	83
Agricultural loans	0.01	0.32	33	0	0.37	27	0	0.34	28	0.01	0.32	27	0.02	0.37	36
Other loans and leases	54.55	8.30	96	63.98	8.03	98	59.52	8.75	97	60.82	9.09	97	54.26	9.85	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	32.99	407.54	3	27.82	383.17	3	34.17	391.81	3	27.87	381.27	4	31.81	391.26	5
Real estate loans secured by 1–4 family	16.21	130.40	6	14.83	124.52	7	17.77	126.06	7	14.13	125.03	9	15.92	138.18	8
Revolving	0.06	15.55	6	0.07	15.53	7	0.04	15.44	6	0.01	17.42	6	0.05	21.26	7
Closed-end	16.15	113.22	7	14.76	107.53	7	17.73	108.85	8	14.12	106.14	9	15.88	115.20	9
Commercial real estate loans	14.07	254.23	3	9.73	238.21	3	13.58	245.88	3	10.47	234.65	5	11.69	229.44	8
Construction and land development	4.38	38.88	11	4.38	35.52	10	3.98	35.95	8	4.27	35.62	13	3.88	34.95	12
1–4 family	0.06	8.60	11	0.67	7.06	22	0.06	7.42	12	0.67	6.34	25	0.82	6.61	27
Other	4.32	29.76	14	3.71	28.07	9	3.92	28.11	10	3.60	28.16	12	3.07	27.32	12
Multifamily	0.94	39.14	4	0.92	34.78	4	1.44	38.66	3	1.39	32.74	6	0.38	31.04	7
Nonfarm nonresidential	8.75	162.28	4	4.43	157.17	3	8.16	158.05	3	4.81	155.06	4	7.42	152.10	8
Owner-occupied	0.24	54.20	6	0.37	52.65	5	0.33	52.99	5	0.54	52.37	7	0.10	53.07	9
Other	8.51	106.54	6	4.06	102.08	3	7.83	102.54	4	4.28	100.54	4	7.32	97.41	8
Real estate loans secured by farmland	0.03	3.62	21	0.04	3.59	25	0.03	3.22	24	0.04	3.44	25	0.02	3.60	20
Loans to depository institutions and acceptances of other banks	0.20	0.27	81	0.24	0.18	84	0.23	0.21	84	0.16	0.28	79	0.17	0.44	72
Commercial and industrial loans	41.57	115.10	10	30.09	127.07	5	36.88	114.45	6	33.70	139.91	7	32.56	122.02	9
Loans to individuals	24.52	35.52	59	16.24	35.29	53	20.34	34.55	58	14.69	37.47	49	12.57	43.51	40
Credit card loans	10.71	2.76	88	5.56	2.61	80	7.85	2.77	85	4.93	3.30	78	2.77	4.34	69
Agricultural loans	0.02	1.81	31	0.01	2.01	26	0.01	1.86	27	0.01	1.88	28	0.03	2.18	30
Other loans and leases	119.18	50.19	86	132.16	46.75	90	134.75	51.06	89	118.61	49.54	87	91.53	52.44	79
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.89	30.64	8	5.84	28.84	6	7.27	30.07	6	6.36	27.32	7	8.42	26.45	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	17.24	203.71	6	12.07	187.37	4	16.47	195.33	5	12.41	183.76	7	14.20	178.57	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	17.47	261.50	5	12.44	244.59	3	16.80	252.85	3	12.95	240.85	6	14.30	236.10	7

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	45.43	7.68	99	41.27	12.01	96	43.33	11.47	97	33.91	11.17	93	34.70	7.63	94
Liquid assets	75.05	25.39	99	75.04	28.17	99	74.31	29.03	99	75.17	26.22	98	77	22.44	98
Investment securities	5.23	21.68	5	3.73	19.64	4	3.66	21.63	4	4.40	17.85	5	2.50	16.99	5
Net loans and leases	15.07	61.60	2	14.76	59.81	2	16.65	58.67	2	15.68	61.58	3	14.61	63.77	4
Net loans, leases and standby letters of credit	15.79	62.44	3	15.62	60.62	2	17.52	59.49	2	16.74	62.48	3	15.71	64.84	4
Core deposits	12.59	75.64	1	11.26	74.75	1	13.42	75.71	1	12.15	70.67	3	8.59	63.09	3
Noncore funding	44.25	10.86	96	46.61	10.89	96	46.51	10.30	96	46.04	14.13	95	49.68	19.36	92
Time deposits of $250K or more	2.02	1.54	75	1.01	1.81	32	1.75	1.58	64	1.01	2.11	27	0.89	2.94	15
Foreign deposits	4.80	0.34	92	5.36	0.35	93	5.50	0.34	93	4.61	0.36	93	3.95	0.43	90
Federal funds purchased and repos	13.18	1.20	97	13.67	1.20	98	14.50	1.23	97	12.74	1.47	96	13.35	1.94	94
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-14.78	0.50	1	-11.58	0.52	1	-11.77	0.54	1	-8.78	0.54	3	-8.95	0.48	4
Commercial paper	0.63	0.02	93	0.77	0.01	95	0.46	0.01	93	0.52	0.01	93	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.32	1.63	78	4.49	0.99	90	3.24	1	88	4.74	1.24	89	5.40	3.01	78
Earning assets that reprice within 1 year	64.22	36.16	95	59.70	38.93	91	63.06	37.37	93	51.81	39.38	82	50.21	39.29	84
Interest-bearing liabilities that reprice within 1 year	5.96	6.49	63	4.99	7.04	45	5.54	6.39	59	3.96	8.20	21	3.89	10.19	11
Long-term debt that reprices within 1 year	5.78	0.28	98	6.52	0.26	98	6.07	0.26	97	7.39	0.47	94	9	0.96	92
Net assets that reprice within 1 year	52.47	28.22	94	48.19	30.25	91	51.46	29.65	93	40.46	29.11	78	37.32	26.63	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.90	3.09	18	29	-1.82	93	15.71	-2.33	90	60.61	3.20	97	87.87	14.45	96
Net short-term noncore funding dependence	-102.71	-1.79	0	-87.40	-8.21	2	-90.09	-7.71	2	-55.96	-4.76	4	-65.73	3.38	3
Short-term investment / Short-term noncore funding	182.45	166.36	66	163.96	284.81	41	172.52	273.46	38	149.27	184.19	52	147.67	77.77	78
Liquid assets - short-term noncore funding / Nonliquid assets	200.96	28.61	99	199.77	34.02	99	191.46	36.68	99	211.26	28.18	98	232.59	16.97	98
Net loans and leases / Total deposits	61.70	76.80	21	66.94	74.66	30	66.94	72.79	37	70.20	79.43	26	76.50	90.31	19
Net loans and leases / Core deposits	119.71	82.80	91	131.03	81.17	93	124.08	78.25	93	129	88.34	89	170.04	103.93	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.31	-6.37	81	0.26	0.84	41	0.16	0.12	55	0.36	1.57	29	0.16	0.72	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.79	-13.54	89	-0.12	1.94	6	-0.62	-0.25	38	0.66	4.31	6	0.07	1.36	16
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	42.96	23.58	78	10.11	13.42	55	8.71	14.28	48	10.29	11.38	57	23.34	12.67	71
Available-for-sale securities	57.02	74.56	22	89.87	84.66	46	91.22	83.77	53	89.66	87.23	43	76.56	85.40	29
U.S. Treasury securities	96.91	9.26	99	94.68	5.52	99	93.86	6.70	99	94.41	4.72	97	96.86	6.15	99
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	0.22	63.23	1	1.36	66.59	2	1.21	66.54	1	1.44	66.64	2	3.04	67.43	3
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	2.85	3.01	63	3.93	3.17	67	4.87	3.08	73	4.10	3.01	71	0	2.94	9
Mutual funds and equity securities	0.02	0.28	36	0.03	0.32	38	0.07	0.29	43	0.05	0.35	39	0.10	0.40	44
Debt securities 1 year or less	6.16	8.89	54	2.32	8.69	24	2.84	7.78	29	2.42	10.55	19	5.06	11.86	32
Debt securities 1 to 5 years	87.85	20.02	99	81.23	17.05	99	82.43	18.25	98	75.36	17.03	99	68.37	17.94	95
Debt securities over 5 years	5.96	68.75	2	16.43	72.17	5	14.66	71.11	3	22.17	69.86	5	26.47	66.02	12
Pledged securities	23.65	30.80	42	4.42	33.87	11	15.45	32.26	27	3.19	35.67	10	0	30.57	2
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	27	-31.70	90	44.64	51.37	58	60.84	27.98	71	14.46	183.32	17	-12.89	26.69	22
Investment securities	61.82	21.19	87	34.66	33.34	59	4.61	31.36	17	106.40	23.62	93	86.30	11.75	94
Core deposits	28.93	9.58	85	21.69	16.88	75	38.96	16.94	88	65.63	26.88	92	19.57	11.23	78
Noncore funding	9.52	10.50	58	26.05	-23.76	95	27.17	-14.79	92	8.54	-12.18	74	11.40	6.59	65

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)	334,161,000	323,031,000	316,014,000	228,452,000	224,379,000
Commit: Secured commercial real estate loans	3,883,000	4,515,000	5,652,000	4,060,000	3,609,000
Commit: Unsecured real estate loans	623,000	285,000	522,000	260,000	436,000
Credit card lines (reported semiannually, June/Dec)	57,181,000	26,572,000	33,967,000	21,640,000	13,669,000
Securities underwriting	0	377,000	1,114,000	360,000	820,000
Standby letters of credit	11,493,000	11,943,000	12,728,000	12,377,000	10,882,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	17,110,000	25,996,000	19,734,000	29,808,000	26,737,000
Credit derivatives - notional amount (holding company as guarantor)	491,079,000	553,103,000	510,235,000	515,831,000	522,514,000
Credit derivatives - notional amount (holding company as beneficiary)	542,407,000	597,853,000	570,543,000	559,384,000	581,761,000
Credit derivative contracts w/ purchased credit protection-investment grade	798,127,000	884,220,000	801,031,000	803,987,000	674,967,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	499,996,000	421,487,000	537,553,000	408,615,000	457,986,000
Derivative Contracts					
Interest rate futures and forward contracts	3,697,832,000	4,044,909,000	2,794,091,000	3,241,598,000	2,911,572,000
Written options contracts (interest rate)	4,705,132,000	5,699,660,000	4,788,784,000	4,943,290,000	5,766,406,000
Purchased options contracts (interest rate)	4,685,077,000	5,702,748,000	4,477,598,000	5,066,608,000	5,791,850,000
Interest rate swaps	20,387,147,000	17,198,259,000	19,795,311,000	15,530,168,000	15,533,295,000
Futures and forward foreign exchange	3,110,503,000	3,553,984,000	3,826,940,000	3,208,100,000	3,152,627,000
Written options contracts (foreign exchange)	403,358,000	454,504,000	393,705,000	430,353,000	436,806,000
Purchased options contracts (foreign exchange)	433,106,000	476,300,000	411,631,000	461,920,000	450,841,000
Foreign exchange rate swaps	2,057,115,000	1,896,362,000	1,997,933,000	1,878,044,000	1,833,605,000
Commodity and other futures and forward contracts	444,742,000	385,370,000	422,859,000	320,765,000	316,453,000
Written options contracts (commodity and other)	894,381,000	923,948,000	788,268,000	731,534,000	772,024,000
Purchased options contracts (commodity and other)	871,709,000	895,138,000	787,406,000	740,200,000	781,419,000
Commodity and other swaps	759,721,000	856,214,000	878,018,000	740,845,000	705,257,000

	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)	20.87	24.48	44	23.27	22.45	59	21.59	22.78	52	19.64	22.01	50	22.60	23.52	55
Standby letters of credit	0.72	0.66	66	0.86	0.67	73	0.87	0.65	72	1.06	0.71	75	1.10	0.84	73
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	1.07	0.09	90	1.87	0.12	93	1.35	0.10	92	2.56	0.18	93	2.69	0.40	91
Credit derivatives - notional amount (holding company as guarantor)	30.67	0.26	99	39.85	0.25	99	34.85	0.24	99	44.35	0.35	99	52.62	0.42	99
Credit derivatives - notional amount (holding company as beneficiary)	33.87	0.18	99	43.08	0.19	99	38.97	0.18	99	48.10	0.30	99	58.59	0.52	99
Credit derivative contracts w/ purchased credit protection-investment grade	49.84	0.19	99	63.71	0.18	99	54.72	0.18	99	69.13	0.25	99	67.97	0.30	99
Credit derivative contracts w/ purchased credit protection-noninvest grade	31.23	0.17	99	30.37	0.14	99	36.72	0.13	99	35.13	0.30	97	46.12	0.45	97
Derivative contracts	2,651.09	44.65	98	3,032.40	49.75	99	2,825.33	46.30	99	3,206.55	48.62	99	3,872.34	68.47	98
Interest rate contracts	2,090.60	32.11	98	2,352.11	35.96	99	2,175.96	32.46	99	2,474.69	34.36	99	3,021.47	47.31	98
Interest rate futures and forward contracts	230.94	3.60	96	291.44	5.17	98	190.85	3.25	97	278.72	6.21	97	293.21	10.67	96
Written options contracts (interest rate)	293.85	1.58	99	410.66	1.82	99	327.10	1.41	99	425.03	2.18	99	580.71	2.47	98
Purchased options contracts (interest rate)	292.59	1.48	98	410.88	1.33	99	305.85	1.31	99	435.63	1.46	99	583.27	2.65	98
Interest rate swaps	1,273.22	21.90	98	1,239.13	20.67	99	1,352.15	20.49	99	1,335.31	20.83	99	1,564.29	28.86	98
Foreign exchange contracts	374.97	6.76	96	459.76	6.16	96	452.89	6.30	96	514.03	6.01	96	591.53	10.12	95
Futures and forward foreign exchange contracts	194.26	4.19	97	256.06	3.93	98	261.40	3.78	98	275.84	3.47	98	317.49	5.23	98
Written options contracts (foreign exchange)	25.19	0.04	97	32.75	0.04	97	26.89	0.04	97	37	0.03	97	43.99	0.05	97
Purchased options contracts (foreign exchange)	27.05	0.05	97	34.32	0.04	98	28.12	0.04	97	39.72	0.04	97	45.40	0.08	97
Foreign exchange rate swaps	128.47	0.79	96	136.63	0.73	96	136.47	0.76	96	161.48	0.77	96	184.65	2.03	96
Equity, commodity, and other derivative contracts	185.52	1.19	98	220.52	0.86	98	196.49	0.92	98	217.82	1.86	99	259.33	3.32	99
Commodity and other futures and forward contracts	27.78	0.08	98	27.77	0.07	98	28.88	0.07	98	27.58	0.14	98	31.87	0.19	99
Written options contracts (commodity and other)	55.86	0.41	97	66.57	0.29	98	53.84	0.32	97	62.90	0.52	97	77.75	0.98	97
Purchased options contracts (commodity and other)	54.44	0.31	98	64.49	0.19	99	53.78	0.21	99	63.64	0.37	98	78.69	0.94	98
Commodity and other swaps	47.45	0.32	98	61.69	0.29	99	59.97	0.31	99	63.70	0.32	99	71.02	0.38	99
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	136.02	46.07	94	162.07	42.93	95	148.44	44.98	94	140.11	42.82	93	167.46	45.53	95

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	42,449,823,000	42,087,396,000	41,362,544,000	37,293,425,000	38,452,155,000
Interest rate contracts	33,475,188,000	32,645,576,000	31,855,784,000	28,781,664,000	30,003,123,000
Foreign exchange contracts	6,004,082,000	6,381,150,000	6,630,209,000	5,978,417,000	5,873,879,000
Equity, commodity, and other contracts	2,970,553,000	3,060,670,000	2,876,551,000	2,533,344,000	2,575,153,000
Derivatives Position					
Futures and forwards	7,253,077,000	7,984,263,000	7,043,890,000	6,770,463,000	6,380,652,000
Written options	6,002,871,000	7,078,112,000	5,970,757,000	6,105,177,000	6,975,236,000
Exchange-traded	1,381,057,000	1,430,172,000	1,143,719,000	1,419,563,000	1,984,464,000
Over-the-counter	4,621,814,000	5,647,940,000	4,827,038,000	4,685,614,000	4,990,772,000
Purchased options	5,989,892,000	7,074,186,000	5,676,635,000	6,268,728,000	7,024,110,000
Exchange-traded	1,328,597,000	1,865,073,000	1,012,686,000	1,738,260,000	2,088,979,000
Over-the-counter	4,661,295,000	5,209,113,000	4,663,949,000	4,530,468,000	4,935,131,000
Swaps	23,203,983,000	19,950,835,000	22,671,262,000	18,149,057,000	18,072,157,000
Held for trading	42,170,391,000	41,855,706,000	41,114,188,000	37,087,992,000	38,304,707,000
Interest rate contracts	33,219,304,000	32,434,302,000	31,629,969,000	28,592,109,000	29,869,165,000
Foreign exchange contracts	5,980,598,000	6,360,744,000	6,608,793,000	5,962,595,000	5,860,435,000
Equity, commodity, and other contracts	2,970,489,000	3,060,660,000	2,875,426,000	2,533,288,000	2,575,107,000
Non-traded	279,432,000	231,690,000	248,356,000	205,433,000	147,448,000
Interest rate contracts	255,884,000	211,274,000	225,815,000	189,555,000	133,958,000
Foreign exchange contracts	23,484,000	20,406,000	21,416,000	15,822,000	13,444,000
Equity, commodity, and other contracts	64,000	10,000	1,125,000	56,000	46,000
Derivative contracts (excluding futures and FX 14 days or less)	52,313,766,000	47,030,073,000	50,630,315,000	41,241,737,000	40,729,159,000
One year or less	43,808,797,000	38,408,362,000	41,297,470,000	33,258,503,000	33,020,259,000
Over 1 year to 5 years	5,390,169,000	5,405,063,000	6,097,064,000	4,919,816,000	4,842,698,000
Over 5 years	3,114,800,000	3,216,648,000	3,235,781,000	3,063,418,000	2,866,202,000
Gross negative fair value (absolute value)	455,731,000	430,197,000	417,389,000	525,594,000	407,217,000
Gross positive fair value	486,152,000	458,600,000	444,393,000	553,224,000	422,016,000
Held for trading	485,010,000	457,381,000	443,347,000	551,873,000	418,801,000
Non-traded	1,142,000	1,219,000	1,046,000	1,351,000	3,215,000
Current credit exposure on risk-based capital derivative contracts	84,066,000	162,781,000	90,892,000	177,863,000	147,120,000
Credit losses on derivative contracts	61,000	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	598,000	259,000	188,000	258,000	333,000
90+ days past due	320,000	84,000	307,000	85,000	24,000

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	78.86	93.66	16	77.57	94.09	16	77.02	94.17	14	77.18	94.10	14	78.03	93.44	17
Foreign exchange contracts	14.14	3.30	86	15.16	3.27	86	16.03	3.47	88	16.03	3.49	87	15.28	3.20	87
Equity, commodity, and other contracts	7	1.20	88	7.27	1.17	89	6.95	1.14	88	6.79	1.17	88	6.70	1.64	87
Futures and forwards	17.09	9.78	73	18.97	12.57	70	17.03	11.16	72	18.15	14.05	65	16.59	13.49	66
Written options	14.14	5.78	81	16.82	7.49	80	14.44	6.28	81	16.37	8.18	79	18.14	5.91	88
Exchange-traded	3.25	0.15	95	3.40	0.11	96	2.77	0.12	95	3.81	0.14	96	5.16	0.15	95
Over-the-counter	10.89	5.46	77	13.42	7.20	76	11.67	5.96	78	12.56	7.73	78	12.98	5.10	83
Purchased options	14.11	3.69	88	16.81	3.44	93	13.72	3.27	88	16.81	3.42	92	18.27	4.42	89
Exchange-traded	3.13	0.15	95	4.43	0.12	97	2.45	0.12	94	4.66	0.15	96	5.43	0.28	93
Over-the-counter	10.98	3.17	86	12.38	3.04	87	11.28	2.87	87	12.15	2.86	88	12.83	3.35	87
Swaps	54.66	74.97	22	47.40	71.23	20	54.81	74.26	21	48.67	68.76	25	47	69.75	23
Held for trading	99.34	37.98	91	99.45	40.60	89	99.40	40.42	89	99.45	43.53	91	99.62	44.16	92
Interest rate contracts	78.26	31.52	78	77.06	34.42	76	76.47	34.15	76	76.67	36.62	76	77.68	37.24	76
Foreign exchange contracts	14.09	1.71	90	15.11	1.57	92	15.98	1.68	92	15.99	1.60	92	15.24	1.60	91
Equity, commodity, and other contracts	7	0.58	92	7.27	0.58	93	6.95	0.60	91	6.79	0.68	92	6.70	0.83	91
Non-traded	0.66	62.02	8	0.55	59.40	10	0.60	59.58	10	0.55	56.47	8	0.38	55.84	7
Interest rate contracts	0.60	57.94	8	0.50	56.19	10	0.55	56.71	10	0.51	53.82	10	0.35	52.22	8
Foreign exchange contracts	0.06	0.36	71	0.05	0.38	70	0.05	0.40	69	0.04	0.46	70	0.03	0.34	69
Equity, commodity, and other contracts	0	0.10	77	0	0.13	76	0	0.09	79	0	0.10	75	0	0.13	76
Derivative contracts (excluding futures and forex 14 days or less)	123.24	93.09	95	111.74	91.87	94	122.41	92.53	95	110.59	91.48	89	105.92	93.86	89
One year or less	103.20	31.78	96	91.26	28.05	92	99.84	27.56	96	89.18	32.05	89	85.87	32.17	87
Over 1 year to 5 years	12.70	24.76	30	12.84	26.03	28	14.74	27.01	28	13.19	27.06	29	12.59	30.45	26
Over 5 years	7.34	27.14	26	7.64	30.08	23	7.82	29.89	24	8.21	29.56	23	7.45	28.09	24
Gross negative fair value (absolute value)	1.07	1.56	32	1.02	1.25	49	1.01	0.98	53	1.41	1.55	56	1.06	0.83	63
Gross positive fair value	1.15	1.74	42	1.09	1.68	27	1.07	1.34	36	1.48	2.23	30	1.10	1.19	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.19	0.07	98	4.37	0.05	99	3.91	0.04	99	5.67	0.07	99	4.77	0.06	99
Gross positive fair value (X)	4.47	0.08	98	4.66	0.07	99	4.16	0.05	99	5.97	0.09	99	4.94	0.07	99
Held for trading (X)	4.46	0.06	98	4.64	0.05	99	4.15	0.04	99	5.95	0.07	99	4.90	0.06	99
Non-traded (X)	0.01	0.02	59	0.01	0.01	63	0.01	0.01	62	0.01	0.02	62	0.04	0.01	90
Current credit exposure (X)	0.77	0.04	98	1.65	0.05	99	0.85	0.04	99	1.92	0.06	99	1.72	0.05	98
Credit losses on derivative contracts	0.06	0	99	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0.55	0	99	0.26	0	99	0.18	0	99	0.28	0	99	0.39	0	99
90+ days past due	0.29	0	99	0.09	0	98	0.29	0	99	0.09	0	99	0.03	0	99
Other Ratios															
Current credit exposure / Risk-weighted assets	12.08	0.54	98	25.26	0.63	99	13.30	0.46	98	30.80	0.85	99	26.10	0.73	98

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,573,000	3,874,000	3,874,000	1,441,000	1,066,000
Gross losses	376,000	212,000	529,000	1,227,000	637,000
Write-downs, transfers to loans held-for-sale	6,000	32,000	75,000	240,000	133,000
Recoveries	67,000	54,000	121,000	80,000	17,000
Net losses	309,000	158,000	408,000	1,147,000	620,000
Provision for loan and lease losses	1,296,000	-445,000	120,000	2,853,000	990,000
Adjustments	2,000	0	-13,000	727,000	5,000
Ending balance	4,562,000	3,271,000	3,573,000	3,874,000	1,441,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.17	0.08	81	-0.07	-0.14	59	0.01	-0.09	77	0.25	0.51	19	0.10	0.15	42
Provision for loan and lease losses / Average loans and leases	1.06	0.14	94	-0.45	-0.25	31	0.06	-0.16	82	1.75	0.82	91	0.74	0.24	90
Provision for loan and lease losses / Net loan and lease losses	419.42	198.72	74	-281.65	77.32	25	29.41	-105.48	69	248.74	487.86	33	159.68	130.58	74
Allowance for loan and lease losses / Total loans and leases not held for sale	2	1.17	90	1.65	1.39	74	1.58	1.23	80	2.19	1.58	81	1.07	0.83	78
Allowance for loan and lease losses / Total loans and leases	1.86	1.15	90	1.57	1.37	71	1.44	1.20	74	2.08	1.55	80	0.98	0.81	70
Allowance for loan and lease losses / Net loans and leases losses (X)	7.38	28.67	28	10.35	15.27	54	8.76	21.39	35	3.38	11.58	14	2.32	8.03	19
Allowance for loan and lease losses / Nonaccrual assets	91.35	413.77	6	51.34	318.67	3	60.98	364.13	4	54.55	299.17	3	33.31	218.72	4
ALLL / 90+ days past due + nonaccrual loans and leases	86.96	319.24	9	50.42	260.68	6	57.35	287.08	6	53.51	244.34	7	24.92	151.73	5
Gross loan and lease losses / Average loans and leases	0.31	0.16	81	0.21	0.22	56	0.25	0.19	70	0.75	0.34	88	0.48	0.28	80
Recoveries / Average loans and leases	0.05	0.07	48	0.05	0.08	43	0.06	0.08	41	0.05	0.07	40	0.01	0.08	12
Net losses / Average loans and leases	0.25	0.08	89	0.16	0.13	62	0.19	0.11	74	0.70	0.27	90	0.46	0.21	87
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	93	0.02	0	96	0.04	0	97	0.15	0	98	0.10	0	98
Recoveries / Prior year-end losses	12.67	23.25	22	4.40	16.12	12	9.86	34.67	12	12.56	33.98	9	4.38	36.22	5
Earnings coverage of net loan and lease losses (X)	30.69	-9.51	60	93.57	4.52	88	66.87	39.72	75	13.44	22.91	52	19.06	24.40	60
Net Loan and Lease Losses By Type															
Real estate loans	0.01	-0.01	82	0	0.03	42	0.01	0.02	52	0.01	0.04	35	0.18	0.01	97
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	62	0	-0.02	70	0	0.01	46	0	0.01	42
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.02	70	0	-0.01	62	0	-0.01	67	0	0	48	0	0	45
Commercial real estate loans	0.03	0	86	0	0.05	38	0.01	0.04	57	0.03	0.07	47	0	0.01	38
Construction and land development	0	-0.02	73	0	0	64	0.02	0	86	0.07	0	88	0	-0.01	60
1–4 family	0	0	60	0	0	57	0.02	0	96	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0.07	0	90	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.04	0	88	0	0.07	35	0.01	0.05	48	0	0.11	14	0	0.02	38
Owner-occupied	0.04	0	94	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	55	0	0.06	37	0.01	0.04	58	0	0.08	24	0	0.01	40
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	0.62	0.10	93	0.19	0.20	55	0.41	0.17	85	2.35	0.47	94	0.80	0.37	84
Loans to individuals	1.20	0.65	81	1.43	0.78	80	0.92	0.71	68	2.11	1.13	80	3.01	1.17	88
Credit card loans	2.42	1.99	62	2.25	2.18	45	1.60	1.84	38	1.62	2.92	26	0.25	3.11	12
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	0.14	11	0.02	0.08	55	0.02	0.10	51	0.08	0.15	59	0.02	0.15	42

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	1,304,000	423,000	1,259,000	789,000	664,000
90+ days past due loans and leases	252,000	116,000	371,000	138,000	1,456,000
Nonaccrual loans and leases	4,994,000	6,371,000	5,859,000	7,102,000	4,326,000
Total past due and nonaccrual loans and leases	6,550,000	6,910,000	7,489,000	8,029,000	6,446,000
Restructured 30–89 days past due	3,000	1,000	2,000	2,000	0
Restructured 90+ days past due	3,000	1,000	2,000	2,000	0
Restructured nonaccrual	253,000	270,000	302,000	344,000	261,000
Total restructured loans and leases	259,000	272,000	306,000	348,000	261,000
30–89 days past due loans held for sale	750,000	272,000	851,000	544,000	301,000
90+ days past due loans held for sale	69,000	9,000	228,000	39,000	5,000
Nonaccrual loans held for sale	1,414,000	1,475,000	1,595,000	1,366,000	650,000
Total past due and nonaccrual loans held for sale	2,233,000	1,756,000	2,674,000	1,949,000	956,000
Restructured loans and leases in compliance	27,000	10,000	22,000	2,000	0
Other real estate owned	162,000	261,000	207,000	320,000	554,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.53	0.32	81	0.20	0.27	47	0.51	0.32	78	0.42	0.39	67	0.45	0.43	64
90+ days past due loans and leases	0.10	0.09	72	0.06	0.10	66	0.15	0.10	77	0.07	0.12	60	0.99	0.15	93
Nonaccrual loans and leases	2.03	0.38	97	3.06	0.58	99	2.37	0.46	98	3.81	0.66	99	2.95	0.51	99
90+ days past due and nonaccrual loans and leases	2.13	0.53	94	3.12	0.73	96	2.52	0.62	96	3.89	0.85	97	3.95	0.71	97
30–89 days past due restructured	0	0.01	51	0	0.01	43	0	0.01	47	0	0.01	40	0	0.01	13
90+ days past due restructured	0	0	73	0	0	69	0	0	70	0	0.01	67	0	0.01	29
Nonaccrual restructured	0.10	0.09	64	0.13	0.12	56	0.12	0.10	62	0.18	0.13	71	0.18	0.14	65
30–89 days past due loans held for sale	0.31	0	98	0.13	0	98	0.34	0	99	0.29	0	99	0.21	0	99
90+ days past due loans held for sale	0.03	0	94	0	0	89	0.09	0	95	0.02	0	91	0	0	90
Nonaccrual loans held for sale	0.58	0	99	0.71	0	98	0.64	0	98	0.73	0.01	99	0.44	0	98
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.53	0.32	81	0.20	0.27	47	0.51	0.32	78	0.42	0.40	67	0.45	0.43	64
90+ days past due assets	0.10	0.10	72	0.06	0.10	66	0.15	0.10	77	0.07	0.12	60	0.99	0.15	93
Nonaccrual assets	2.03	0.39	96	3.06	0.59	99	2.37	0.47	98	3.81	0.67	99	2.95	0.53	99
30+ days past due and nonaccrual assets	2.66	0.88	90	3.32	1.04	93	3.03	0.97	94	4.31	1.29	96	4.40	1.19	95
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.32	65	0.47	0.43	63	0.43	0.36	68	0.62	0.52	67	0.58	0.44	69
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.34	61	0.49	0.46	59	0.44	0.37	67	0.65	0.55	68	0.64	0.48	73
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.32	0.38	54	0.48	0.52	50	0.42	0.41	61	0.64	0.60	58	0.49	0.53	51
Allowance for loan and lease losses	113.74	57.44	87	203.12	67.93	92	170.50	62.64	91	191.74	66.66	93	338.65	115.41	92
Equity capital + allowance for loan and lease losses	4.24	3.52	69	6.32	4.43	78	5.37	3.60	78	7.44	4.97	81	5.32	4.28	68
Tier 1 capital + allowance for loan and lease losses	4.58	3.97	65	6.53	5.28	70	5.52	4.30	71	7.69	6.05	69	5.62	5.65	55
Loans and leases + other real estate owned	2.11	0.63	93	3.19	0.88	95	2.46	0.71	95	3.98	0.97	96	3.32	0.85	96

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	2.72	0.26	98	1.10	0.24	94	2.80	0.26	97	2.34	0.39	98	1.81	0.38	97
	90+ days past due	0.21	0.11	84	0.05	0.12	63	0.64	0.12	88	0.15	0.16	75	5.16	0.16	98
	Nonaccrual	7.17	0.45	99	10.30	0.65	99	8.07	0.52	99	11.55	0.76	99	7	0.46	98
Commercial and industrial	30–89 days past due	0.02	0.28	10	0.04	0.17	22	0.01	0.24	8	0.06	0.23	17	0.10	0.31	21
	90+ days past due	0.02	0.03	61	0.15	0.02	96	0.11	0.04	89	0.15	0.03	91	0.03	0.05	58
	Nonaccrual	4.30	0.46	99	8.98	0.64	99	6.10	0.57	99	9.46	0.75	98	6.73	0.83	98
Individuals	30–89 days past due	0.95	0.70	71	0.62	0.55	65	0.62	0.63	54	1.05	0.83	72	1.24	0.83	74
	90+ days past due	0.59	0.07	93	0.34	0.07	89	0.39	0.09	89	0.36	0.14	81	0.19	0.17	70
	Nonaccrual	0.17	0.18	54	0.45	0.18	84	0.23	0.17	70	0.54	0.28	81	0.82	0.17	94
Depository institution loans	30–89 days past due	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual	14.86	0.01	97	32.91	0	97	31.50	0	97	47.37	0	97	47.37	0	98
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	14.29	0.36	97	100	0.69	99	100	0.70	99	100	0.49	99	100	0.67	98
Foreign governments	30–89 days past due	0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	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	0.03	44
Other loans and leases	30–89 days past due	0.02	0.11	54	0	0.11	18	0.05	0.12	59	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.18	0.07	83	0.45	0.13	86	0.17	0.09	78	0.73	0.15	90	0.38	0.13	85

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	3.96	0.39	97	1.96	0.35	96	4.27	0.46	97	3.94	0.65	97	3.04	0.67	97
	90+ days past due	0.03	0.22	56	0.07	0.27	61	0	0.24	18	0.27	0.33	77	7	0.31	95
	Nonaccrual	7.02	0.61	98	9.63	0.82	99	8.23	0.71	99	9.91	0.89	99	5.75	0.73	98
Revolving	30–89 days past due	1.43	0.26	96	0	0.29	6	0	0.28	9	0	0.48	5	0	0.45	5
	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	12.86	1.15	97	2.86	1.05	87	6.52	1.18	90	0	1.13	5	0	1	5
Closed-end	30–89 days past due	3.97	0.42	97	1.97	0.36	96	4.28	0.49	96	3.95	0.65	98	3.05	0.70	95
	90+ days past due	0.03	0.25	56	0.07	0.29	60	0	0.26	18	0.27	0.38	77	7.02	0.35	95
	Nonaccrual	7	0.60	98	9.66	0.77	99	8.23	0.67	99	9.92	0.87	99	5.77	0.70	98
Junior lien	30–89 days past due	0.01	0.01	73	0.01	0.01	55	0.01	0.01	42	0.04	0.02	81	0.01	0.02	46
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	37	0.01	0.04	31	0.01	0.03	37	0.03	0.04	44	0.01	0.04	33
Commercial real estate	30–89 days past due	1.51	0.16	99	0	0.14	6	1.19	0.15	99	0.62	0.26	84	0.39	0.18	85
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	3.40	0.32	98	6.34	0.52	99	3.51	0.38	98	6.77	0.62	99	0.88	0.23	95
Construction and development	30–89 days past due	2.41	0.22	96	0	0.12	18	1.31	0.17	92	1.52	0.28	92	1.19	0.28	90
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	8.64	0.16	99	10.69	0.36	98	9.61	0.20	99	12.85	0.41	98	2.46	0.20	95
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0.14	0.02	92	0.02	0.03	65	0.44	0.06	92
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.32	0.01	98	1.09	0.02	98	0.07	0.01	88	1.57	0.03	99	1.07	0.02	99
Other	30–89 days past due	2.41	0.17	96	0	0.07	21	1.17	0.13	92	1.50	0.22	92	0.74	0.20	88
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	8.31	0.13	99	9.61	0.29	97	9.54	0.16	99	11.28	0.35	98	1.39	0.17	94
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	1.22	0.13	99	0	0.14	7	1.35	0.13	99	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	1.14	0.39	92	3.34	0.66	97	1.16	0.45	89	3.33	0.80	97	0.09	0.28	23
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.07	0.14	38	0.18	0.25	46	0.08	0.17	36	0.17	0.27	37	0	0.16	7
Other	30–89 days past due	1.22	0.08	99	0	0.09	12	1.35	0.08	99	0	0.14	11	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.07	0.21	92	3.16	0.40	98	1.08	0.23	92	3.16	0.44	98	0.09	0.10	54
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	1.62	1.02	86	1.30	0.63	87	1.27	0.81	77	1.68	0.95	84	2.57	1.19	91
	90+ days past due	1.31	0.44	96	0.89	0.39	81	0.99	0.45	84	0.98	0.63	69	0.83	0.78	51
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	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	-27,876,000	-29,475,000	-30,520,000	-26,786,000	-25,919,000
Retained earnings	137,827,000	125,092,000	132,916,000	114,075,000	106,465,000
Accumulated other comprehensive income (AOCI)	-1,954,000	-1,889,000	-2,068,000	-1,434,000	-1,484,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	107,997,000	93,728,000	100,328,000	85,855,000	79,062,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	7,626,000	4,253,000	4,039,000	4,424,000	4,400,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	2,093,000	35,000	35,000	-210,000	-188,000
Subtotal:	98,278,000	89,440,000	96,254,000	81,641,000	74,850,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	98,278,000	89,440,000	96,254,000	81,641,000	74,850,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	10,703,000	9,203,000	10,703,000	11,203,000	11,203,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	10,703,000	9,203,000	10,703,000	11,203,000	11,203,000
Less: Additional tier 1 capital deductions	192,000	129,000	191,000	114,000	613,000
Additional tier 1 capital	10,511,000	9,074,000	10,512,000	11,089,000	10,590,000
Tier 1 Capital	108,789,000	98,514,000	106,766,000	92,730,000	85,440,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	11,145,000	12,077,000	11,554,000	12,196,000	12,847,000
Non-qualifying capital instruments	0	94,000	94,000	188,000	284,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	4,281,000	2,841,000	3,034,000	3,095,000	1,802,000
Exited advanced approach eligible credit reserves	1,372,000	623,000	449,000	950,000	350,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	15,426,000	15,012,000	14,682,000	15,479,000	14,933,000
Exited advanced approach tier 2 capital before deductions	12,517,000	12,794,000	12,097,000	13,334,000	13,481,000
Less: Tier 2 capital deductions	51,000	47,000	46,000	55,000	8,000
Tier 2 capital	15,375,000	14,965,000	14,636,000	15,424,000	14,925,000
Exited advanced approach tier 2 capital	12,466,000	12,747,000	12,051,000	13,279,000	13,473,000
Total capital	124,164,000	113,479,000	121,402,000	108,154,000	100,365,000
Exited advanced approach total capital	121,255,000	111,261,000	118,817,000	106,009,000	98,913,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,567,842,000	1,358,165,000	1,467,349,000	1,152,483,000	983,909,000
Less: Deductions from common equity tier 1 capital	8,277,000	5,003,000	4,583,000	4,948,000	5,275,000
Less: Other deductions	2,812,000	97,000	579,000	-302,000	0
Total assets for leverage ratio	1,556,753,000	1,353,065,000	1,462,187,000	1,147,837,000	978,634,000
Total risk-weighted assets	695,826,820	644,470,580	683,423,850	577,498,890	563,574,615
Exited advanced approach total RWA	690,661,000	668,161,000	654,479,000	610,935,000	544,653,000

	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	14.12	11.85	84	13.88	12.66	71	14.08	12.37	76	14.14	12.35	82	13.28	12.11	77
Common equity tier 1 capital, column B	14.23	0.26	98	13.39	0.29	97	14.71	0.29	98	13.36	0.30	96	13.74	0.29	98
Tier 1 capital, column A	15.63	12.53	85	15.29	13.44	83	15.62	13.11	83	16.06	13.08	85	15.16	12.78	84
Tier 1 capital, column B	15.75	0.31	98	14.74	0.33	96	16.31	0.34	98	15.18	0.34	96	15.69	0.34	98
Total capital, column A	17.84	14.37	88	17.61	15.42	83	17.76	14.91	86	18.73	15.23	87	17.81	14.36	87
Total capital, column B	17.56	0.34	98	16.65	0.37	96	18.15	0.37	98	17.35	0.39	98	18.16	0.38	98
Tier 1 leverage	6.99	9.08	7	7.28	9.11	6	7.30	8.98	9	8.08	9.13	18	8.73	9.76	21
Supplementary leverage ratio, advanced approaches HCs	5.59	6.62	26	5.54	6.95	12	5.59	6.71	25	6.94	8.72	10	6.21	7.41	27

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	176,000	327,000	212,000	332,000	181,000	-46.18	61.47
Total property and casualty assets	75,000	74,000	77,000	75,000	68,000	1.35	36.36
Reinsurance recoverables (P/C)							
Total life and health assets	101,000	253,000	135,000	257,000	113,000	-60.08	87.04
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	274,000	308,000	270,000	304,000	295,000	-11.04	1.86
Total property and casualty equity	111,000	109,000	111,000	107,000	100,000	1.83	33.73
Total life and health equity	163,000	199,000	159,000	197,000	195,000	-18.09	-12.37
Total insurance underwriting net income	3,000	4,000	6,000	9,000	14,000	-25.00	-40.00
Total property and casualty	0	2,000	4,000	7,000	8,000	-100.00	-100.00
Total life and health	3,000	2,000	2,000	2,000	6,000	50.00	50.00
Claims and claims adjusted expense reserves (P/C)	5,000	0	5,000	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	116,000	164,000	155,000	262,000	149,000	-29.27	81.25
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	-1,000	1,000		-100.00
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	-1,000	1,000		-100.00
Premiums	0	1,000	1,000	-1,000	1,000	-100.00	-100.00
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	1,000	1,000	-1,000	1,000	-100.00	-100.00
Insurance benefits, losses, expenses	-2,000	-114,000	2,000	83,000	-8,000		
Net assets of insurance underwriting subsidiaries	176,000	327,000	213,000	331,000	181,000	-46.18	61.47
Life insurance assets	32,000	42,000	33,000	40,000	59,000	-23.81	-42.86

	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	0.01	0	85	0.02	0	91	0.01	0	88	0.03	0	93	0.02	0.01	84
Insurance underwriting assets (P/C) / Total insurance underwriting assets	42.61	51.63	51	22.63	52.30	48	36.32	53.11	48	22.59	53.67	46	37.57	51.47	50
Insurance underwriting assets (L/H) / Total insurance underwriting assets	57.39	48.37	48	77.37	47.70	52	63.68	46.89	52	77.41	46.33	53	62.43	48.53	50
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	0	0	0.47	27
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84		100	7.32	97
Credit related premium income / Total premium income		34.56		0	30.92	35	0	32.99	34		38.23		0	34.91	29
Other premium income / Total premium income		65.44		100	69.08	65	100	67.01	65		61.77		100	65.09	70
Insurance underwriting net income / Consolidated net income	0.04	0.02	90	0.03	0.02	88	0.03	0.02	87	0.10	0.03	89	0.17	0.08	86
Insurance net income (P/C) / Equity (P/C)	0	18.14	28	3.67	21.10	41	3.60	23.22	29	6.54	15.59	47	8	19.86	42
Insurance net income (L/H) / Equity (L/H)	3.68	163.24	53	2.01	5.07	50	1.26	4.49	41	1.02	3.62	23	3.08	5.13	44
Insurance benefits, losses, expenses / Insurance premiums		3,806.36		-11,400	-395.05	5	200	927.51	78		447.82		-800	233.61	3
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
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	0.01	0	91	0.02	0	95	0.01	0	94	0.03	0	96	0.02	0	91
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.03	12.13	7	0.04	11.54	7	0.03	12	5	0.04	11.03	7	0.07	11.51	8
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		946,186,000			864,526,000			909,213,000			744,939,000			643,370,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	59.09	0.53	99	62.29	0.47	99	62.11	0.46	99	64.05	0.75	98	64.79	1.39	98

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	50,489,000	47,453,000	50,476,000	48,387,000	39,269,000
Real estate loans	3,797,000	3,774,000	3,469,000	3,681,000	4,834,000
Commercial and industrial loans	21,156,000	14,276,000	19,279,000	13,951,000	12,302,000
Loans to depository institutions and other banks acceptances	172,000	233,000	243,000	97,000	149,000
Loans to foreign governments and institutions	722,000	699,000	699,000	699,000	699,000
Loans to individuals	752,000	725,000	792,000	574,000	407,000
Agricultural loans	19,000	0	0	0	0
Other foreign loans	23,841,000	27,708,000	25,958,000	29,343,000	20,838,000
Lease financing receivables	30,000	38,000	36,000	42,000	40,000
Debt securities	2,384,000	2,036,000	2,608,000	2,100,000	0
Interest-bearing bank balances	109,791,000	82,498,000	119,865,000	81,981,000	63,233,000
Total selected foreign assets	162,664,000	131,987,000	172,949,000	132,468,000	102,502,000
Total foreign deposits	76,908,000	74,385,000	80,494,000	53,561,000	39,198,000
Interest-bearing deposits	76,279,000	73,891,000	79,873,000	53,006,000	38,806,000
Non-interest-bearing deposits	629,000	494,000	621,000	555,000	392,000

	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	2.64	0.77	85	2.19	0.64	85	2.40	0.66	85	2.46	0.87	81	3.94	1.25	82
Cost: Interest-bearing deposits	0.54	0.25	81	0.29	0.12	81	0.28	0.14	74	0.80	0.42	82	1.34	1.19	56
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18		1.01	27.03	71
Commercial and industrial loans	0.98	0.61	80	0.04	1.03	35	0.41	0.79	82	0.61	0.64	72	0.24	0.29	65
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	6.40	11.61	57	16.96	-1.19	75	4.32	6.83	55	23.22	-2.40	80	31.23	22.48	80
Total selected assets	23.24	18.50	73	20.82	3.19	71	30.56	9.48	80	29.23	2.04	80	-5.25	12.40	41
Deposits	3.39	-4.80	56	28.57	9.07	86	50.28	0.73	92	36.64	3.46	93	23.43	10.36	76

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	8,617,000	7,930,000	7,582,000	9,606,000	10,902,000	8.66	159.16
1–4 family residential loans	4,248,000	5,785,000	4,255,000	7,046,000	7,091,000	-26.57	69.51
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	4,369,000	2,145,000	3,327,000	2,560,000	3,811,000	103.68	433.46
Retained credit exposure	137,000	172,000	176,000	177,000	139,000	-20.35	-6.80
1–4 family residential loans	61,000	110,000	67,000	117,000	88,000	-44.55	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	76,000	62,000	109,000	60,000	51,000	22.58	
Unused commitments to provide liquidity (servicer advance)	28,000	41,000	34,000	47,000	50,000	-31.71	180.00
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0.54	0.57	0.52	0.83	1.10
1–4 family residential loans	0.27	0.42	0.29	0.61	0.71
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0.27	0.15	0.23	0.22	0.38
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	8.81	9.56	9.27	10.48	13.27
Home equity lines	0.03	0.03	0.02	0.01	0.03
Credit card receivables	4.74	2.60	3.37	2.40	1.53
Auto loans and other consumer loans	6.11	4.98	5.35	4.76	5.41
Commercial and industrial loans	18.38	14.03	15.81	16.43	17.97
All other loans and leases	61.94	68.80	66.19	65.92	61.80

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	1.59	2.17	2.32	1.84	1.27
1–4 family residential loans	1.44	1.90	1.57	1.66	1.24
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	1.74	2.89	3.28	2.34	1.34
Unused commitments to provide liquidity (servicer advance)	0.32	0.52	0.45	0.49	0.46
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.13	0.17	0.16	0.19	0.16
Total retained credit exposure and asset sale credit exposure	1.26	1.33	1.50	1.52	1.50

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	72,000	133,000	71,000	183,000	177,000	-45.86	227.27
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	22,000	0	1,000	0	0		
Total 30–89 days past due securitized assets	94,000	133,000	72,000	183,000	177,000	-29.32	327.27
90+ Days Past Due Securitized Assets							
1–4 family residential loans	161,000	316,000	151,000	395,000	404,000	-49.05	53.33
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	6,000	0	1,000	0	0		
Total 90+ days past due securitized assets	167,000	316,000	152,000	395,000	404,000	-47.15	59.05
Total past due securitized assets	261,000	449,000	224,000	578,000	581,000	-41.87	105.51
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.69	2.30	1.67	2.60	2.50
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.50	0	0.03	0	0
Total 30–89 days past due securitized assets	1.09	1.68	0.95	1.91	1.62
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.79	5.46	3.55	5.61	5.70
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.14	0	0.03	0	0
Total 90+ days past due securitized assets	1.94	3.98	2	4.11	3.71
Total past due securitized assets percent of securitized assets	3.03	5.66	2.95	6.02	5.33
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.54	2.06	3.81	3.48	2.86
Home equity lines	1.43	0	0	0	0
Credit card receivables	1.62	1.30	1.27	1.68	2.57
Commercial and industrial loans	0.02	0.04	0.01	0.06	0.10
All other loans and leases	0.23	0.03	0.17	0.11	0.14
Total managed loans past due 30–89 days	0.55	0.26	0.52	0.50	0.53
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.74	1.58	0.64	2.10	6.57
Home equity lines	0	0	0	0	0
Credit card receivables	1.31	0.89	0.99	0.98	0.83
Commercial and industrial loans	0.02	0.15	0.11	0.15	0.03
All other loans and leases	0.05	0.01	0.13	0.01	0.43
Total managed loans past due 90+ days	0.16	0.20	0.21	0.27	1.18
Total Past Due Managed Assets	0.71	0.46	0.73	0.77	1.72
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	2.42	2.25	1.60	1.62	0.25
Commercial and industrial loans	0.62	0.19	0.41	2.35	0.80
All other loans and leases	0.02	0.08	0.06	0.23	0.37
Net Losses on Managed Assets Percent of Total Managed Assets	0.24	0.15	0.16	0.59	0.39

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	1,601,000	53,000	16,533,000	-1,430,000	-375,000	2920.75	260.59
Dividends	45,000	38,000	16,990,000	40,000	63,000	18.42	-91.00
Interest	-3,000	-10,000	-35,000	-53,000	22,000		
Management and service fees	0	0	0	0	0		
Other income	1,559,000	25,000	-422,000	-1,417,000	-460,000	6136.00	
Income from nonbank subsidiaries	-277,000	10,468,000	18,942,000	18,632,000	14,236,000		
Dividends	101,000	0	210,000	3,000	169,000		-56.84
Interest	2,213,000	1,673,000	3,426,000	3,732,000	7,242,000	32.28	0.96
Management and service fees	0	0	0	0	0		
Other income	-2,591,000	8,795,000	15,306,000	14,897,000	6,825,000		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,324,000	10,521,000	35,475,000	17,202,000	13,861,000	-87.42	-81.40
Securities gains (losses)	0	53,000	121,000	319,000	181,000	-100.00	
Other operating income	1,981,000	703,000	1,180,000	-827,000	-1,871,000	181.79	
Total operating income	3,305,000	11,277,000	36,776,000	16,694,000	12,171,000	-70.69	-49.61
Operating Expenses							
Personnel expenses	186,000	687,000	794,000	393,000	342,000	-72.93	24.83
Interest expense	1,828,000	1,704,000	3,270,000	4,073,000	5,320,000	7.28	-9.95
Other expenses	1,136,000	1,079,000	2,261,000	5,101,000	4,578,000	5.28	39.73
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,150,000	3,470,000	6,325,000	9,567,000	10,240,000	-9.22	5.28
Income (loss) before taxes	155,000	7,807,000	30,451,000	7,127,000	1,931,000	-98.01	-95.65
Applicable income taxes (credit)	-655,000	-40,000	-551,000	-696,000	-538,000		
Extraordinary items							
Income before undistributed income of subsidiaries	810,000	7,847,000	31,002,000	7,823,000	2,469,000	-89.68	-81.09
Equity in undistributed income of subsidiaries	6,056,000	4,475,000	-9,367,000	1,636,000	5,997,000	35.33	
Bank subsidiaries	1,961,000	1,833,000	-13,259,000	1,334,000	1,737,000	6.98	418.78
Nonbank subsidiaries	4,095,000	2,642,000	3,892,000	302,000	4,260,000	55.00	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	6,866,000	12,322,000	21,635,000	9,459,000	8,466,000	-44.28	68.04
Memoranda							
Bank net income	2,006,000	1,871,000	3,731,000	1,374,000	1,800,000	7.22	128.47
Nonbank net income	4,196,000	2,642,000	4,102,000	305,000	4,429,000	58.82	
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	47,834,000	10.32	35,098,000	8.75	44,335,000	10.31	32,084,000	33,178,000	36.29	75.97
Common and preferred stock	45,858,000	9.89	33,165,000	8.27	43,021,000	10	31,116,000	30,376,000	38.27	77.16
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	865,000	0.19	1,326,000	0.33	616,000	0.14	202,000	186,000	-34.77	2.13
Other receivables	1,111,000	0.24	607,000	0.15	698,000	0.16	766,000	2,616,000	83.03	146.34
Investment in nonbank subsidiaries	355,259,000	76.62	334,678,000	83.43	352,769,000	82.01	314,786,000	306,945,000	6.15	24.39
Common and preferred stock	84,398,000	18.20	80,319,000	20.02	78,261,000	18.19	75,072,000	67,524,000	5.08	18.94
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	257,112,000	55.45	240,729,000	60.01	258,797,000	60.16	228,792,000	229,185,000	6.81	26.38
Other receivables	13,749,000	2.97	13,630,000	3.40	15,711,000	3.65	10,922,000	10,236,000	0.87	22.68
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	509,000	0.11	890,000	0.22	721,000	0.17	548,000	443,000	-42.81	24.45
Securities	53,073,000	11.45	25,010,000	6.23	25,320,000	5.89	17,146,000	16,660,000	112.21	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,000	0	1,000	0	2,000	0	0	0	0.00	
Cash and due from unrelated depository institution	29,000	0.01	31,000	0.01	47,000	0.01	26,000	33,000	-6.45	-9.38
Premises, furnishings, fixtures and equipment	546,000	0.12	519,000	0.13	546,000	0.13	519,000	533,000	5.20	203.33
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	6,414,000	1.38	4,912,000	1.22	6,431,000	1.49	4,404,000	4,907,000	30.58	-23.77
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	463,665,000	100.00	401,139,000	100.00	430,171,000	100.00	369,513,000	362,699,000	15.59	44.08
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	15,205,000	3.28	17,032,000	4.25	9,478,000	2.20	17,273,000	24,045,000	-10.73	-44.02
Borrowings with maturity over 1 year	183,764,000	39.63	179,532,000	44.76	191,936,000	44.62	153,638,000	150,730,000	2.36	11.61
Subordinated notes and debentures	12,882,000	2.78	17,368,000	4.33	15,571,000	3.62	18,538,000	16,989,000	-25.83	-19.38
Other liabilities	3,767,000	0.81	4,242,000	1.06	4,569,000	1.06	6,847,000	6,761,000	-11.20	17.24
Balance due to subsidiaries and related institutions	130,176,000	28.08	81,075,000	20.21	98,691,000	22.94	77,285,000	73,909,000	60.56	439.25
Total liabilities	345,794,000	74.58	299,249,000	74.60	320,245,000	74.45	273,581,000	272,434,000	15.55	47.06
Equity Capital	117,871,000	25.42	101,890,000	25.40	109,926,000	25.55	95,932,000	90,265,000	15.68	35.99
Perpetual preferred stock (income surplus)	10,703,000	2.31	9,203,000	2.29	10,703,000	2.49	11,203,000	11,203,000	16.30	-4.46
Common stock	9,000	0	9,000	0	9,000	0	9,000	9,000	0.00	0.00
Common surplus	64,238,000	13.85	60,149,000	14.99	60,607,000	14.09	59,147,000	58,078,000	6.80	13.71
Retained earnings	136,998,000	29.55	124,051,000	30.92	131,811,000	30.64	112,947,000	106,465,000	10.44	48.55
Accumulated other comprehensive income	-1,954,000	-0.42	-1,889,000	-0.47	-2,068,000	-0.48	-1,434,000	-1,484,000		
Other equity capital components	-92,123,000	-19.87	-89,633,000	-22.34	-91,136,000	-21.19	-85,940,000	-84,006,000		
Total liabilities and equity capital	463,665,000	100.00	401,139,000	100.00	430,171,000	100.00	369,513,000	362,699,000	15.59	44.08
Memoranda										
Loans and advances from bank subsidiaries	48,000	0.01	517,000	0.13	4,000	0	576,000	48,000	-90.72	-30.43
Loans and advances from nonbank subsidiaries	127,902,000	27.59	78,553,000	19.58	95,985,000	22.31	75,573,000	72,393,000	62.82	468.68
Notes payable to subsidiaries that issued TPS	939,000	0.20	939,000	0.23	939,000	0.22	939,000	947,000	0.00	-25.95
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	78,852,000	17.01	43,099,000	10.74	54,269,000	12.62	43,954,000	42,537,000	82.96	587.94
Guaranteed loans to banks, nonbanks, and holding companies	75,462,000	16.28	67,921,000	16.93	62,758,000	14.59	62,338,000	55,289,000	11.10	100.75

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	12	10.52	66	25.22	12.64	96	21.26	11.94	94	10.31	7.29	75	9.36	9.68	45
Bank net income / Average equity investment in banks	8.98	11.07	34	11.71	12.37	52	10.35	11.80	44	4.48	7.45	20	6.09	10.51	11
Nonbank net income / Average equity investment in nonbanks	10.32	10.05	59	6.83	13.40	43	5.31	13.12	38	0.43	9.75	23	6.75	7.89	60
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	29.22	98.83	12	15.18	96.24	10	17.25	96.79	11	14.53	88.16	12	21.26	82.22	17
Nonbank net income / Parent net income	61.11	2.55	97	21.44	3.10	93	18.96	3.40	92	3.22	3.59	69	52.32	5.93	92
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	293.37	17.48	98	293.70	16.87	98	291.33	16.81	98	285.18	20.06	98	301.82	20.43	98
Total debt / Equity capital	179.73	12.15	98	209.96	11.60	98	197.39	11.71	98	197.48	14.41	98	212.45	14.31	98
Total debt + notes payable to subs that issued TPS / Equity capital	180.53	14.28	98	210.89	13.82	98	198.25	13.63	98	198.46	16.67	98	213.49	16.36	98
Total debt + Loans guaranteed for affiliate / Equity capital	243.75	12.21	98	276.62	11.69	98	254.48	11.77	98	262.46	14.68	98	273.70	14.56	98
Total debt / Equity capital – excess over fair value	179.73	12.27	98	209.96	11.71	98	197.39	11.81	98	197.48	14.52	97	212.45	14.51	97
Long-term debt / Equity capital	166.83	11.61	98	193.25	11.05	98	188.77	10.95	98	179.48	13.56	98	185.81	13.04	98
Short-term debt / Equity capital	12.90	0.43	98	16.72	0.48	98	8.62	0.57	97	18.01	0.77	96	26.64	1.02	97
Current portion of long-term debt / Equity capital	66.90	0.07	98	42.30	0.06	98	49.37	0.06	98	45.82	0.06	99	47.12	0.05	99
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	75.98	39.62	81	77.77	39.10	82	78.69	39.86	80	75.63	34.67	85	75.86	28.44	88
Double Leverage															
Equity investment in subs / Equity capital	110.51	103.92	78	111.38	103.07	87	110.33	103.22	81	110.69	102.81	88	108.46	103.22	76
Total investment in subs / Equity capital	341.98	109.01	98	362.92	108.26	99	361.25	108.40	99	361.58	110.16	99	376.80	111.07	98
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.90	0.41	77	0.47	0.25	68	0.52	0.29	70	1.08	0.47	76	0.90	0.36	74
Equity investment in subs – equity cap / Net income-div (X)	1.19	1.23	58	0.52	0.83	42	0.60	1.05	48	1.44	1.82	55	1.20	1.22	56
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	89.42	126.15	34	251.81	138.64	87	416.01	152.85	95	147.19	136.59	63	104.12	177.68	23
Cash from ops + noncash items + op expense / Op expense + dividend	-97.53	116.54	8	119.12	130.64	50	282.69	154.48	88	185.08	147.24	75	124.74	190.27	28
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.61	92.87	60	102.14	103.17	56	101.89	98.54	53	100.55	134.08	34	100.45	116.34	33
Pretax operating income + interest expense / Interest expense	108.48	1,457.38	21	558.16	1,479.01	33	1,031.22	1,835.33	40	274.98	2,016.32	19	136.30	1,968.54	11
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	108.34	1,417.74	21	549.97	1,667.11	32	1,014.17	1,770.77	40	272.36	1,539.23	19	135.81	1,632.83	9
Dividends + interest from subsidiaries / Interest expense + dividends	67.18	140.52	28	60.40	153.06	19	343.18	174.12	89	58.06	150.43	13	100.97	210.80	16
Fees + other income from subsidiaries / Salary + other expenses	-78.06	10.93	2	499.43	12.78	99	487.20	11.92	99	245.36	13.95	99	129.37	16.52	97
Net income / Current part of long-term debt + preferred dividends (X)	0.09	28.68	1	0.28	41.77	3	0.40	47.61	3	0.21	35.64	1	0.20	57.11	3
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.36	3.32	58	1.87	3.64	43	3.80	3.44	57	1.21	3.85	40	-1.03	2.64	15
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	4.72	0.36	92	3.37	0.21	94	2.22	0.17	92	1.46	0.10	93	0.23	0.04	87
Nonaccrual	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40	0	0.54	40
Total	4.72	1.12	85	3.37	1.17	88	2.22	1.09	85	1.46	1.13	87	0.23	0.58	68
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	2.95	0	99	3.47	0	99	0.98	0	99	2.03	0	99	3.85	0	99
To nonbank subsidiaries	61.07	0.01	99	63.20	0.03	99	56.11	0.02	99	62.95	0.05	99	57.40	0.10	99
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	64.02	0.01	99	66.66	0.03	99	57.09	0.02	99	64.98	0.05	99	61.25	0.10	99
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	81.21	1.69	99	87.32	1.79	99	82.25	1.76	99	85.07	2.66	97	87.83	5.62	97
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	39.57	0.05	99	40.95	0.07	99	41.83	0.06	99	41.59	0.08	99	44.22	0.19	99

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	207.28	82.17	87	14.17	78.46	9	8.81	66.37	5	29.89	81.10	15	85.22	57.84	77
Dividends declared / Net income	24.45	34	32	9.02	25.30	21	12.62	28.27	19	24.72	42.29	27	24.85	33.08	33
Net income – dividends / Average equity	9.07	7.04	71	22.94	9.64	95	18.58	8.62	93	7.76	4.14	82	7.03	6.46	56
Percent of Dividends Paid															
Dividends from bank subsidiaries	2.68	128.25	23	3.42	139.49	20	622.34	155.92	95	1.71	132.17	16	2.99	178.13	19
Dividends from nonbank subsidiaries	6.02	2.20	85	0	3.97	27	7.69	4.90	79	0.13	3.41	56	8.03	7.53	76
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	8.70	168.66	16	3.42	193.08	8	630.04	203.53	93	1.84	174.85	6	11.03	260.40	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	2.24	43.08	21	2.03	36.56	18	455.37	45.96	99	2.91	60.28	8	3.50	66.55	10
Interest income from bank subsidiaries	-0.15	0.13	0	-0.53	0.11	0	-0.94	0.11	0	-3.86	0.36	0	1.22	0.54	80
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	77.72	0	99	1.34	0	98	-11.31	0	0	-103.13	0	0	-25.56	0	0
Operating income from bank subsidiaries	79.81	46.71	76	2.83	38.35	14	443.13	51.33	98	-104.08	62.88	0	-20.83	69.36	0
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	2.41	45.98	38	0	54.17	18	5.12	62.63	21	0.98	56.39	34	3.82	82.95	26
Interest income from nonbank subsidiaries	52.74	2.85	96	63.32	2.35	95	83.52	2.44	95	1,223.61	7.38	97	163.51	20.25	93
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	-61.75	0.18	2	332.89	0.08	98	373.14	0.07	98	4,884.26	0.16	98	154.10	1.06	97
Operating income from nonbank subsidiaries	-6.60	54.49	2	396.21	76.16	92	461.77	87.22	95	6,108.85	79.84	97	321.43	150.41	82
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	1.36	65.33	24	0.34	67.82	22	46.20	74.16	21	0.24	69.76	18	0.52	67.32	22
Interest income from bank subsidiaries	-0.09	0.78	1	-0.09	0.39	1	-0.10	0.23	1	-0.32	0.63	1	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	47.17	0.03	99	0.22	0.02	92	-1.15	0.02	2	-8.49	0.04	1	-3.78	0.03	1
Operating income from bank subsidiaries	48.44	75.26	21	0.47	81.78	9	44.96	83.13	17	-8.57	82.20	1	-3.08	78.80	1
Dividends from nonbank subsidiaries	3.06	3.28	78	0	2.67	26	0.57	3.07	61	0.02	1.95	49	1.39	2.65	65
Interest income from nonbank subsidiaries	66.96	0.24	97	14.84	0.35	95	9.32	0.18	95	22.36	0.73	95	59.50	1.19	96
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	-78.40	0	0	77.99	0.01	99	41.62	0.01	99	89.24	0.01	99	56.08	0.04	99
Operating income from nonbank subsidiaries	-8.38	5.58	1	92.83	6.48	94	51.51	4.67	92	111.61	4.70	99	116.97	7.29	99
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt	841.50	189.04	89	464.24	135.34	84	1,012.76	158.10	90	440.86	135.13	87	301.27	83.37	88
Loans and advances from subsidiaries / Total debt	60.40	28.16	82	36.96	28.31	67	44.24	26.38	73	40.19	27.08	67	37.78	28.33	72