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

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

BHC Name AMERIPRISE FINANCIAL, INC.

City/State MINNEAPOLIS, MN

Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 158,502,970
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

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:

AMERIPRISE FINANCIAL, INC.
707 2ND AVENUE SOUTH

MINNEAPOLIS, MN 55402

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	167,441,971	165,125,037	167,806,452	153,016,381	147,122,047
Net income ($000)	1,517,082	1,027,537	2,760,448	1,533,630	1,892,656
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.58			0.64			0.55			0.73			0.87	3.01	5
+ Non-interest income	7.87			7.34			6.96			6.95			7.81	1.32	98
– Overhead expense	6.21			6.61			5.88			6.47			7.15	2.69	97
– Provision for credit losses	0			-0.02			-0.01			0.03			0	0.15	10
+ Securities gains (losses)	0.01			0.05			0.35			0.01			0	0.01	15
+ Other tax equivalent adjustments	0			0			0			0			0	0	85
= Pretax net operating income (tax equivalent)	2.24			1.47			2			1.20			1.52	1.56	45
Net operating income	1.81			1.24			1.65			1			1.29	1.19	56
Net income	1.81			1.24			1.65			1			1.29	1.19	56
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.37			2.52			2.36			2.80			3.74	4.41	12
Interest expense	0.37			0.38			0.43			0.48			0.85	1.08	34
Net interest income (tax equivalent)	2			2.15			1.92			2.32			2.89	3.33	26
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02			0.09			0.10			0.11			0.05	0.21	23
Earnings coverage of net loan and lease losses (X)	2,173.03			302.15			385.08			224.92			643.98	24.40	97
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.67			0.69			0.65			0.86			0.69	0.83	37
Allowance for loan and lease losses / Total loans and leases	0.67			0.58			0.65			0.86			0.69	0.81	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36			0.49			0.29			0.55			0.92	0.57	84
30–89 days past due loans and leases / Total loans and leases	0.01			0			0.01			0.01			0.01	0.43	2
Liquidity and Funding															
Net noncore funding dependence	-58.81			-41.54			-48.38			-44.04			-39.35	14.45	1
Net short-term noncore funding dependence	-76.46			-56.47			-64.42			-58.96			-53.46	3.38	5
Net loans and leases / Total assets	5			5.23			4.38			4.90			4.89	63.77	0
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0	9.76	1
Holding company equity capital / Total assets	2.72			3.31			3.23			3.54			3.77	12.43	0
Total equity capital (including minority interest) / Total assets	2.72			3.31			3.23			3.54			3.77	12.57	0
Common equity tier 1 capital / Total risk-weighted assets														12.17	
Net loans and leases / Equity capital (X)	1.84			1.58			1.36			1.39			1.30	5.21	3
Cash dividends / Net income	18.12			25.61			19.09			33.41			27.33	33.12	35
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	-7.69			10.84			6.09			9.24				9.26	
Equity capital	-24.31			-12.52			-3.08			2.39				10.49	
Net loans and leases	-11.73			22.13			-5.26			9.51				9.10	
Noncore funding	-9.17			24.43			4.69			1.02				6.59	
Parent Company Ratios															
Short-term debt / Equity capital	0.23			0.16			8.96			0.16			13.31	1.02	95
Long-term debt / Equity capital	65.34			49.66			40.80			48.11			40.74	13.04	84
Equity investment in subsidiaries / Equity capital	154.25			130.82			137.02			135.23			129.95	103.22	96
Cash from ops + noncash items + op expense / Op expense + dividends	181.17			303.89			318.70			209.34			241.88	190.27	75

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	143,846	166,850	312,534	314,829	359,978	-13.79	
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	143,846	166,850	312,534	314,829	359,978	-13.79	
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)	143,846	166,850	312,534	314,829	359,978	-13.79	
Investment interest income (tax equivalent)	421,062	455,467	805,322	1,020,436	1,236,940	-7.55	
Interest on balances due from depository institutions	6,092	361	1,730	3,752	4,139	1587.53	
Interest income on other earning assets	2,941	885	1,992	10,132	46,444	232.32	
Total interest income (tax equivalent)	573,941	623,563	1,121,578	1,349,149	1,647,501	-7.96	
Interest on time deposits of $250K or more	0	0	0	0	0		
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	690	394	887	1,221	2,076	75.13	
Interest on other borrowings and trading liabilities	88,487	92,881	205,487	229,334	372,465	-4.73	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	89,177	93,275	206,374	230,555	374,541	-4.39	
Net interest income (tax equivalent)	484,764	530,288	915,204	1,118,594	1,272,960	-8.58	
Non-interest income	6,590,478	6,061,658	11,682,425	10,636,501	11,497,545	8.72	
Adjusted operating income (tax equivalent)	7,075,242	6,591,946	12,597,629	11,755,095	12,770,505	7.33	
Overhead expense	5,199,003	5,456,743	9,869,593	9,894,807	10,519,182	-4.72	
Provision for credit losses	3,749	-19,230	-11,680	39,518	5,466		
Securities gains (losses)	4,994	40,889	592,622	20,937	-6,076	-87.79	
Other tax equivalent adjustments	-1	0	-1	0	158		
Pretax net operating income (tax equivalent)	1,878,242	1,214,348	3,350,184	1,832,040	2,240,564	54.67	
Applicable income taxes	361,116	186,546	589,407	297,303	339,052	93.58	
Tax equivalent adjustments	44	265	329	1,107	8,856	-83.40	
Applicable income taxes (tax equivalent)	361,160	186,811	589,736	298,410	347,908	93.33	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,517,082	1,027,537	2,760,448	1,533,630	1,892,656	47.64	
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,517,082	1,027,537	2,760,448	1,533,630	1,892,656	47.64	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,517,082	1,027,537	2,760,448	1,533,630	1,892,656	47.64	
Investment securities income (tax equivalent)	421,062	455,467	805,322	1,020,436	1,236,940	-7.55	
US Treasury and agency securities (excluding mortgage-backed securities)	4,228	2,209	3,358	15,911	43,553	91.40	
Mortgage-backed securities	163,527	136,905	248,796	338,792	392,204	19.45	
All other securities	253,307	316,353	553,168	665,733	801,183	-19.93	
Cash dividends declared	274,951	263,109	526,938	512,390	517,184	4.50	
Common	274,951	263,109	526,938	512,390	517,184	4.50	
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.69			0.76			0.67			0.88			1.12	4	0
Less: Interest expense	0.11			0.11			0.12			0.15			0.25	0.98	3
Equals: Net interest income (tax equivalent)	0.58			0.64			0.55			0.73			0.87	3.01	5
Plus: Non-interest income	7.87			7.34			6.96			6.95			7.81	1.32	98
Equals: adjusted operating income (tax equivalent)	8.45			7.98			7.51			7.68			8.68	4.41	96
Less: Overhead expense	6.21			6.61			5.88			6.47			7.15	2.69	97
Less: Provision for credit losses	0			-0.02			-0.01			0.03			0	0.15	10
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01			0.05			0.35			0.01			0	0.01	15
Plus: other tax equivalent adjustments	0			0			0			0			0	0	85
Equals: Pretax net operating income (tax equivalent)	2.24			1.47			2			1.20			1.52	1.56	45
Less: Applicable income taxes (tax equivalent)	0.43			0.23			0.35			0.20			0.24	0.36	17
Less: Minority interest	0			0			0			0			0	0	36
Equals: Net operating income	1.81			1.24			1.65			1			1.29	1.19	56
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	1.81			1.24			1.65			1			1.29	1.19	56
Memo: Net income (last four quarters)	1.92			0.66			1.65			1				1.19	
Net income–BHC and noncontrolling (minority) interest	1.81			1.24			1.65			1			1.29	1.20	56
Margin Analysis															
Average earning assets / Average assets	28.92			29.94			28.36			31.47			29.92	91.05	0
Average interest-bearing funds / Average assets	11.02			8.21			8.64			6.87			5.37	65.57	0
Interest income (tax equivalent) / Average earning assets	2.37			2.52			2.36			2.80			3.74	4.41	12
Interest expense / Average earning assets	0.37			0.38			0.43			0.48			0.85	1.08	34
Net interest income (tax equivalent) / Average earning assets	2			2.15			1.92			2.32			2.89	3.33	26
Yield or Cost															
Total loans and leases (tax equivalent)	3.67			3.80			3.72			4.13			4.86	5.09	39
Interest-bearing bank balances	0.50			0.05			0.11			0.28			0.86	2.04	11
Federal funds sold and reverse repos														2.44	
Trading assets	0.09			1.24			0.57			2.33			2.93	0.99	82
Total earning assets	2.37			2.52			2.36			2.80			3.72	4.36	12
Investment securities (tax equivalent)	2.24			2.38			2.19			2.68			3.61	2.76	95
US Treasury and agency securities (excluding mortgage-backed securities)	0.44			0.18			0.15			0.69			0.65	2.32	2
Mortgage-backed securities	1.76			1.75			1.62			2.17			2.81	2.61	76
All other securities	3			3.31			3.17			3.72			4.32	4.06	73
Interest-bearing deposits	0.01			0.01			0.01			0.02			0.09	1.10	0
Time deposits of $250K or more														1.96	
Time deposits < $250K														1.82	
Other domestic deposits	0.01			0.01			0.01			0.02			0.07	0.93	0
Foreign deposits														1.19	
Federal funds purchased and repos													2.44	1.86	77
Other borrowed funds and trading liabilities	3.28			2.93			3.38			3.37			4.08	2.38	96
All interest-bearing funds	0.97			1.38			1.42			2.19			4.74	1.49	96

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	6,590,478	6,061,658	11,682,425	10,636,501	11,497,545
Fiduciary activities income	31,683	33,195	68,254	68,933	71,565
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	185	-1,390	249	9,789	7,731
Investment banking fees and commissions	5,915,299	5,528,604	11,657,309	9,505,798	9,326,830
Insurance activities revenue	551,873	440,385	-201,991	906,907	1,814,897
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	675	-7,285	-5,174	-2,591	-624
Other non-interest income	90,763	68,149	163,778	147,665	277,146
Total overhead expenses	5,199,003	5,456,743	9,869,593	9,894,807	10,519,182
Personnel expense	1,180,840	1,087,579	2,270,349	2,046,704	2,184,458
Net occupancy expense	83,786	80,548	158,349	159,702	159,829
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	22,086	15,932	33,866	32,250	42,208
Other operating expenses	3,912,291	4,272,684	7,407,029	7,656,151	8,132,687
Fee income on mutual funds and annuities	1,359,735	1,380,095	2,905,366	2,319,012	2,943,226
Memoranda					
Assets under management in proprietary mutual funds and annuities	317,262,117	352,741,445	411,282,014	317,290,929	281,821,496
Number of equivalent employees	13,202	12,134	12,927	12,294	12,393
Average personnel expense per employee	89.44	89.63	175.63	166.48	176.27
Average assets per employee	12,683.08	13,608.46	12,981.08	12,446.43	11,871.38

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	20.63			22.77			24.87			21.80			25.60	2.72	99
Overhead expenses / Net Interest Income + non-interest income	73.48			82.78			78.35			84.18			82.43	61.29	93
Percent of Average Assets															
Total overhead expense	6.21			6.61			5.88			6.47			7.15	2.69	97
Personnel expense	1.41			1.32			1.35			1.34			1.48	1.41	56
Net occupancy expense	0.10			0.10			0.09			0.10			0.11	0.28	4
Other operating expenses	4.70			5.19			4.43			5.02			5.56	0.97	99
Overhead less non-interest income	-1.66			-0.73			-1.08			-0.48			-0.67	1.32	2
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	73.48			82.78			78.34			84.17			82.37	60.64	93
Personnel expense	16.69			16.50			18.02			17.41			17.11	32.39	4
Net occupancy expense	1.18			1.22			1.26			1.36			1.25	6.52	2
Other operating expenses	55.61			65.06			59.07			65.40			64.01	21.20	99
Total non-interest income	93.15			91.96			92.74			90.48			90.03	29.23	96
Fiduciary activities income	0.45			0.50			0.54			0.59			0.56	1.97	37
Service charges on domestic deposit accounts	0			0			0			0			0	3.88	3
Trading revenue	0			-0.02			0			0.08			0.06	1.18	42
Investment banking fees and commissions	83.61			83.87			92.54			80.87			73.03	3.54	99
Insurance activities revenue	7.80			6.68			-1.60			7.72			14.21	0.47	96
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0			0			0			0	0.28	21
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.01			-0.11			-0.04			-0.02			0	1.86	9
Other non-interest income	1.28			1.03			1.30			1.26			2.17	10.04	4
Overhead less non-interest income	-19.67			-9.18			-14.39			-6.31			-7.66	31.06	3
Applicable income taxes / Pretax net operating income (tax equivalent)	19.23			15.36			17.59			16.23			15.13	20.56	12
Applicable income tax + TE / Pretax net operating income + TE	19.23			15.38			17.60			16.29			15.53	23.23	4

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	2,008,211	2,691,335	1,965,042	2,747,157	2,797,100	-25.38	
Commercial and industrial loans	3,287,242	4,033,426	3,305,681	3,335,055	2,784,426	-18.50	
Loans to individuals	553,937	343,858	449,476	243,245	96,973	61.09	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	2,136,687	1,971,713	2,037,155	1,879,957	1,801,252	8.37	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,986,077	9,040,332	7,757,354	8,205,414	7,479,751	-11.66	
Less: Allowance for loan and lease losses	53,232	52,850	50,455	70,879	51,327	0.72	
Net loans and leases	7,932,845	8,987,482	7,706,899	8,134,535	7,428,424	-11.73	
Debt securities that reprice or mature in over 1 year	19,004,647	22,364,960	18,591,492	21,872,618	20,360,872	-15.02	
Mutual funds and equity securities	799,336	1,368,107	1,676,279	1,745,882	277,955	-41.57	
Subtotal	27,736,828	32,720,549	27,974,670	31,753,035	28,067,251	-15.23	
Interest-bearing bank balances	2,625,953	1,539,395	2,186,948	1,427,980	403,538	70.58	
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	18,879,898	17,772,896	16,626,118	17,598,158	15,632,962	6.23	
Trading assets	205,348	31,162	233,746	85,087	35,012	558.97	
Total earning assets	49,455,979	52,065,215	47,029,843	50,882,218	44,153,870	-5.01	
Non-interest-bearing cash and due from depository institutions	585,315	339,127	303,323	497,809	290,820	72.59	
Premises, fixed assets, and leases	584,615	535,839	597,297	522,477	521,842	9.10	
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	198,536	269,343	243,861	297,516	389,164	-26.29	
Intangible and other assets	107,678,525	118,499,187	127,809,128	113,687,583	106,493,949	-9.13	
Total assets	158,502,970	171,708,711	175,983,452	165,887,603	151,849,645	-7.69	
Quarterly average assets	163,830,680	166,678,156	171,751,225	159,781,446	148,824,182	-1.71	
Average loans and leases (YTD)	7,839,846	8,787,643	8,391,966	7,621,007	7,412,698	-10.79	
Memoranda							
Loans held-for-sale	0	1,387,988	0	0	0	-100.00	
Loans not held-for-sale	7,986,077	7,652,344	7,757,354	8,205,414	7,479,751	4.36	
Real estate loans secured by 1–4 family	70,277	25,283	48,939	21,831	0	177.96	
Commercial real estate loans	1,937,934	2,666,052	1,916,103	2,725,326	2,797,100	-27.31	
Construction and land development	0	0	0	0	0		
Multifamily	517,108	728,358	496,005	713,284	692,246	-29.00	
Nonfarm nonresidential	1,420,826	1,937,694	1,420,098	2,012,042	2,104,854	-26.67	
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	38,691,833	41,507,176	36,902,250	41,234,616	36,286,896	-6.78	
U.S. Treasury securities	1,806,171	2,325,621	1,975,458	2,655,413	1,679,951	-22.34	
US agency securities (excluding mortgage-backed securities)	96,377	121,819	132,063	136,944	83,224	-20.89	
Municipal securities	883,821	1,308,396	1,084,182	1,373,266	1,360,874	-32.45	
Mortgage-backed securities	18,531,304	15,870,613	15,937,813	16,127,546	15,597,992	16.76	
Asset-backed securities	4,663,033	3,579,953	3,621,987	3,257,490	1,922,319	30.25	
Other debt securities	11,911,791	16,932,667	12,474,468	15,938,075	15,364,581	-29.65	
Mutual funds and equity securities	799,336	1,368,107	1,676,279	1,745,882	277,955	-41.57	
Available-for-sale securities	37,892,497	40,139,069	35,225,971	39,488,734	36,008,941	-5.60	
U.S. Treasury securities	1,806,171	2,325,621	1,975,458	2,655,413	1,679,951	-22.34	
US agency securities (excluding mortgage-backed securities)	96,377	121,819	132,063	136,944	83,224	-20.89	
Municipal securities	883,821	1,308,396	1,084,182	1,373,266	1,360,874	-32.45	
Mortgage-backed securities	18,531,304	15,870,613	15,937,813	16,127,546	15,597,992	16.76	
Asset-backed securities	4,663,033	3,579,953	3,621,987	3,257,490	1,922,319	30.25	
Other debt securities	11,911,791	16,932,667	12,474,468	15,938,075	15,364,581	-29.65	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-1,526,245	2,287,771	1,509,079	2,679,142	1,796,607		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,327,634	3,291,129	3,154,861	3,570,846	2,157,433	1.11	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	520	2,559	2,615	1,704	173	-79.68	
NOW, ATS and transaction accounts	780,015	823,147	814,453	705,355	512,962	-5.24	
Time deposits less brokered deposits < $250K	0	0	0	0	0		
MMDA and other savings accounts	14,740,337	7,845,305	10,601,580	6,697,788	3,275,106	87.89	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,520,872	8,671,011	11,418,648	7,404,847	3,788,241	79.00	
Time deposits of $250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	299,357	833,673	790,451	304,256	1,032,255	-64.09	
Other borrowings w/remaining maturity over 1 year	4,895,195	4,885,277	4,489,254	4,738,984	3,959,954	0.20	
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	5,194,552	5,718,950	5,279,705	5,043,240	4,992,209	-9.17	
Trading liabilities	17,136	11,786	12,663	5,841	10,384	45.39	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	133,466,541	151,620,893	153,586,608	147,567,303	137,329,575	-11.97	
Total liabilities	154,199,101	166,022,640	170,297,624	160,021,231	146,120,409	-7.12	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3,354	3,340	3,348	3,324	3,298	0.42	
Common surplus	9,380,259	9,048,518	9,220,000	8,821,808	8,460,996	3.67	
Retained earnings	18,766,327	16,057,184	17,526,231	15,291,402	14,279,055	16.87	
Accumulated other comprehensive income	-1,795,105	459,983	2,208	629,048	261,847		
Other equity capital components	-22,050,966	-19,882,954	-21,065,959	-18,879,210	-17,275,960		
Total holding company equity capital	4,303,869	5,686,071	5,685,828	5,866,372	5,729,236	-24.31	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,303,869	5,686,071	5,685,828	5,866,372	5,729,236	-24.31	
Total liabilities and capital	158,502,970	171,708,711	175,983,452	165,887,603	151,849,645	-7.69	
Memoranda							
Non-interest-bearing deposits	520	2,559	2,615	1,704	173	-79.68	
Interest-bearing deposits	15,520,352	8,668,452	11,416,033	7,403,143	3,788,068	79.04	
Total deposits	15,520,872	8,671,011	11,418,648	7,404,847	3,788,241	79.00	
Long-term debt that reprices within 1 year	1,958,030	2,385,762	2,528,460	1,736,275	1,509,561	-17.93	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,685,828	5,866,372	5,866,372	5,729,236	5,587,568		
Accounting restatements	0	0	0	-8,670	-5,193		
Net income	1,517,082	1,027,537	2,760,448	1,533,630	1,892,656		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,055,683	1,038,179	2,222,008	1,647,140	2,039,083		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	274,951	263,109	526,938	512,390	517,184		
Change in other comprehensive income	-1,797,314	-169,065	-626,839	367,201	553,174		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	228,907	262,515	434,793	404,505	257,298		
Holding company equity capital, ending balance	4,303,869	5,686,071	5,685,828	5,866,372	5,729,236		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	1.27			1.57			1.12			1.66			1.84	37.78	5
Commercial and industrial loans	2.07			2.35			1.88			2.01			1.83	12.02	7
Loans to individuals	0.35			0.20			0.26			0.15			0.06	4.20	9
Loans to depository institutions and acceptances of other banks	0			0			0			0			0	0.04	29
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	1.35			1.15			1.16			1.13			1.19	5.01	16
Net loans and leases	5			5.23			4.38			4.90			4.89	63.77	0
Debt securities over 1 year	11.99			13.02			10.56			13.19			13.41	14.60	50
Mutual funds and equity securities	0.50			0.80			0.95			1.05			0.18	0.06	84
Subtotal	17.50			19.06			15.90			19.14			18.48	79.65	3
Interest-bearing bank balances	1.66			0.90			1.24			0.86			0.27	3.06	5
Federal funds sold and reverse repos	0			0			0			0			0	1.57	25
Debt securities 1 year or less	11.91			10.35			9.45			10.61			10.30	1.91	94
Trading assets	0.13			0.02			0.13			0.05			0.02	1.19	36
Total earning assets	31.20			30.32			26.72			30.67			29.08	89.53	0
Non-interest cash and due from depository institutions	0.37			0.20			0.17			0.30			0.19	1.14	3
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	68.43			69.48			73.10			69.03			70.73	9.27	99
Memoranda															
Short-term investments	13.57			11.25			10.69			11.47			10.56	7.63	73
U.S. Treasury securities	1.14			1.35			1.12			1.60			1.11	1.03	66
US agency securities (excluding mortgage-backed securities)	0.06			0.07			0.08			0.08			0.05	0.54	37
Municipal securities	0.56			0.76			0.62			0.83			0.90	1.34	53
Mortgage-backed securities	11.69			9.24			9.06			9.72			10.27	11.44	43
Asset-backed securities	2.94			2.08			2.06			1.96			1.27	0.28	86
Other debt securities	7.52			9.86			7.09			9.61			10.12	0.39	98
Loans held-for-sale	0			0.81			0			0			0	0.39	7
Loans held for investment	5.04			4.46			4.41			4.95			4.93	63.50	0
Real estate loans secured by 1–4 family	0.04			0.01			0.03			0.01			0	13.29	2
Revolving	0			0			0			0			0	2.07	3
Closed-end, secured by first liens	0.04			0.01			0.03			0.01			0	10.69	2
Closed-end, secured by junior liens	0			0			0			0			0	0.28	3
Commercial real estate loans	1.22			1.55			1.09			1.64			1.84	22.23	11
Construction and land development	0			0			0			0			0	3.44	3
Multifamily	0.33			0.42			0.28			0.43			0.46	3.01	13
Nonfarm nonresidential	0.90			1.13			0.81			1.21			1.39	14.69	11
Real estate loans secured by farmland	0			0			0			0			0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.15			29.77			25.33			33.48			37.40	57.46	21
Real estate loans secured by 1–4 family	0.88			0.28			0.63			0.27			0	20.75	2
Revolving	0			0			0			0			0	3.15	3
Closed-end	0.88			0.28			0.63			0.27			0	17.39	2
Commercial real estate loans	24.27			29.49			24.70			33.21			37.40	33.52	50
Construction and land development	0			0			0			0			0	5.09	3
1–4 family	0			0			0			0			0	0.94	7
Other	0			0			0			0			0	4.02	3
Multifamily	6.48			8.06			6.39			8.69			9.25	4.69	87
Nonfarm nonresidential	17.79			21.43			18.31			24.52			28.14	22.15	65
Owner-occupied	0			0			0			0			0	7.72	3
Other	17.79			21.43			18.31			24.52			28.14	14.34	93
Real estate loans secured by farmland	0			0			0			0			0	0.55	9
Loans to depository institutions and acceptances of other banks	0			0			0			0			0	0.11	29
Commercial and industrial loans	41.16			44.62			42.61			40.64			37.23	19.53	87
Loans to individuals	6.94			3.80			5.79			2.96			1.30	7.13	29
Credit card loans	1.22			1.02			1.25			1.15			1.28	0.81	78
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	26.76			21.81			26.26			22.91			24.08	9.85	88
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans														391.26	
Real estate loans secured by 1–4 family														138.18	
Revolving														21.26	
Closed-end														115.20	
Commercial real estate loans														229.44	
Construction and land development														34.95	
1–4 family														6.61	
Other														27.32	
Multifamily														31.04	
Nonfarm nonresidential														152.10	
Owner-occupied														53.07	
Other														97.41	
Real estate loans secured by farmland														3.60	
Loans to depository institutions and acceptances of other banks														0.44	
Commercial and industrial loans														122.02	
Loans to individuals														43.51	
Credit card loans														4.34	
Agricultural loans														2.18	
Other loans and leases														52.44	
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.27			29.49			24.70			33.21			37.40	26.45	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)														178.57	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)														236.10	

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	13.57			11.25			10.69			11.47			10.56	7.63	73
Liquid assets	7.81			6.23			6.30			6.89			7.07	22.44	3
Investment securities	24.41			24.17			20.97			24.86			23.90	16.99	79
Net loans and leases	5			5.23			4.38			4.90			4.89	63.77	0
Net loans, leases and standby letters of credit	5			5.23			4.38			4.90			4.89	64.84	0
Core deposits	9.79			5.05			6.49			4.46			2.49	63.09	2
Noncore funding	3.28			3.33			3			3.04			3.29	19.36	3
Time deposits of $250K or more	0			0			0			0			0	2.94	2
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	0			0			0			0			0	1.94	9
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	0			0			0			0			0	0.48	28
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.19			0.49			0.45			0.18			0.68	3.01	26
Earning assets that reprice within 1 year	18.11			15.38			14.78			15.11			14.05	39.29	2
Interest-bearing liabilities that reprice within 1 year	8.34			5.05			6.49			4.46			2.49	10.19	7
Long-term debt that reprices within 1 year	1.24			1.39			1.44			1.05			0.99	0.96	71
Net assets that reprice within 1 year	8.53			8.95			6.85			9.60			10.56	26.63	11
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-58.81			-41.54			-48.38			-44.04			-39.35	14.45	1
Net short-term noncore funding dependence	-76.46			-56.47			-64.42			-58.96			-53.46	3.38	5
Short-term investment / Short-term noncore funding	7,184.01			2,316.53			2,380.04			6,253.33			1,553.54	77.77	98
Liquid assets - short-term noncore funding / Nonliquid assets	8.27			6.13			6.25			7.20			6.88	16.97	36
Net loans and leases / Total deposits	51.11			103.65			67.49			109.85			196.09	90.31	97
Net loans and leases / Core deposits	51.11			103.65			67.49			109.85			196.09	103.93	96
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital														0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital														1.36	
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0	12.67	14
Available-for-sale securities	97.93			96.70			95.46			95.77			99.23	85.40	76
U.S. Treasury securities	4.67			5.60			5.35			6.44			4.63	6.15	60
US agency securities (excluding mortgage-backed securities)	0.25			0.29			0.36			0.33			0.23	3.49	32
Municipal securities	2.28			3.15			2.94			3.33			3.75	7.75	49
Mortgage-backed securities	47.89			38.24			43.19			39.11			42.99	67.43	17
Asset-backed securities	12.05			8.62			9.82			7.90			5.30	1.66	81
Other debt securities	30.79			40.79			33.80			38.65			42.34	2.94	96
Mutual funds and equity securities	2.07			3.30			4.54			4.23			0.77	0.40	74
Debt securities 1 year or less	48.80			42.82			45.05			42.68			43.08	11.86	92
Debt securities 1 to 5 years	7.30			11.11			6.41			13.08			14.58	17.94	54
Debt securities over 5 years	41.82			42.77			43.97			39.97			41.53	66.02	22
Pledged securities	8.60			7.93			8.55			8.66			5.95	30.57	14
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	11.36			9.27			-1.12			18.64				26.69	
Investment securities	-6.78			2.09			-10.51			13.64				11.75	
Core deposits	79			63.65			54.21			95.47				11.23	
Noncore funding	-9.17			24.43			4.69			1.02				6.59	

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,894,469	1,307,866	1,602,347	978,642	751,187
Commit: Secured commercial real estate loans	16,923	45,158	47,521	17,570	59,636
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	624,710	598,996	612,113	579,928	630,804
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	296,207	150,063	199,039	198,926	100,814
Credit derivatives - notional amount (holding company as guarantor)	1,931,006	1,702,430	1,716,814	2,269,341	1,386,250
Credit derivatives - notional amount (holding company as beneficiary)	24,231	30,170	30,970	27,850	32,082
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	15,327,900	7,200,600	8,160,900	5,317,600	2,129,000
Written options contracts (interest rate)	1,470,000	1,510,000	1,470,000	1,510,000	900,000
Purchased options contracts (interest rate)	4,239,000	5,159,000	3,719,000	4,431,000	5,097,000
Interest rate swaps	72,063,871	66,200,460	66,118,170	66,691,951	50,228,199
Futures and forward foreign exchange	1,166,570	2,060,016	874,780	1,250,613	542,831
Written options contracts (foreign exchange)	186,000	44,000	44,000	259,800	625,000
Purchased options contracts (foreign exchange)	1,713,652	1,487,742	1,550,642	1,945,092	2,337,371
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	3,857,941	2,024,640	2,719,547	4,236,095	1,520,420
Written options contracts (commodity and other)	23,587,991	16,972,744	18,483,435	15,315,581	20,085,272
Purchased options contracts (commodity and other)	33,024,309	32,481,018	33,146,412	31,246,883	34,626,777
Commodity and other swaps	6,212,402	6,334,899	6,828,670	6,455,725	5,689,766

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	1.20			0.76			0.91			0.59			0.49	23.52	1
Standby letters of credit	0			0			0			0			0	0.84	3
Commercial and similar letters of credit	0			0			0			0			0	0.02	17
Securities lent	0.19			0.09			0.11			0.12			0.07	0.40	80
Credit derivatives - notional amount (holding company as guarantor)	1.22			0.99			0.98			1.37			0.91	0.42	81
Credit derivatives - notional amount (holding company as beneficiary)	0.02			0.02			0.02			0.02			0.02	0.52	61
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0	0.45	34
Derivative contracts	102.74			82.39			81.32			83.59			81.52	68.47	80
Interest rate contracts	58.74			46.63			45.16			46.99			38.43	47.31	72
Interest rate futures and forward contracts	9.67			4.19			4.64			3.21			1.40	10.67	66
Written options contracts (interest rate)	0.93			0.88			0.84			0.91			0.59	2.47	53
Purchased options contracts (interest rate)	2.67			3			2.11			2.67			3.36	2.65	76
Interest rate swaps	45.47			38.55			37.57			40.20			33.08	28.86	76
Foreign exchange contracts	1.93			2.09			1.40			2.08			2.31	10.12	78
Futures and forward foreign exchange contracts	0.74			1.20			0.50			0.75			0.36	5.23	65
Written options contracts (foreign exchange)	0.12			0.03			0.03			0.16			0.41	0.05	90
Purchased options contracts (foreign exchange)	1.08			0.87			0.88			1.17			1.54	0.08	93
Foreign exchange rate swaps	0			0			0			0			0	2.03	38
Equity, commodity, and other derivative contracts	42.07			33.67			34.76			34.51			40.78	3.32	92
Commodity and other futures and forward contracts	2.43			1.18			1.55			2.55			1	0.19	90
Written options contracts (commodity and other)	14.88			9.88			10.50			9.23			13.23	0.98	92
Purchased options contracts (commodity and other)	20.84			18.92			18.83			18.84			22.80	0.94	92
Commodity and other swaps	3.92			3.69			3.88			3.89			3.75	0.38	92
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	24.16			14.88			19.09			12.84			10.13	45.53	4

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	162,849,636	141,475,119	143,115,556	138,660,340	123,781,636
Interest rate contracts	93,100,771	80,070,060	79,468,070	77,950,551	58,354,199
Foreign exchange contracts	3,066,222	3,591,758	2,469,422	3,455,505	3,505,202
Equity, commodity, and other contracts	66,682,643	57,813,301	61,178,064	57,254,284	61,922,235
Derivatives Position					
Futures and forwards	20,352,411	11,285,256	11,755,227	10,804,308	4,192,251
Written options	25,243,991	18,526,744	19,997,435	17,085,381	21,610,272
Exchange-traded	1,584,550	931,968	1,124,230	1,240,936	0
Over-the-counter	23,659,441	17,594,776	18,873,205	15,844,445	21,610,272
Purchased options	38,976,961	39,127,760	38,416,054	37,622,975	42,061,148
Exchange-traded	1,709,000	3,857,043	4,043,055	3,964,390	1,392,476
Over-the-counter	37,267,961	35,270,717	34,372,999	33,658,585	40,668,672
Swaps	78,276,273	72,535,359	72,946,840	73,147,676	55,917,965
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	162,849,636	141,475,119	143,115,556	138,660,340	123,781,636
Interest rate contracts	93,100,771	80,070,060	79,468,070	77,950,551	58,354,199
Foreign exchange contracts	3,066,222	3,591,758	2,469,422	3,455,505	3,505,202
Equity, commodity, and other contracts	66,682,643	57,813,301	61,178,064	57,254,284	61,922,235
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	3,203,395	4,513,314	4,221,812	4,310,143	3,524,505
Gross positive fair value	3,419,071	6,118,885	5,565,217	5,867,645	4,356,655
Held for trading	0	0	0	0	0
Non-traded	3,419,071	6,118,885	5,565,217	5,867,645	4,356,655
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	57.17			56.60			55.53			56.22			47.14	93.44	4
Foreign exchange contracts	1.88			2.54			1.73			2.49			2.83	3.20	69
Equity, commodity, and other contracts	40.95			40.86			42.75			41.29			50.03	1.64	98
Futures and forwards	12.50			7.98			8.21			7.79			3.39	13.49	37
Written options	15.50			13.10			13.97			12.32			17.46	5.91	87
Exchange-traded	0.97			0.66			0.79			0.89			0	0.15	42
Over-the-counter	14.53			12.44			13.19			11.43			17.46	5.10	91
Purchased options	23.93			27.66			26.84			27.13			33.98	4.42	95
Exchange-traded	1.05			2.73			2.83			2.86			1.12	0.28	87
Over-the-counter	22.88			24.93			24.02			24.27			32.86	3.35	95
Swaps	48.07			51.27			50.97			52.75			45.17	69.75	21
Held for trading	0			0			0			0			0	44.16	18
Interest rate contracts	0			0			0			0			0	37.24	18
Foreign exchange contracts	0			0			0			0			0	1.60	30
Equity, commodity, and other contracts	0			0			0			0			0	0.83	36
Non-traded	100			100			100			100			100	55.84	81
Interest rate contracts	57.17			56.60			55.53			56.22			47.14	52.22	51
Foreign exchange contracts	1.88			2.54			1.73			2.49			2.83	0.34	91
Equity, commodity, and other contracts	40.95			40.86			42.75			41.29			50.03	0.13	99
Derivative contracts (excluding futures and forex 14 days or less)	0			0			0			0			0	93.86	1
One year or less	0			0			0			0			0	32.17	2
Over 1 year to 5 years	0			0			0			0			0	30.45	4
Over 5 years	0			0			0			0			0	28.09	5
Gross negative fair value (absolute value)	1.97			3.19			2.95			3.11			2.85	0.83	95
Gross positive fair value	2.10			4.33			3.89			4.23			3.52	1.19	95
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)														0.06	
Gross positive fair value (X)														0.07	
Held for trading (X)														0.06	
Non-traded (X)														0.01	
Current credit exposure (X)														0.05	
Credit losses on derivative contracts														0	
Past Due Derivative Instruments Fair Value															
30–89 days past due														0	
90+ days past due														0	
Other Ratios															
Current credit exposure / Risk-weighted assets														0.73	

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	50,455	70,879	70,879	51,327	49,335
Gross losses	1,057	4,190	9,045	8,620	4,044
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	191	218	376	379	570
Net losses	866	3,972	8,669	8,241	3,474
Provision for loan and lease losses	3,643	-13,958	-11,609	22,638	5,466
Adjustments	0	-99	-146	5,155	0
Ending balance	53,232	52,850	50,455	70,879	51,327
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			-0.02			-0.01			0.01			0	0.15	10
Provision for loan and lease losses / Average loans and leases	0.09			-0.32			-0.14			0.30			0.07	0.24	23
Provision for loan and lease losses / Net loan and lease losses	420.67			-351.41			-133.91			274.70			157.34	130.58	73
Allowance for loan and lease losses / Total loans and leases not held for sale	0.67			0.69			0.65			0.86			0.69	0.83	37
Allowance for loan and lease losses / Total loans and leases	0.67			0.58			0.65			0.86			0.69	0.81	38
Allowance for loan and lease losses / Net loans and leases losses (X)	30.73			6.65			5.82			8.60			14.77	8.03	83
Allowance for loan and lease losses / Nonaccrual assets	144.21			116.84			164.41			112.50			61.11	218.72	11
ALLL / 90+ days past due + nonaccrual loans and leases	181.22			119.22			222.89			156.12			73.51	151.73	23
Gross loan and lease losses / Average loans and leases	0.03			0.10			0.11			0.11			0.05	0.28	14
Recoveries / Average loans and leases	0			0			0			0			0.01	0.08	10
Net losses / Average loans and leases	0.02			0.09			0.10			0.11			0.05	0.21	23
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	2.11			2.53			4.36			9.37				36.22	
Earnings coverage of net loan and lease losses (X)	2,173.03			302.15			385.08			224.92			643.98	24.40	97
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0	0.01	38
Real estate loans secured by 1–4 family	0			0			0			0				0.01	
Revolving														0.02	
Closed-end	0			0			0			0				0	
Commercial real estate loans	0			0			0			0			0	0.01	38
Construction and land development														-0.01	
1–4 family														0	
Other														-0.01	
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland														0.01	
Commercial and industrial loans	0.02			0.16			0.22			0.17			0.10	0.37	20
Loans to individuals	0.18			0.43			0.32			1.05			0.74	1.17	42
Credit card loans	1.05			1.59			1.45			2.72			0.74	3.11	16
Agricultural loans														0.08	
Loans to foreign governments and institutions														0	
Other loans and leases	0			0			0			0			0	0.15	22

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	711	322	393	506	1,036
90+ days past due loans and leases	414	309	310	351	935
Nonaccrual loans and leases	28,960	44,020	22,327	45,049	68,889
Total past due and nonaccrual loans and leases	30,085	44,651	23,030	45,906	70,860
Restructured 30–89 days past due	92	0	22	0	0
Restructured 90+ days past due	21	0	32	0	0
Restructured nonaccrual	3,163	0	0	0	0
Total restructured loans and leases	3,276	0	54	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	8,275	10,461	7,584	3,988	940
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	27,188	0	0	0	0
90+ days past due	24,145	0	25,567	0	0
Nonaccrual	7,952	1,213	8,362	17,957	15,106
Total other assets past due and nonaccrual	59,285	1,213	33,929	17,957	15,106

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.01			0			0.01			0.01			0.01	0.43	2
90+ days past due loans and leases	0.01			0			0			0			0.01	0.15	28
Nonaccrual loans and leases	0.36			0.49			0.29			0.55			0.92	0.51	87
90+ days past due and nonaccrual loans and leases	0.37			0.49			0.29			0.55			0.93	0.71	73
30–89 days past due restructured	0			0			0			0			0	0.01	13
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0.04			0			0			0			0	0.14	4
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.35			0			0.01			0.01			0.01	0.43	2
90+ days past due assets	0.31			0			0.33			0			0.01	0.15	25
Nonaccrual assets	0.46			0.50			0.39			0.77			1.12	0.53	90
30+ days past due and nonaccrual assets	1.11			0.51			0.73			0.78			1.15	1.19	59
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04			0.03			0.03			0.04			0.06	0.44	3
90+ days past due and nonaccrual assets + other real estate owned	0.04			0.03			0.03			0.04			0.06	0.48	3
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.02			0.03			0.02			0.03			0.05	0.53	3
Allowance for loan and lease losses	70.16			103.09			59.39			69.18			136.05	115.41	69
Equity capital + allowance for loan and lease losses	0.86			0.95			0.52			0.83			1.21	4.28	15
Tier 1 capital + allowance for loan and lease losses	70.16			103.09			59.39			69.18			136.05	5.65	98
Loans and leases + other real estate owned	0.47			0.60			0.39			0.60			0.93	0.85	57

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0			0			0			0	0.38	2
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0.16			0			0			0			0	0.46	2
Commercial and industrial	30–89 days past due	0.01			0			0			0			0	0.31	5
	90+ days past due	0			0			0			0			0	0.05	14
	Nonaccrual	0.78			1.09			0.68			1.35			2.47	0.83	94
Individuals	30–89 days past due	0.08			0.09			0.08			0.18			1.02	0.83	59
	90+ days past due	0.06			0.09			0.07			0.14			0.96	0.17	91
	Nonaccrual	0			0			0			0			0	0.17	11
Depository institution loans	30–89 days past due														0	
	90+ days past due														0	
	Nonaccrual														0	
Agricultural	30–89 days past due														0.24	
	90+ days past due														0	
	Nonaccrual														0.67	
Foreign governments	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual														0.03	
Other loans and leases	30–89 days past due	0			0			0			0			0	0.20	14
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0			0			0			0				0.67	
	90+ days past due	0			0			0			0				0.31	
	Nonaccrual	0			0			0			0				0.73	
Revolving	30–89 days past due														0.45	
	90+ days past due														0.05	
	Nonaccrual														1	
Closed-end	30–89 days past due	0			0			0			0				0.70	
	90+ days past due	0			0			0			0				0.35	
	Nonaccrual	0			0			0			0				0.70	
Junior lien	30–89 days past due	0			0			0			0				0.02	
	90+ days past due	0			0			0			0				0	
	Nonaccrual	0			0			0			0				0.04	
Commercial real estate	30–89 days past due	0			0			0			0			0	0.18	4
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0.16			0			0			0			0	0.23	5
Construction and development	30–89 days past due														0.28	
	90+ days past due														0.02	
	Nonaccrual														0.20	
1–4 family	30–89 days past due														0.06	
	90+ days past due														0	
	Nonaccrual														0.02	
Other	30–89 days past due														0.20	
	90+ days past due														0.01	
	Nonaccrual														0.17	
Multifamily	30–89 days past due	0			0			0			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0			0			0			0			0	0.14	5
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0.22			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0			0	0.07	8
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0			0			0			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0.22			0			0			0			0	0.10	9
Farmland	30–89 days past due														0.23	
	90+ days past due														0.01	
	Nonaccrual														0.84	
Credit card	30–89 days past due	0.48			0.35			0.36			0.45			1.03	1.19	31
	90+ days past due	0.36			0.33			0.32			0.37			0.97	0.78	58
	Nonaccrual	0			0			0			0			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					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0	12.11	1
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	0			0			0			0			0	12.78	1
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	0			0			0			0			0	14.36	1
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	0			0			0			0			0	9.76	1
Supplementary leverage ratio, advanced approaches HCs														7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	117,151,084	138,937,295	139,496,009	134,423,550	121,942,757	-15.68	
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	117,151,084	138,937,295	139,496,009	134,423,550	121,942,757	-15.68	
Reinsurance recoverables (L/H)	4,458,848	3,363,210	4,528,735	3,409,075	3,198,061	32.58	
Separate account assets (L/H)	73,429,032	91,615,410	92,237,658	87,556,390	82,424,464		
Total insurance underwriting equity	1,059,584	2,602,229	1,886,184	3,313,633	3,335,314	-59.28	
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	1,059,584	2,602,229	1,886,184	3,313,633	3,335,314	-59.28	
Total insurance underwriting net income	643,966	236,923	1,064,476	438,404	607,421	171.80	
Total property and casualty	0	0	0	0	20,054		
Total life and health	643,966	236,923	1,064,476	438,404	587,367	171.80	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	35,170,303	34,215,834	35,743,828	33,986,254	30,504,403	2.79	
Separate account liabilities (L/H)	73,429,032	91,615,410	92,237,658	87,556,390	82,424,464	-19.85	
Insurance activities revenue	551,873	440,385	-201,991	906,907	1,814,897	25.32	
Other insurance activities income	304,778	286,899	572,629	523,636	553,740	6.23	
Insurance and reinsurance underwriting income	247,095	153,486	-774,620	383,271	1,261,157	60.99	
Premiums	247,095	153,486	-774,620	383,271	1,261,157	60.99	
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	247,095	153,486	-774,620	383,271	1,261,157	60.99	
Insurance benefits, losses, expenses	905,574	1,410,599	1,523,394	2,740,207	3,456,645	-35.80	
Net assets of insurance underwriting subsidiaries	1,573,149	3,837,318	2,394,146	4,072,518	2,911,328	-59.00	
Life insurance assets	77,915,221	97,015,454	97,653,313	92,768,930	87,640,266	-19.69	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	73.91			80.91			79.27			81.03			80.30	0.01	99
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0			0			0			0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100			100			100			100			100	48.53	81
Separate account assets (L/H) / Total life assets	62.68			65.94			66.12			65.13			67.59	7.26	90
Insurance activities revenue / Adjusted operating income	7.80			6.68			-1.60			7.72			14.21	0.47	96
Premium income / Insurance activities revenue	44.77			34.85						42.26			69.49	7.32	90
Credit related premium income / Total premium income	0			0						0			0	34.91	29
Other premium income / Total premium income	100			100						100			100	65.09	70
Insurance underwriting net income / Consolidated net income	42.45			23.06			38.56			28.59			32.09	0.08	99
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)	121.55			18.21			56.44			13.23			17.61	5.13	83
Insurance benefits, losses, expenses / Insurance premiums	366.49			919.04						714.95			274.09	233.61	77
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	3.81			2.42			3.25			2.54			2.62	0.15	90
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.99			2.23			1.36			2.45			1.92	0	99
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	46,369.14			83,567.56			93,545.36			30,883.52			70,748.86	11.51	99
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		1,097,422			942,454			1,208,271			872,858			1,082,555	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.69			0.55			0.69			0.53			0.71	1.39	83

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	97,767	133,705	87,523	138,252	158,237
Real estate loans	0	0	0	0	0
Commercial and industrial loans	97,767	133,705	87,523	138,252	158,236
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	1
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,861,677	2,794,768	1,761,962	2,937,290	2,465,871
Interest-bearing bank balances	599,751	263,739	669,307	240,892	166,683
Total selected foreign assets	2,559,195	3,192,212	2,518,792	3,316,434	2,790,791
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	90.27			64.84			75.88			54.46			66.74	1.25	98
Cost: Interest-bearing deposits														1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions														0	
Growth Rates															
Net loans and leases	-26.88			-2.36			-36.69			-12.63				22.48	
Total selected assets	-19.83			5.09			-24.05			18.83				12.40	
Deposits														10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	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	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	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	4,736	2,666	6,808	7,135	1,443	77.64	
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	4,736	2,666	6,808	7,135	1,443	77.64	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,815,970	1,984,046	4,830,574	2,821,649	3,522,742	-8.47	
Dividends	1,416,964	1,600,949	4,026,949	2,017,959	2,721,124	-11.49	
Interest	14,130	14,190	27,935	9,703	8,177	-0.42	
Management and service fees	384,876	368,907	775,690	793,970	793,020	4.33	
Other income	0	0	0	17	421		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	1,820,706	1,986,712	4,837,382	2,828,784	3,524,185	-8.36	
Securities gains (losses)	0	0	237	566	122		
Other operating income	5,291	4,272	7,052	29,468	227,240	23.85	
Total operating income	1,825,997	1,990,984	4,844,671	2,858,818	3,751,547	-8.29	
Operating Expenses							
Personnel expenses	297,648	292,095	608,089	580,417	608,022	1.90	
Interest expense	50,704	52,463	104,393	108,267	135,256	-3.35	
Other expenses	226,962	203,968	438,656	431,155	504,185	11.27	
Provision for loan and lease losses	-4	16	18	-202	-40		
Total operating expenses	575,310	548,542	1,151,156	1,119,637	1,247,423	4.88	
Income (loss) before taxes	1,250,687	1,443,076	3,694,236	1,737,766	2,503,512	-13.33	
Applicable income taxes (credit)	88,894	44,602	156,601	-87,087	-37,834	99.30	
Extraordinary items							
Income before undistributed income of subsidiaries	1,161,793	1,398,474	3,537,635	1,824,853	2,541,346	-16.92	
Equity in undistributed income of subsidiaries	355,289	-370,937	-777,187	-291,223	-648,689		
Bank subsidiaries	70,062	29,795	66,548	54,203	18,603	135.15	
Nonbank subsidiaries	285,227	-400,732	-843,735	-345,426	-667,292		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,517,082	1,027,537	2,760,448	1,533,630	1,892,657	47.64	
Memoranda							
Bank net income	70,062	29,795	66,548	54,203	18,603	135.15	
Nonbank net income	1,702,191	1,200,217	3,183,214	1,672,533	2,053,832	41.82	
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	611,989	6.42	728,162	6.54	851,250	7.76	692,011	305,213	-15.95	
Common and preferred stock	588,199	6.17	725,395	6.52	846,650	7.72	691,343	304,472	-18.91	
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	23,790	0.25	2,767	0.02	4,600	0.04	668	741	759.78	
Investment in nonbank subsidiaries	7,172,354	75.29	7,810,277	70.16	8,279,505	75.46	8,575,420	7,805,742	-8.17	
Common and preferred stock	5,270,265	55.32	5,933,268	53.30	6,163,742	56.18	6,461,892	6,360,081	-11.17	
Excess cost over fair value	780,066	8.19	780,066	7.01	780,066	7.11	780,066	780,798	0.00	
Loans, advances, notes, and bonds	841,215	8.83	861,375	7.74	1,083,049	9.87	837,300	360,900	-2.34	
Other receivables	280,808	2.95	235,568	2.12	252,648	2.30	496,162	303,963	19.20	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	391	0	569	0.01	466	0	715	959	-31.28	
Securities	833,786	8.75	1,641,446	14.75	743,881	6.78	980,555	2,042,945	-49.20	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	100	0	2,001	0.02	2,001	0.02	2,001	0	-95.00	
Cash and due from unrelated depository institution	156,231	1.64	196,541	1.77	327,676	2.99	349,760	103,841	-20.51	
Premises, furnishings, fixtures and equipment	179,553	1.88	199,687	1.79	186,511	1.70	210,259	204,007	-10.08	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	572,402	6.01	553,389	4.97	580,869	5.29	578,400	383,436	3.44	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	9,526,806	100.00	11,132,072	100.00	10,972,159	100.00	11,389,121	10,846,143	-14.42	
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	9,808	0.10	9,249	0.08	509,526	4.64	9,635	762,627	6.04	
Borrowings with maturity over 1 year	2,812,109	29.52	2,823,706	25.37	2,319,710	21.14	2,822,362	2,334,211	-0.41	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	1,796,299	18.86	1,955,192	17.56	1,928,783	17.58	2,135,974	1,482,692	-8.13	
Balance due to subsidiaries and related institutions	604,720	6.35	657,854	5.91	528,313	4.82	554,778	537,378	-8.08	
Total liabilities	5,222,936	54.82	5,446,001	48.92	5,286,332	48.18	5,522,749	5,116,908	-4.10	
Equity Capital	4,303,870	45.18	5,686,071	51.08	5,685,827	51.82	5,866,372	5,729,235	-24.31	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	3,354	0.04	3,340	0.03	3,348	0.03	3,324	3,298	0.42	
Common surplus	9,380,259	98.46	9,048,518	81.28	9,220,000	84.03	8,821,808	8,460,996	3.67	
Retained earnings	18,766,327	196.98	16,057,184	144.24	17,526,231	159.73	15,291,402	14,279,055	16.87	
Accumulated other comprehensive income	-1,795,105	-18.84	459,983	4.13	2,208	0.02	629,048	261,847		
Other equity capital components	-22,050,965	231.46	-19,882,954	178.61	-21,065,960	191.99	-18,879,210	-17,275,961		
Total liabilities and equity capital	9,526,806	100.00	11,132,072	100.00	10,972,159	100.00	11,389,121	10,846,143	-14.42	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	462,709	4.86	516,850	4.64	475,254	4.33	493,832	400,165	-10.48	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	60.65			36.44			48.70			24.48			31.86	9.68	99
Bank net income / Average equity investment in banks	19.90			8.44			8.93			11.44			8.07	10.51	22
Nonbank net income / Average equity investment in nonbanks	52.51			34.83			47.11			21.99			25.62	7.89	88
Subsidiary HCs net income / Average equity investment in sub HCs														8.55	
Bank net income / Parent net income	4.62			2.90			2.41			3.53			0.98	82.22	16
Nonbank net income / Parent net income	112.20			116.81			115.32			109.06			108.52	5.93	98
Subsidiary holding companies' net income / Parent net income														74	
Leverage															
Total liabilities / Equity capital	121.35			95.78			92.97			94.14			89.31	20.43	93
Total debt / Equity capital	65.57			49.82			49.76			48.28			54.05	14.31	88
Total debt + notes payable to subs that issued TPS / Equity capital	65.57			49.82			49.76			48.28			54.05	16.36	88
Total debt + Loans guaranteed for affiliate / Equity capital	65.57			49.82			49.76			48.28			54.05	14.56	88
Total debt / Equity capital – excess over fair value	80.08			57.74			57.67			55.68			62.58	14.51	89
Long-term debt / Equity capital	65.34			49.66			40.80			48.11			40.74	13.04	84
Short-term debt / Equity capital	0.23			0.16			8.96			0.16			13.31	1.02	95
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	18.12			13.72			13.72			13.30			13.63	0.12	97
Long-term debt / Consolidated long-term debt	57.45			57.80			51.67			59.56			58.95	28.44	79
Double Leverage															
Equity investment in subs / Equity capital	154.25			130.82			137.02			135.23			129.95	103.22	96
Total investment in subs / Equity capital	180.87			150.16			160.59			157.98			141.57	111.07	87
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)	0.77			0.85			0.76			1.35			0.91	0.36	76
Equity investment in subs – equity cap / Net income-div (X)	0.94			1.15			0.94			2.02			1.25	1.22	59
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	216.84			254.92			294.79			190.22			223.95	177.68	74
Cash from ops + noncash items + op expense / Op expense + dividend	181.17			303.89			318.70			209.34			241.88	190.27	75
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.04			96.22			114.17			117.08			107.18	116.34	46
Pretax operating income + interest expense / Interest expense	2,566.64			2,850.65			3,638.78			1,705.07			1,950.94	1,968.54	66
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,566.64			2,850.65			3,638.78			1,705.07			1,950.94	1,632.83	68
Dividends + interest from subsidiaries / Interest expense + dividends	439.45			511.81			642.28			326.70			418.32	210.80	88
Fees + other income from subsidiaries / Salary + other expenses	74.27			74.90			74.76			79.20			71.47	16.52	86
Net income / Current part of long-term debt + preferred dividends (X)														57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	26.82			24.04			17.45			9.67			2.42	2.64	57
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0.16			0.37			0.37			0.41	0.04	93
Nonaccrual	0			0			0			0			0	0.54	40
Total	0			0.16			0.37			0.37			0.41	0.58	81
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	89.20			94.38			92.91			95.08			97.28	5.62	98
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	5.27			3.79			4.47			0.01			5.16	0.19	93

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	23.67			18.81			14.90			28.08			20.35	57.84	13
Dividends declared / Net income	18.12			25.61			19.09			33.41			27.33	33.08	35
Net income – dividends / Average equity	49.66			27.11			39.41			16.30			23.15	6.46	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0	178.13	9
Dividends from nonbank subsidiaries	515.35			608.47			764.22			393.83			526.14	7.53	96
Dividends from subsidiary holding companies	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	515.35			608.47			764.22			393.83			526.14	260.40	87
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			0			0	66.55	4
Interest income from bank subsidiaries	0			0			0			0			0	0.54	18
Management and service fees from bank subsidiaries	6.76			8.95			10.23			13.16			7.76	1.55	86
Other income from bank subsidiaries	0			0			0			0			0	0	46
Operating income from bank subsidiaries	6.76			8.95			10.23			13.16			7.76	69.36	8
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	83.24			133.39			126.51			120.65			132.49	82.95	81
Interest income from nonbank subsidiaries	0.83			1.18			0.88			0.58			0.40	20.25	56
Management and service fees from nonbank subsidiaries	22.61			30.74			24.37			47.47			38.61	1.92	94
Other income from nonbank subsidiaries	0			0			0			0			0.02	1.06	85
Operating income from nonbank subsidiaries	106.68			165.31			151.75			168.71			171.52	150.41	71
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies														61.23	
Interest income from subsidiary holding companies														6.54	
Management and service fees from subsidiary holding companies														0.36	
Other income from subsidiary holding companies														0.29	
Operating income from subsidiary holding companies														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries	0			0			0			0			0	0.80	18
Management and service fees from bank subsidiaries	0.26			0.13			0.14			0.25			0.04	1.81	72
Other income from bank subsidiaries	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	0.26			0.13			0.14			0.25			0.04	78.80	6
Dividends from nonbank subsidiaries	77.60			80.41			83.12			70.59			72.53	2.65	97
Interest income from nonbank subsidiaries	0.77			0.71			0.58			0.34			0.22	1.19	72
Management and service fees from nonbank subsidiaries	21.08			18.53			16.01			27.77			21.14	0.06	99
Other income from nonbank subsidiaries	0			0			0			0			0.01	0.04	86
Operating income from nonbank subsidiaries	99.45			99.65			99.71			98.70			93.90	7.29	95
Dividends from subsidiary holding companies	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies	0			0			0			0			0	0	49
Other income from subsidiary holding companies	0			0			0			0			0	0	48
Operating income from subsidiary holding companies	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt	4,717.67			5,588.17			93.27			5,125.40			52.47	83.37	60
Loans and advances from subsidiaries / Total debt	16.40			18.24			16.80			17.44			12.92	28.33	49