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

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**BHC Name** INDEPENDENT BANK GROUP, INC.

**City/State** MCKINNEY, TX

## Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 17,944,493
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:

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MCKINNEY, TX 75070

## 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

| | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| Average assets ($000) | 18,137,008 | 18,245,999 | 18,524,871 | 16,311,933 | 14,539,832 |
| Net income ($000) | 155,537 | 170,563 | 224,750 | 201,209 | 192,736 |
| Number of BHCs in peer group | 132 | 132 | 130 | 128 | 125 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Earnings and Profitability:** | | | | | | | | | | | | | | | |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 3.09 | 2.79 | 75 | 2.85 | 2.65 | 65 | 2.83 | 2.60 | 66 | 3.19 | 2.77 | 75 | 3.51 | 3.01 | 76 |
| + Non-interest income | 0.30 | 0.94 | 10 | 0.38 | 1.09 | 12 | 0.36 | 1.04 | 12 | 0.52 | 1.21 | 20 | 0.54 | 1.32 | 16 |
| – Overhead expense | 1.92 | 2.18 | 34 | 1.71 | 2.21 | 19 | 1.69 | 2.17 | 19 | 1.88 | 2.57 | 17 | 2.22 | 2.69 | 25 |
| – Provision for credit losses | 0.01 | 0.10 | 18 | -0.07 | -0.12 | 57 | -0.05 | -0.09 | 58 | 0.26 | 0.51 | 22 | 0.10 | 0.15 | 42 |
| + Securities gains (losses) | 0 | 0 | 45 | 0 | 0.01 | 23 | 0 | 0.01 | 37 | 0 | 0.02 | 42 | 0 | 0.01 | 56 |
| + Other tax equivalent adjustments | 0.01 | 0 | 93 | 0.01 | 0 | 93 | 0.01 | 0 | 93 | 0.01 | 0 | 93 | 0 | 0 | 42 |
| = Pretax net operating income (tax equivalent) | 1.47 | 1.46 | 57 | 1.60 | 1.76 | 44 | 1.55 | 1.66 | 45 | 1.58 | 1.04 | 84 | 1.73 | 1.56 | 65 |
| Net operating income | 1.14 | 1.10 | 60 | 1.25 | 1.34 | 45 | 1.21 | 1.26 | 49 | 1.23 | 0.81 | 82 | 1.33 | 1.19 | 63 |
| Net income | 1.14 | 1.10 | 60 | 1.25 | 1.34 | 45 | 1.21 | 1.26 | 49 | 1.23 | 0.82 | 82 | 1.33 | 1.19 | 63 |
| Net income (Subchapter S adjusted) | | 1.56 | | | 2.06 | | | 1.97 | | | 1.18 | | | 1.17 | |
| **Percent of Average Earning Assets** | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 3.85 | 3.36 | 82 | 3.56 | 3.12 | 77 | 3.51 | 3.06 | 77 | 4.23 | 3.55 | 86 | 5.15 | 4.41 | 86 |
| Interest expense | 0.40 | 0.35 | 68 | 0.40 | 0.26 | 82 | 0.38 | 0.25 | 80 | 0.65 | 0.52 | 72 | 1.16 | 1.08 | 65 |
| Net interest income (tax equivalent) | 3.45 | 3.01 | 78 | 3.16 | 2.85 | 68 | 3.13 | 2.80 | 70 | 3.57 | 3.01 | 81 | 3.99 | 3.33 | 77 |
| **Losses, Allowance, and Past Due + Nonaccrual** | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.05 | 0.09 | 47 | 0.05 | 0.12 | 34 | 0.06 | 0.11 | 43 | 0.05 | 0.27 | 17 | 0.07 | 0.21 | 31 |
| Earnings coverage of net loan and lease losses (X) | 44.98 | 36.38 | 66 | 45.30 | 26.30 | 75 | 36.34 | 39.72 | 65 | 44.52 | 22.91 | 85 | 32.05 | 24.40 | 74 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.07 | 1.17 | 42 | 1.21 | 1.32 | 42 | 1.20 | 1.23 | 48 | 0.67 | 1.58 | 7 | 0.44 | 0.83 | 15 |
| Allowance for loan and lease losses / Total loans and leases | 1.07 | 1.15 | 44 | 1.20 | 1.30 | 44 | 1.19 | 1.20 | 50 | 0.67 | 1.55 | 7 | 0.44 | 0.81 | 15 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.57 | 0.39 | 78 | 0.65 | 0.58 | 63 | 0.43 | 0.49 | 46 | 0.43 | 0.71 | 27 | 0.23 | 0.57 | 14 |
| 30–89 days past due loans and leases / Total loans and leases | 0.09 | 0.33 | 20 | 0.10 | 0.29 | 22 | 0.05 | 0.32 | 6 | 0.07 | 0.39 | 8 | 0.18 | 0.43 | 21 |
| **Liquidity and Funding** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 4.36 | 5.89 | 49 | -6.92 | -3.31 | 39 | -7.34 | -2.33 | 35 | 3.31 | 3.20 | 54 | 12.26 | 14.45 | 46 |
| Net short-term noncore funding dependence | 1.77 | 0.87 | 54 | -9.69 | -9.17 | 40 | -8.73 | -7.71 | 41 | 0.50 | -4.76 | 68 | 10.48 | 3.38 | 72 |
| Net loans and leases / Total assets | 75.62 | 63.09 | 81 | 65.14 | 58.81 | 67 | 65.78 | 58.67 | 70 | 73.57 | 61.58 | 84 | 77.54 | 63.77 | 86 |
| **Capitalization** | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 9.41 | 9.22 | 62 | 8.94 | 9.07 | 50 | 8.80 | 8.98 | 51 | 9.12 | 9.13 | 51 | 9.32 | 9.76 | 43 |
| Holding company equity capital / Total assets | 13.12 | 9.68 | 94 | 13.57 | 10.79 | 87 | 13.75 | 10.71 | 88 | 14.17 | 11.16 | 88 | 15.64 | 12.43 | 85 |
| Total equity capital (including minority interest) / Total assets | 13.12 | 9.81 | 94 | 13.57 | 10.91 | 87 | 13.75 | 10.82 | 88 | 14.17 | 11.29 | 87 | 15.64 | 12.57 | 84 |
| Common equity tier 1 capital / Total risk-weighted assets | 10 | 11.79 | 27 | 11.06 | 12.64 | 25 | 11.12 | 12.42 | 30 | 10.33 | 12.38 | 18 | 9.76 | 12.17 | 16 |
| Net loans and leases / Equity capital (X) | 5.76 | 6.64 | 33 | 4.80 | 5.47 | 35 | 4.78 | 5.53 | 36 | 5.19 | 5.58 | 42 | 4.96 | 5.21 | 46 |
| Cash dividends / Net income | 30.85 | 31.93 | 43 | 24.38 | 27.22 | 46 | 25.39 | 28.27 | 45 | 22.50 | 42.30 | 24 | 22.47 | 33.12 | 30 |
| Cash dividends / Net income (Subchapter S adjusted) | | 71.62 | | | -3.51 | | | 3.14 | | | -0.65 | | | -12.02 | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Assets | -5.15 | 6.04 | 12 | 10.52 | 9.51 | 58 | 5.52 | 10.50 | 32 | 18.69 | 16.68 | 60 | 51.86 | 9.26 | 95 |
| Equity capital | -8.27 | -3.83 | 42 | 3.65 | 7.52 | 33 | 2.44 | 7.46 | 31 | 7.50 | 6.99 | 62 | 45.65 | 10.49 | 91 |
| Net loans and leases | 10.13 | 14.48 | 44 | -4.16 | -0.66 | 42 | -5.65 | 3.36 | 16 | 12.61 | 9.07 | 71 | 47.33 | 9.10 | 94 |
| Noncore funding | -42.80 | 36.20 | 1 | -13.42 | -21.64 | 63 | -33.28 | -14.79 | 25 | 5.76 | -12.18 | 69 | 85.82 | 6.59 | 94 |
| **Parent Company Ratios** | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 0 | 0.48 | 40 | 0.60 | 0.55 | 79 | 0.66 | 0.57 | 78 | 0.26 | 0.77 | 78 | 1.05 | 1.02 | 79 |
| Long-term debt / Equity capital | 11.34 | 11.91 | 57 | 10.37 | 10.65 | 59 | 10.34 | 10.95 | 58 | 12.15 | 13.56 | 62 | 7.60 | 13.04 | 55 |
| Equity investment in subsidiaries / Equity capital | 113.33 | 104.01 | 84 | 112.85 | 103.15 | 90 | 112.79 | 103.22 | 87 | 114.41 | 102.81 | 92 | 110.72 | 103.22 | 84 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 298.33 | 118.32 | 90 | 189.91 | 155.61 | 70 | 191.36 | 154.48 | 69 | 127.19 | 147.24 | 49 | 135.56 | 190.27 | 33 |

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 | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| Interest and fees on loans | 427,097 | 410,446 | 545,520 | 576,898 | 608,232 | 4.06 | 105.08 |
| Income from lease financing receivables | 668 | 1,866 | 2,411 | 2,187 | 3,357 | -64.20 | |
| Fully taxable income on loans and leases | 423,567 | 407,579 | 541,463 | 573,160 | 605,999 | 3.92 | 104.26 |
| Tax-exempt income on loans and leases | 4,198 | 4,733 | 6,468 | 5,925 | 5,590 | -11.30 | 369.57 |
| Estimated tax benefit on income on loans and leases | 1,185 | 1,258 | 1,720 | 1,575 | 2,069 | -5.80 | 58.65 |
| Income on loans and leases (tax equivalent) | 428,950 | 413,570 | 549,651 | 580,660 | 613,658 | 3.72 | 105.23 |
| Investment interest income (tax equivalent) | 34,819 | 23,925 | 33,316 | 29,875 | 32,946 | 45.53 | 232.15 |
| Interest on balances due from depository institutions | 4,565 | 2,791 | 4,208 | 4,028 | 10,496 | 63.56 | 27.80 |
| Interest income on other earning assets | 281 | 230 | 325 | 771 | 1,041 | 22.17 | -29.04 |
| Total interest income (tax equivalent) | 468,615 | 440,516 | 587,500 | 615,334 | 658,141 | 6.38 | 109.71 |
| | | | | | | | |
| Interest on time deposits of $250K or more | 1,484 | 3,017 | 3,561 | 13,366 | 17,111 | -50.81 | -64.50 |
| Interest on time deposits < $250K | 2,386 | 2,792 | 3,409 | 12,500 | 19,929 | -14.54 | 2.98 |
| Interest on foreign office deposits | 0 | 0 | 0 | 0 | 0 | | |
| Interest on other deposits | 31,436 | 29,532 | 37,229 | 50,400 | 86,344 | 6.45 | 132.07 |
| Interest on other borrowings and trading liabilities | 3,128 | 2,931 | 3,912 | 6,493 | 14,093 | 6.72 | -38.57 |
| Interest on subordinated debt and mandatory convertible securities | 10,393 | 11,665 | 15,129 | 12,301 | 10,698 | -10.90 | 103.19 |
| Total interest expense | 48,827 | 49,937 | 63,240 | 95,060 | 148,175 | -2.22 | 61.41 |
| | | | | | | | |
| Net interest income (tax equivalent) | 419,788 | 390,579 | 524,260 | 520,274 | 509,966 | 7.48 | 117.27 |
| Non-interest income | 40,747 | 51,474 | 66,546 | 84,705 | 78,218 | -20.84 | 47.44 |
| Adjusted operating income (tax equivalent) | 460,535 | 442,053 | 590,806 | 604,979 | 588,184 | 4.18 | 108.53 |
| | | | | | | | |
| Overhead expense | 260,547 | 233,741 | 313,648 | 306,158 | 322,181 | 11.47 | 104.74 |
| Provision for credit losses | 1,657 | -9,000 | -9,000 | 42,993 | 14,805 | | -73.98 |
| Securities gains (losses) | 0 | 0 | 13 | 382 | 275 | | -100.00 |
| Other tax equivalent adjustments | 1,060 | 1,021 | 1,384 | 1,421 | 0 | 3.82 | |
| Pretax net operating income (tax equivalent) | 199,315 | 218,333 | 287,555 | 257,631 | 251,473 | -8.71 | 128.39 |
| | | | | | | | |
| Applicable income taxes | 39,351 | 43,841 | 57,483 | 51,173 | 53,528 | -10.24 | 45.83 |
| Tax equivalent adjustments | 4,427 | 3,929 | 5,322 | 5,249 | 5,209 | 12.67 | 49.21 |
| Applicable income taxes (tax equivalent) | 43,778 | 47,770 | 62,805 | 56,422 | 58,737 | -8.36 | 46.16 |
| Minority interest | 0 | 0 | 0 | 0 | 0 | | |
| Net income before discontinued operations, net of minority interest | 155,537 | 170,563 | 224,750 | 201,209 | 192,736 | -8.81 | 171.35 |
| Discontinued operations, net of applicable income taxes | 0 | 0 | 0 | 0 | 0 | | |
| Net income attributable to holding company | 155,537 | 170,563 | 224,750 | 201,209 | 192,736 | -8.81 | 171.35 |
| | | | | | | | |
| **Memoranda** | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest | 155,537 | 170,563 | 224,750 | 201,209 | 192,736 | -8.81 | 171.35 |
| Investment securities income (tax equivalent) | 34,819 | 23,925 | 33,316 | 29,875 | 32,946 | 45.53 | 232.15 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 8,402 | 4,975 | 7,279 | 5,420 | 5,305 | 68.88 | 294.09 |
| Mortgage-backed securities | 14,508 | 9,461 | 13,264 | 12,525 | 14,195 | 53.35 | 407.98 |
| All other securities | 11,909 | 9,489 | 12,773 | 11,930 | 13,446 | 25.50 | 116.72 |
| | | | | | | | |
| Cash dividends declared | 47,984 | 41,578 | 57,058 | 45,265 | 43,302 | 15.41 | 544.08 |
| Common | 47,984 | 41,578 | 57,058 | 45,265 | 43,302 | 15.41 | 544.08 |
| 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

| | 09/30/2022 | | | 09/30/2021 | | | 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) | 3.45 | 3.12 | 76 | 3.22 | 2.90 | 72 | 3.17 | 2.85 | 74 | 3.77 | 3.27 | 80 | 4.53 | 4 | 84 |
| Less: Interest expense | 0.36 | 0.33 | 64 | 0.36 | 0.24 | 80 | 0.34 | 0.23 | 80 | 0.58 | 0.48 | 71 | 1.02 | 0.98 | 64 |
| Equals: Net interest income (tax equivalent) | 3.09 | 2.79 | 75 | 2.85 | 2.65 | 65 | 2.83 | 2.60 | 66 | 3.19 | 2.77 | 75 | 3.51 | 3.01 | 76 |
| Plus: Non-interest income | 0.30 | 0.94 | 10 | 0.38 | 1.09 | 12 | 0.36 | 1.04 | 12 | 0.52 | 1.21 | 20 | 0.54 | 1.32 | 16 |
| Equals: adjusted operating income (tax equivalent) | 3.39 | 3.77 | 27 | 3.23 | 3.80 | 22 | 3.19 | 3.70 | 24 | 3.71 | 4.04 | 35 | 4.05 | 4.41 | 33 |
| Less: Overhead expense | 1.92 | 2.18 | 34 | 1.71 | 2.21 | 19 | 1.69 | 2.17 | 19 | 1.88 | 2.57 | 17 | 2.22 | 2.69 | 25 |
| Less: Provision for credit losses | 0.01 | 0.10 | 18 | -0.07 | -0.12 | 57 | -0.05 | -0.09 | 58 | 0.26 | 0.51 | 22 | 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 | 45 | 0 | 0.01 | 24 | 0 | 0.01 | 38 | 0 | 0.02 | 42 | 0 | 0.01 | 56 |
| Plus: other tax equivalent adjustments | 0.01 | 0 | 93 | 0.01 | 0 | 93 | 0.01 | 0 | 93 | 0.01 | 0 | 93 | 0 | 0 | 42 |
| Equals: Pretax net operating income (tax equivalent) | 1.47 | 1.46 | 57 | 1.60 | 1.76 | 44 | 1.55 | 1.66 | 45 | 1.58 | 1.04 | 84 | 1.73 | 1.56 | 65 |
| Less: Applicable income taxes (tax equivalent) | 0.32 | 0.34 | 45 | 0.35 | 0.41 | 31 | 0.34 | 0.38 | 39 | 0.35 | 0.23 | 82 | 0.40 | 0.36 | 63 |
| Less: Minority interest | 0 | 0 | 43 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0 | 42 | 0 | 0 | 36 |
| Equals: Net operating income | 1.14 | 1.10 | 60 | 1.25 | 1.34 | 45 | 1.21 | 1.26 | 49 | 1.23 | 0.81 | 82 | 1.33 | 1.19 | 63 |
| Plus: Net extraordinary items | 0 | 0 | 51 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Equals: Net income | 1.14 | 1.10 | 60 | 1.25 | 1.34 | 45 | 1.21 | 1.26 | 49 | 1.23 | 0.82 | 82 | 1.33 | 1.19 | 63 |
| Memo: Net income (last four quarters) | 1.14 | 1.10 | 61 | 1.27 | 1.30 | 49 | 1.21 | 1.26 | 49 | 1.23 | 0.82 | 82 | 1.33 | 1.19 | 62 |
| Net income–BHC and noncontrolling (minority) interest | 1.14 | 1.11 | 58 | 1.25 | 1.35 | 45 | 1.21 | 1.27 | 48 | 1.23 | 0.83 | 82 | 1.33 | 1.20 | 63 |
| **Margin Analysis** | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 89.55 | 92.93 | 12 | 90.39 | 93.09 | 18 | 90.44 | 93.08 | 19 | 89.27 | 92.32 | 15 | 87.90 | 91.05 | 19 |
| Average interest-bearing funds / Average assets | 58.13 | 60.58 | 47 | 60.99 | 61.98 | 51 | 59.90 | 61.99 | 47 | 62.59 | 64.06 | 44 | 58.80 | 65.57 | 20 |
| Interest income (tax equivalent) / Average earning assets | 3.85 | 3.36 | 82 | 3.56 | 3.12 | 77 | 3.51 | 3.06 | 77 | 4.23 | 3.55 | 86 | 5.15 | 4.41 | 86 |
| Interest expense / Average earning assets | 0.40 | 0.35 | 68 | 0.40 | 0.26 | 82 | 0.38 | 0.25 | 80 | 0.65 | 0.52 | 72 | 1.16 | 1.08 | 65 |
| Net interest income (tax equivalent) / Average earning assets | 3.45 | 3.01 | 78 | 3.16 | 2.85 | 68 | 3.13 | 2.80 | 70 | 3.57 | 3.01 | 81 | 3.99 | 3.33 | 77 |
| **Yield or Cost** | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 4.42 | 4.24 | 73 | 4.37 | 4.07 | 71 | 4.38 | 4.01 | 75 | 4.68 | 4.27 | 75 | 5.46 | 5.09 | 76 |
| Interest-bearing bank balances | 0.53 | 0.79 | 19 | 0.16 | 0.13 | 87 | 0.18 | 0.14 | 87 | 0.37 | 0.27 | 79 | 3.35 | 2.04 | 91 |
| Federal funds sold and reverse repos | 0 | 1.05 | 8 | 0 | 0.25 | 21 | 0 | 0.25 | 19 | 0 | 0.68 | 7 | | 2.44 | |
| Trading assets | | 0.57 | | | 0.45 | | | 0.45 | | | 0.60 | | | 0.99 | |
| Total earning assets | 3.82 | 3.33 | 82 | 3.54 | 3.09 | 77 | 3.48 | 3.04 | 77 | 4.20 | 3.51 | 86 | 5.11 | 4.36 | 87 |
| Investment securities (tax equivalent) | 2.09 | 1.96 | 64 | 2.24 | 1.77 | 82 | 2.17 | 1.77 | 80 | 2.84 | 2.25 | 88 | 3.04 | 2.76 | 76 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 1.53 | 1.38 | 64 | 1.51 | 1.23 | 71 | 1.50 | 1.14 | 73 | 2.25 | 1.75 | 75 | 2.37 | 2.32 | 62 |
| Mortgage-backed securities | 2 | 1.87 | 63 | 1.85 | 1.55 | 79 | 1.79 | 1.57 | 73 | 2.92 | 2.05 | 95 | 2.87 | 2.61 | 83 |
| All other securities | 3.01 | 2.89 | 58 | 3.11 | 2.85 | 64 | 3.05 | 2.81 | 62 | 3.16 | 3.24 | 55 | 3.84 | 4.06 | 55 |
| Interest-bearing deposits | 0.47 | 0.35 | 73 | 0.45 | 0.22 | 89 | 0.42 | 0.21 | 88 | 0.76 | 0.53 | 78 | 1.10 | 1.10 | 54 |
| Time deposits of $250K or more | 0.49 | 0.61 | 37 | 0.62 | 0.70 | 44 | 0.57 | 0.66 | 43 | 1.69 | 1.42 | 76 | 2.30 | 1.96 | 78 |
| Time deposits < $250K | 0.55 | 0.58 | 51 | 0.57 | 0.67 | 44 | 0.54 | 0.62 | 45 | 1.46 | 1.36 | 59 | 2.12 | 1.82 | 68 |
| Other domestic deposits | 0.46 | 0.31 | 75 | 0.43 | 0.16 | 95 | 0.41 | 0.15 | 93 | 0.66 | 0.36 | 87 | 1.40 | 0.93 | 84 |
| Foreign deposits | | 0.52 | | | 0.12 | | | 0.14 | | | 0.42 | | | 1.19 | |
| Federal funds purchased and repos | 4.08 | 0.88 | 97 | 0 | 0.18 | 7 | 0 | 0.17 | 9 | 16.81 | 0.62 | 99 | 2.05 | 1.86 | 59 |
| Other borrowed funds and trading liabilities | 0.39 | 1.55 | 8 | 0.30 | 1.29 | 18 | 0.30 | 1.27 | 17 | 0.48 | 1.50 | 9 | 1.47 | 2.38 | 11 |
| All interest-bearing funds | 0.62 | 0.54 | 66 | 0.60 | 0.38 | 85 | 0.57 | 0.37 | 85 | 0.93 | 0.74 | 73 | 1.73 | 1.49 | 70 |

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 | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Non-interest Income and Expenses** | | | | | |
| Total non-interest income | 40,747 | 51,474 | 66,546 | 84,705 | 78,218 |
| Fiduciary activities income | 0 | 0 | 0 | 0 | 1,969 |
| Service charges on deposit accounts - domestic | 8,996 | 7,130 | 9,842 | 9,303 | 11,888 |
| Trading revenue | 0 | 0 | 0 | 0 | 0 |
| Investment banking fees and commissions | 6,998 | 6,339 | 8,586 | 7,546 | 7,361 |
| Insurance activities revenue | 0 | 0 | 0 | 0 | 0 |
| 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 | 2,919 | 19,420 | 23,638 | 36,805 | 25,306 |
| Other non-interest income | 21,834 | 18,585 | 24,480 | 31,051 | 31,694 |
| Total overhead expenses | 260,547 | 233,741 | 313,648 | 306,158 | 322,181 |
| Personnel expense | 154,837 | 134,068 | 180,336 | 157,540 | 162,683 |
| Net occupancy expense | 32,606 | 30,716 | 40,688 | 39,210 | 37,654 |
| Goodwill impairment losses | 0 | 0 | 0 | 0 | 0 |
| Amortization expenses and impairment loss (other intangible assets) | 9,380 | 9,435 | 12,580 | 12,671 | 12,880 |
| Other operating expenses | 63,724 | 59,522 | 80,044 | 96,737 | 108,964 |
| Fee income on mutual funds and annuities | 0 | 0 | 0 | 0 | 0 |
| **Memoranda** | | | | | |
| Assets under management in proprietary mutual funds and annuities | 0 | 0 | 0 | 0 | 0 |
| Number of equivalent employees | 1,627 | 1,534 | 1,543 | 1,480 | 1,437 |
| Average personnel expense per employee | 95.17 | 87.40 | 116.87 | 106.45 | 113.21 |
| Average assets per employee | 11,147.52 | 11,894.39 | 12,005.75 | 11,021.58 | 10,118.19 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Mutual fund fee income / Non-interest income | 0 | 2.43 | 11 | 0 | 2.14 | 11 | 0 | 2.17 | 11 | 0 | 2.02 | 10 | 0 | 2.72 | 10 |
| Overhead expenses / Net Interest Income + non-interest income | 56.99 | 58.02 | 44 | 53.23 | 58.85 | 24 | 53.44 | 59.28 | 24 | 50.93 | 62.28 | 13 | 55.26 | 61.29 | 23 |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Total overhead expense | 1.92 | 2.18 | 34 | 1.71 | 2.21 | 19 | 1.69 | 2.17 | 19 | 1.88 | 2.57 | 17 | 2.22 | 2.69 | 25 |
| Personnel expense | 1.14 | 1.20 | 46 | 0.98 | 1.23 | 21 | 0.97 | 1.21 | 22 | 0.97 | 1.30 | 18 | 1.12 | 1.41 | 25 |
| Net occupancy expense | 0.24 | 0.22 | 57 | 0.22 | 0.24 | 45 | 0.22 | 0.23 | 45 | 0.24 | 0.26 | 37 | 0.26 | 0.28 | 38 |
| Other operating expenses | 0.54 | 0.73 | 21 | 0.50 | 0.72 | 18 | 0.50 | 0.72 | 15 | 0.67 | 0.94 | 28 | 0.84 | 0.97 | 47 |
| Overhead less non-interest income | 1.62 | 1.22 | 84 | 1.33 | 1.08 | 69 | 1.33 | 1.10 | 70 | 1.36 | 1.25 | 56 | 1.68 | 1.32 | 73 |
| **Percent of Adjusted Operating Income (Tax Equivalent)** | | | | | | | | | | | | | | | |
| Total overhead expense | 56.57 | 57.55 | 44 | 52.88 | 58.34 | 25 | 53.09 | 58.83 | 24 | 50.61 | 61.82 | 13 | 54.78 | 60.64 | 23 |
| Personnel expense | 33.62 | 31.86 | 56 | 30.33 | 32.89 | 30 | 30.52 | 32.93 | 31 | 26.04 | 32.36 | 21 | 27.66 | 32.39 | 21 |
| Net occupancy expense | 7.08 | 5.98 | 70 | 6.95 | 6.26 | 62 | 6.89 | 6.23 | 59 | 6.48 | 6.58 | 49 | 6.40 | 6.52 | 47 |
| Other operating expenses | 15.87 | 19.14 | 25 | 15.60 | 18.68 | 30 | 15.68 | 19.18 | 22 | 18.08 | 22.28 | 37 | 20.72 | 21.20 | 56 |
| Total non-interest income | 8.85 | 24.10 | 11 | 11.64 | 28.20 | 12 | 11.26 | 27.67 | 10 | 14 | 28.83 | 18 | 13.30 | 29.23 | 13 |
| Fiduciary activities income | 0 | 2.13 | 13 | 0 | 2.27 | 12 | 0 | 2.20 | 13 | 0 | 2.09 | 12 | 0.33 | 1.97 | 35 |
| Service charges on domestic deposit accounts | 1.95 | 3.30 | 28 | 1.61 | 3.25 | 25 | 1.67 | 3.27 | 27 | 1.54 | 3.27 | 23 | 2.02 | 3.88 | 28 |
| Trading revenue | 0 | 0.57 | 34 | 0 | 0.68 | 25 | 0 | 0.62 | 27 | 0 | 1.28 | 25 | 0 | 1.18 | 22 |
| Investment banking fees and commissions | 1.52 | 2.15 | 52 | 1.43 | 2.46 | 50 | 1.45 | 2.58 | 50 | 1.25 | 2.46 | 47 | 1.25 | 3.54 | 40 |
| Insurance activities revenue | 0 | 0.36 | 12 | 0 | 0.38 | 11 | 0 | 0.36 | 11 | 0 | 0.41 | 11 | 0 | 0.47 | 11 |
| Venture capital revenue | 0 | 0.01 | 44 | 0 | 0.03 | 45 | 0 | 0.04 | 44 | 0 | 0.01 | 44 | 0 | 0.02 | 42 |
| Net servicing fees | 0 | 1.23 | 12 | 0 | 0.56 | 14 | 0 | 0.60 | 14 | 0 | 0.01 | 42 | 0 | 0.28 | 21 |
| Net securitization income | 0 | 0 | 46 | 0 | 0.01 | 43 | 0 | 0.01 | 44 | 0 | 0 | 45 | 0 | 0.01 | 44 |
| Net gain (loss) - sales of loans, OREO, and other assets | 0.63 | 1.19 | 45 | 4.39 | 3.64 | 67 | 4 | 3.30 | 65 | 6.08 | 3.92 | 74 | 4.30 | 1.86 | 85 |
| Other non-interest income | 4.74 | 8.80 | 25 | 4.20 | 9.39 | 18 | 4.14 | 9.27 | 15 | 5.13 | 9.65 | 27 | 5.39 | 10.04 | 21 |
| Overhead less non-interest income | 47.73 | 32.79 | 93 | 41.23 | 29.67 | 84 | 41.82 | 30.52 | 83 | 36.61 | 31.93 | 61 | 41.48 | 31.06 | 83 |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 19.74 | 21.50 | 29 | 20.08 | 21.49 | 33 | 19.99 | 21.18 | 34 | 19.86 | 18.63 | 52 | 21.29 | 20.56 | 55 |
| Applicable income tax + TE / Pretax net operating income + TE | 21.96 | 23.57 | 31 | 21.88 | 23.11 | 33 | 21.84 | 22.67 | 33 | 21.90 | 21.18 | 47 | 23.36 | 23.23 | 54 |

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 | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| Real estate loans | 11,061,343 | 9,384,308 | 9,613,636 | 9,172,912 | 9,116,133 | 17.87 | 109.05 |
| Commercial and industrial loans | 1,882,087 | 1,749,448 | 1,722,379 | 2,117,618 | 1,400,493 | 7.58 | 109.47 |
| Loans to individuals | 79,483 | 81,641 | 81,594 | 67,068 | 32,840 | -2.64 | 102.40 |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 0 | 0 | | |
| Agricultural loans | 8,276 | 13,319 | 11,102 | 16,266 | 19,902 | -37.86 | -84.64 |
| Other loans and leases | 699,776 | 1,255,605 | 1,052,265 | 1,784,878 | 1,082,247 | -44.27 | 549.41 |
| Less: Unearned income | 14,191 | 11,336 | 9,406 | 10,037 | 1,695 | 25.19 | 448.13 |
| Loans and leases, net of unearned income | 13,716,774 | 12,472,985 | 12,471,570 | 13,148,705 | 11,649,920 | 9.97 | 114.72 |
| Less: Allowance for loan and lease losses | 146,395 | 150,281 | 148,706 | 87,820 | 51,461 | -2.59 | 287.60 |
| Net loans and leases | 13,570,379 | 12,322,704 | 12,322,864 | 13,060,885 | 11,598,459 | 10.13 | 113.69 |
| Debt securities that reprice or mature in over 1 year | 1,885,695 | 1,703,401 | 1,934,806 | 1,101,618 | 1,046,982 | 10.70 | 190.01 |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Subtotal | 15,456,074 | 14,026,105 | 14,257,670 | 14,162,503 | 12,645,441 | 10.20 | 120.46 |
| Interest-bearing bank balances | 371,867 | 2,814,468 | 2,367,763 | 1,567,984 | 384,590 | -86.79 | -25.66 |
| Federal funds sold and reverse repos | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Debt securities that reprice or mature within 1 year | 51,984 | 78,173 | 71,921 | 52,075 | 38,954 | -33.50 | -39.95 |
| Trading assets | 0 | 0 | 0 | 0 | 0 | | |
| Total earning assets | 15,879,925 | 16,918,746 | 16,697,354 | 15,782,562 | 13,068,985 | -6.14 | 108.73 |
| Non-interest-bearing cash and due from depository institutions | 145,036 | 248,603 | 243,926 | 250,485 | 186,299 | -41.66 | -45.98 |
| Premises, fixed assets, and leases | 369,152 | 287,573 | 332,149 | 274,308 | 274,687 | 28.37 | 137.03 |
| Other real estate owned | 23,900 | 0 | 0 | 475 | 4,819 | | 134.57 |
| Investment in unconsolidated subsidiaries | 1,724 | 1,724 | 1,724 | 1,724 | 1,724 | 0.00 | 81.47 |
| Intangible and other assets | 1,524,756 | 1,461,579 | 1,457,495 | 1,443,922 | 1,421,693 | 4.32 | 79.81 |
| Total assets | 17,944,493 | 18,918,225 | 18,732,648 | 17,753,476 | 14,958,207 | -5.15 | 101.83 |
| Quarterly average assets | 18,082,461 | 18,734,144 | 19,361,484 | 17,206,047 | 15,066,260 | -3.48 | 107.20 |
| Average loans and leases (YTD) | 12,950,851 | 12,622,739 | 12,540,763 | 12,398,226 | 11,242,379 | 2.60 | 127.51 |
| **Memoranda** | | | | | | | |
| Loans held-for-sale | 21,973 | 31,471 | 32,124 | 82,647 | 35,645 | -30.18 | 29.54 |
| Loans not held-for-sale | 13,694,801 | 12,441,514 | 12,439,446 | 13,066,058 | 11,614,275 | 10.07 | 114.95 |
| Real estate loans secured by 1–4 family | 1,552,336 | 1,326,139 | 1,329,946 | 1,435,112 | 1,550,872 | 17.06 | 71.76 |
| Commercial real estate loans | 9,395,730 | 7,989,244 | 8,188,254 | 7,669,052 | 7,487,396 | 17.60 | 119.29 |
| Construction and land development | 1,674,890 | 1,571,160 | 1,565,357 | 1,572,376 | 1,614,743 | 6.60 | 62.68 |
| Multifamily | 810,699 | 531,967 | 580,854 | 454,434 | 459,197 | 52.40 | 213.23 |
| Nonfarm nonresidential | 6,910,141 | 5,886,117 | 6,042,043 | 5,642,242 | 5,413,456 | 17.40 | 130.63 |
| Real estate loans secured by farmland | 113,277 | 68,925 | 95,436 | 68,748 | 77,865 | 64.35 | 10.02 |
| Total investment securities | 1,937,679 | 1,781,574 | 2,006,727 | 1,153,693 | 1,085,936 | 8.76 | 159.34 |
| U.S. Treasury securities | 238,934 | 62,285 | 174,996 | 44,708 | 48,796 | 283.61 | 639.23 |
| US agency securities (excluding mortgage-backed securities) | 388,748 | 461,249 | 444,675 | 249,017 | 179,296 | -15.72 | 68.15 |
| Municipal securities | 461,715 | 403,388 | 432,760 | 393,165 | 343,859 | 14.46 | 101.44 |
| Mortgage-backed securities | 805,117 | 822,670 | 918,550 | 443,501 | 505,567 | -2.13 | 229.89 |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | | |
| Other debt securities | 43,165 | 31,982 | 35,746 | 23,302 | 8,418 | 34.97 | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Available-for-sale securities | 1,730,163 | 1,781,574 | 2,006,727 | 1,153,693 | 1,085,936 | -2.89 | 131.57 |
| U.S. Treasury securities | 238,934 | 62,285 | 174,996 | 44,708 | 48,796 | 283.61 | 639.23 |
| US agency securities (excluding mortgage-backed securities) | 388,748 | 461,249 | 444,675 | 249,017 | 179,296 | -15.72 | 68.15 |
| Municipal securities | 254,199 | 403,388 | 432,760 | 393,165 | 343,859 | -36.98 | 10.90 |
| Mortgage-backed securities | 805,117 | 822,670 | 918,550 | 443,501 | 505,567 | -2.13 | 229.89 |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | | |
| Other debt securities | 43,165 | 31,982 | 35,746 | 23,302 | 8,418 | 34.97 | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Held-to-maturity securities appreciation (depreciation) | -51,007 | | | | | | |
| Available-for-sale securites appreciation (depreciation) | -260,923 | 27,682 | 6,935 | 45,240 | 24,082 | | |
| Structured notes, fair value | 0 | 2,415 | 0 | 2,454 | 15,992 | -100.00 | -100.00 |
| Pledged securities | 1,042,361 | 945,512 | 997,416 | 738,519 | 571,843 | 10.24 | 293.56 |

# Liabilities and Changes in Capital

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| Demand deposits | 5,107,001 | 4,913,580 | 5,066,588 | 4,164,800 | 3,240,185 | 3.94 | 163.34 |
| NOW, ATS and transaction accounts | 3,466,170 | 3,383,619 | 3,226,730 | 3,223,567 | 2,613,441 | 2.44 | 125.26 |
| Time deposits less brokered deposits < $250K | 178,229 | -353,382 | -164,344 | -291,600 | 233,566 | | 4.75 |
| MMDA and other savings accounts | 5,310,182 | 6,023,882 | 6,198,306 | 5,594,921 | 4,257,733 | -11.85 | 122.93 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 | | |
| Core deposits | 14,061,582 | 13,967,699 | 14,327,280 | 12,691,688 | 10,344,925 | 0.67 | 133.19 |
| Time deposits of $250K or more | 390,195 | 592,947 | 512,975 | 707,344 | 835,579 | -34.19 | -18.49 |
| Foreign deposits | 0 | 0 | 0 | 0 | 0 | | |
| Federal funds purchased and repos | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings w/remaining maturity of 1 year or less | 0 | 15,500 | 17,000 | 31,500 | 329,587 | -100.00 | -100.00 |
| Other borrowings w/remaining maturity over 1 year | 200,000 | 350,000 | 150,000 | 350,000 | 48,891 | -42.86 | 72.88 |
| Brokered deposits < $250K | 509,231 | 963,536 | 713,653 | 999,895 | 760,832 | -47.15 | 40.00 |
| Noncore funding | 1,099,426 | 1,921,983 | 1,393,628 | 2,088,739 | 1,974,889 | -42.80 | -22.49 |
| Trading liabilities | 0 | 0 | 0 | 0 | 0 | | |
| Subordinated notes and debentures + trust preferred securities | 321,262 | 320,368 | 320,592 | 359,698 | 231,575 | 0.28 | 137.67 |
| Other liabilities | 107,883 | 141,482 | 114,498 | 97,980 | 67,045 | -23.75 | 316.10 |
| Total liabilities | 15,590,153 | 16,351,532 | 16,155,998 | 15,238,105 | 12,618,434 | -4.66 | 104.87 |
| **Equity Capital** | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 412 | 429 | 428 | 431 | 430 | -3.96 | 48.20 |
| Common surplus | 1,955,096 | 1,942,783 | 1,945,497 | 1,934,807 | 1,926,359 | 0.63 | 74.68 |
| Retained earnings | 613,889 | 600,987 | 625,484 | 543,800 | 393,674 | 2.15 | 265.80 |
| Accumulated other comprehensive income | -215,057 | 22,494 | 5,241 | 36,333 | 19,310 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | | |
| Total holding company equity capital | 2,354,340 | 2,566,693 | 2,576,650 | 2,515,371 | 2,339,773 | -8.27 | 83.72 |
| Noncontrolling (minority) interest in subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Total equity capital, including minority interest | 2,354,340 | 2,566,693 | 2,576,650 | 2,515,371 | 2,339,773 | -8.27 | 83.72 |
| Total liabilities and capital | 17,944,493 | 18,918,225 | 18,732,648 | 17,753,476 | 14,958,207 | -5.15 | 101.83 |
| **Memoranda** | | | | | | | |
| Non-interest-bearing deposits | 5,107,001 | 4,913,580 | 5,066,588 | 4,164,800 | 3,240,185 | 3.94 | 163.34 |
| Interest-bearing deposits | 9,854,007 | 10,610,602 | 10,487,320 | 10,234,127 | 8,701,151 | -7.13 | 99.75 |
| Total deposits | 14,961,008 | 15,524,182 | 15,553,908 | 14,398,927 | 11,941,336 | -3.63 | 117.69 |
| Long-term debt that reprices within 1 year | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| **Changes in Holding Company Equity Capital** | | | | | | | |
| Equity capital, previous year-end as amended | 2,576,650 | 2,515,371 | 2,515,371 | 2,339,773 | 1,606,433 | | |
| Accounting restatements | 0 | -53,880 | -53,880 | 0 | -926 | | |
| Net income | 155,537 | 170,563 | 224,750 | 201,209 | 192,736 | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | 0 | 0 | | |
| Net sale of new common stock | -119,165 | -17,921 | -32,132 | -5,819 | -51,659 | | |
| Sale of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Less: Purchase of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | 601,068 | | |
| Less: Dividends declared | 47,984 | 41,578 | 57,058 | 45,265 | 43,302 | | |
| Change in other comprehensive income | -220,298 | -13,839 | -31,092 | 17,023 | 27,615 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | 9,600 | 7,977 | 10,691 | 8,450 | 7,808 | | |
| Holding company equity capital, ending balance | 2,354,340 | 2,566,693 | 2,576,650 | 2,515,371 | 2,339,773 | | |

# Percent Composition of Assets

| | 09/30/2022 | | | 09/30/2021 | | | 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 | 61.64 | 39.88 | 87 | 49.60 | 36.06 | 80 | 51.32 | 36.25 | 80 | 51.67 | 36.22 | 82 | 60.94 | 37.78 | 90 |
| Commercial and industrial loans | 10.49 | 11.23 | 50 | 9.25 | 11.11 | 46 | 9.19 | 10.76 | 47 | 11.93 | 13.52 | 43 | 9.36 | 12.02 | 37 |
| Loans to individuals | 0.44 | 3.58 | 27 | 0.43 | 3.60 | 26 | 0.44 | 3.36 | 29 | 0.38 | 3.40 | 24 | 0.22 | 4.20 | 12 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.02 | 33 | 0 | 0.02 | 32 | 0 | 0.02 | 34 | 0 | 0.03 | 31 | 0 | 0.04 | 29 |
| Agricultural loans | 0.05 | 0.19 | 57 | 0.07 | 0.21 | 57 | 0.06 | 0.18 | 58 | 0.09 | 0.19 | 63 | 0.13 | 0.24 | 68 |
| Other loans and leases | 3.90 | 4.52 | 55 | 6.64 | 4.26 | 72 | 5.62 | 4.47 | 65 | 10.05 | 4.63 | 85 | 7.24 | 5.01 | 70 |
| Net loans and leases | 75.62 | 63.09 | 81 | 65.14 | 58.81 | 67 | 65.78 | 58.67 | 70 | 73.57 | 61.58 | 84 | 77.54 | 63.77 | 86 |
| Debt securities over 1 year | 10.51 | 18.76 | 17 | 9 | 18.32 | 15 | 10.33 | 19.46 | 19 | 6.21 | 15.55 | 10 | 7 | 14.60 | 13 |
| Mutual funds and equity securities | 0 | 0.05 | 12 | 0 | 0.05 | 13 | 0 | 0.06 | 13 | 0 | 0.05 | 13 | 0 | 0.06 | 13 |
| Subtotal | 86.13 | 83.05 | 55 | 74.14 | 78.17 | 26 | 76.11 | 79.22 | 30 | 79.77 | 78.16 | 44 | 84.54 | 79.65 | 56 |
| Interest-bearing bank balances | 2.07 | 3.61 | 43 | 14.88 | 9.37 | 79 | 12.64 | 8.50 | 76 | 8.83 | 7.51 | 63 | 2.57 | 3.06 | 55 |
| Federal funds sold and reverse repos | 0 | 0.52 | 27 | 0 | 0.53 | 27 | 0 | 0.54 | 28 | 0 | 0.82 | 26 | 0 | 1.57 | 25 |
| Debt securities 1 year or less | 0.29 | 1.71 | 18 | 0.41 | 1.51 | 24 | 0.38 | 1.56 | 25 | 0.29 | 1.68 | 18 | 0.26 | 1.91 | 19 |
| Trading assets | 0 | 0.59 | 20 | 0 | 0.58 | 19 | 0 | 0.49 | 19 | 0 | 1.01 | 17 | 0 | 1.19 | 15 |
| Total earning assets | 88.49 | 90.76 | 21 | 89.43 | 91.57 | 25 | 89.14 | 91.77 | 18 | 88.90 | 91.05 | 20 | 87.37 | 89.53 | 26 |
| Non-interest cash and due from depository institutions | 0.81 | 0.98 | 35 | 1.31 | 0.99 | 81 | 1.30 | 0.82 | 87 | 1.41 | 1.07 | 79 | 1.25 | 1.14 | 58 |
| Other real estate owned | 0.13 | 0.01 | 95 | 0 | 0.01 | 6 | 0 | 0.01 | 9 | 0 | 0.02 | 23 | 0.03 | 0.03 | 63 |
| All other assets | 10.70 | 8.19 | 81 | 9.25 | 7.39 | 72 | 9.56 | 7.35 | 77 | 9.69 | 7.82 | 75 | 11.38 | 9.27 | 75 |
| **Memoranda** | | | | | | | | | | | | | | | |
| Short-term investments | 2.36 | 6.75 | 24 | 15.29 | 12.31 | 69 | 13.02 | 11.47 | 64 | 9.13 | 11.17 | 48 | 2.83 | 7.63 | 38 |
| U.S. Treasury securities | 1.33 | 1.98 | 56 | 0.33 | 1.18 | 50 | 0.93 | 1.47 | 60 | 0.25 | 0.84 | 62 | 0.33 | 1.03 | 57 |
| US agency securities (excluding mortgage-backed securities) | 2.17 | 0.81 | 84 | 2.44 | 0.75 | 84 | 2.37 | 0.82 | 83 | 1.40 | 0.63 | 79 | 1.20 | 0.54 | 80 |
| Municipal securities | 2.57 | 1.69 | 69 | 2.13 | 1.70 | 63 | 2.31 | 1.73 | 64 | 2.21 | 1.69 | 66 | 2.30 | 1.34 | 73 |
| Mortgage-backed securities | 4.49 | 12.93 | 12 | 4.35 | 13.46 | 12 | 4.90 | 14.14 | 14 | 2.50 | 11.75 | 7 | 3.38 | 11.44 | 9 |
| Asset-backed securities | 0 | 0.85 | 17 | 0 | 0.47 | 25 | 0 | 0.50 | 24 | 0 | 0.32 | 24 | 0 | 0.28 | 25 |
| Other debt securities | 0.24 | 0.51 | 50 | 0.17 | 0.51 | 48 | 0.19 | 0.53 | 47 | 0.13 | 0.42 | 48 | 0.06 | 0.39 | 47 |
| Loans held-for-sale | 0.12 | 0.30 | 57 | 0.17 | 0.50 | 45 | 0.17 | 0.55 | 51 | 0.47 | 0.52 | 60 | 0.24 | 0.39 | 51 |
| Loans held for investment | 76.32 | 63.03 | 82 | 65.76 | 58.34 | 70 | 66.41 | 58.06 | 70 | 73.60 | 61.72 | 83 | 77.64 | 63.50 | 87 |
| Real estate loans secured by 1–4 family | 8.65 | 12.79 | 33 | 7.01 | 11.57 | 31 | 7.10 | 11.46 | 31 | 8.08 | 11.91 | 34 | 10.37 | 13.29 | 37 |
| Revolving | 0.30 | 1.52 | 23 | 0.31 | 1.44 | 24 | 0.32 | 1.42 | 24 | 0.37 | 1.66 | 25 | 0.51 | 2.07 | 28 |
| Closed-end, secured by first liens | 8.25 | 10.86 | 39 | 6.61 | 9.73 | 36 | 6.68 | 9.67 | 35 | 7.58 | 9.81 | 37 | 9.66 | 10.69 | 44 |
| Closed-end, secured by junior liens | 0.10 | 0.19 | 48 | 0.09 | 0.19 | 39 | 0.10 | 0.17 | 45 | 0.12 | 0.22 | 43 | 0.19 | 0.28 | 49 |
| Commercial real estate loans | 52.36 | 24.89 | 93 | 42.23 | 22.35 | 92 | 43.71 | 22.69 | 90 | 43.20 | 22.22 | 93 | 50.06 | 22.23 | 96 |
| Construction and land development | 9.33 | 3.92 | 90 | 8.31 | 3.40 | 90 | 8.36 | 3.34 | 92 | 8.86 | 3.40 | 93 | 10.80 | 3.44 | 96 |
| Multifamily | 4.52 | 3.87 | 67 | 2.81 | 3.32 | 57 | 3.10 | 3.57 | 56 | 2.56 | 3.12 | 49 | 3.07 | 3.01 | 59 |
| Nonfarm nonresidential | 38.51 | 15.73 | 96 | 31.11 | 14.65 | 96 | 32.25 | 14.57 | 95 | 31.78 | 14.72 | 95 | 36.19 | 14.69 | 97 |
| Real estate loans secured by farmland | 0.63 | 0.34 | 76 | 0.36 | 0.35 | 66 | 0.51 | 0.30 | 73 | 0.39 | 0.33 | 69 | 0.52 | 0.36 | 73 |

# Loan Mix and Analysis of Concentrations of Credit

| | 09/30/2022 | | | 09/30/2021 | | | 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 | 80.64 | 62.29 | 79 | 75.24 | 60.51 | 75 | 77.08 | 61.05 | 77 | 69.76 | 57.15 | 71 | 78.25 | 57.46 | 84 |
| Real estate loans secured by 1–4 family | 11.32 | 20.65 | 24 | 10.63 | 20 | 24 | 10.66 | 19.86 | 23 | 10.91 | 19.43 | 24 | 13.31 | 20.75 | 27 |
| Revolving | 0.39 | 2.39 | 19 | 0.47 | 2.47 | 20 | 0.49 | 2.43 | 20 | 0.51 | 2.64 | 21 | 0.66 | 3.15 | 24 |
| Closed-end | 10.92 | 18.01 | 24 | 10.16 | 17.35 | 26 | 10.18 | 17.24 | 25 | 10.41 | 16.59 | 28 | 12.65 | 17.39 | 31 |
| Commercial real estate loans | 68.50 | 38.12 | 93 | 64.05 | 37.13 | 91 | 65.66 | 37.86 | 91 | 58.33 | 34.63 | 92 | 64.27 | 33.52 | 95 |
| Construction and land development | 12.21 | 6.10 | 81 | 12.60 | 5.69 | 90 | 12.55 | 5.65 | 88 | 11.96 | 5.26 | 89 | 13.86 | 5.09 | 95 |
| 1–4 family | 3.67 | 1.40 | 86 | 2.81 | 1.19 | 84 | 3.06 | 1.18 | 87 | 2.48 | 0.93 | 86 | 3.25 | 0.94 | 91 |
| Other | 8.54 | 4.62 | 82 | 9.78 | 4.46 | 92 | 9.49 | 4.40 | 91 | 9.47 | 4.19 | 92 | 10.61 | 4.02 | 95 |
| Multifamily | 5.91 | 5.86 | 60 | 4.26 | 5.41 | 50 | 4.66 | 5.78 | 51 | 3.46 | 4.96 | 41 | 3.94 | 4.69 | 50 |
| Nonfarm nonresidential | 50.38 | 24.30 | 96 | 47.19 | 24.45 | 96 | 48.45 | 24.56 | 96 | 42.91 | 22.93 | 96 | 46.47 | 22.15 | 96 |
| Owner-occupied | 12.96 | 8.11 | 75 | 14.01 | 8.31 | 82 | 13.93 | 8.29 | 80 | 13.41 | 7.68 | 82 | 14.94 | 7.72 | 86 |
| Other | 37.42 | 15.95 | 96 | 33.18 | 15.83 | 96 | 34.51 | 15.94 | 96 | 29.50 | 14.95 | 96 | 31.53 | 14.34 | 97 |
| Real estate loans secured by farmland | 0.83 | 0.55 | 73 | 0.55 | 0.61 | 65 | 0.77 | 0.54 | 70 | 0.52 | 0.54 | 68 | 0.67 | 0.55 | 69 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.04 | 33 | 0 | 0.03 | 32 | 0 | 0.04 | 34 | 0 | 0.06 | 31 | 0 | 0.11 | 29 |
| Commercial and industrial loans | 13.72 | 18.37 | 38 | 14.03 | 19.45 | 32 | 13.81 | 18.86 | 36 | 16.11 | 22.17 | 27 | 12.02 | 19.53 | 26 |
| Loans to individuals | 0.58 | 6.24 | 23 | 0.65 | 6.58 | 24 | 0.65 | 6.24 | 25 | 0.51 | 6.13 | 20 | 0.28 | 7.13 | 9 |
| Credit card loans | 0 | 0.53 | 22 | 0 | 0.51 | 22 | 0 | 0.53 | 22 | 0 | 0.65 | 22 | 0 | 0.81 | 21 |
| Agricultural loans | 0.06 | 0.31 | 53 | 0.11 | 0.38 | 54 | 0.09 | 0.34 | 57 | 0.12 | 0.32 | 61 | 0.17 | 0.37 | 65 |
| Other loans and leases | 5.10 | 8.16 | 50 | 10.07 | 8.42 | 67 | 8.44 | 8.75 | 60 | 13.57 | 9.09 | 70 | 9.29 | 9.85 | 61 |
| **Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)** | | | | | | | | | | | | | | | |
| Real estate loans | 641.16 | 411.16 | 87 | 554.03 | 383.43 | 82 | 558.07 | 391.81 | 80 | 588.13 | 381.27 | 88 | 672.67 | 391.26 | 92 |
| Real estate loans secured by 1–4 family | 89.98 | 133.66 | 30 | 78.29 | 124.74 | 32 | 77.20 | 126.06 | 30 | 92.01 | 125.03 | 35 | 114.44 | 138.18 | 41 |
| Revolving | 3.13 | 15.46 | 22 | 3.45 | 15.53 | 21 | 3.53 | 15.44 | 23 | 4.26 | 17.42 | 25 | 5.67 | 21.26 | 26 |
| Closed-end | 86.85 | 116.59 | 35 | 74.84 | 107.54 | 35 | 73.68 | 108.85 | 33 | 87.75 | 106.14 | 40 | 108.76 | 115.20 | 49 |
| Commercial real estate loans | 544.62 | 254.65 | 93 | 471.67 | 238.58 | 92 | 475.32 | 245.88 | 90 | 491.71 | 234.65 | 95 | 552.49 | 229.44 | 97 |
| Construction and land development | 97.08 | 39.81 | 91 | 92.76 | 36.07 | 94 | 90.87 | 35.95 | 93 | 100.82 | 35.62 | 94 | 119.15 | 34.95 | 97 |
| 1–4 family | 29.19 | 9.02 | 92 | 20.71 | 7.44 | 89 | 22.15 | 7.42 | 89 | 20.94 | 6.34 | 90 | 27.90 | 6.61 | 95 |
| Other | 67.90 | 30.27 | 90 | 72.05 | 28.34 | 95 | 68.72 | 28.11 | 93 | 79.88 | 28.16 | 96 | 91.25 | 27.32 | 96 |
| Multifamily | 46.99 | 40.47 | 67 | 31.41 | 35.29 | 57 | 33.72 | 38.66 | 57 | 29.14 | 32.74 | 54 | 33.88 | 31.04 | 65 |
| Nonfarm nonresidential | 400.54 | 161.09 | 96 | 347.51 | 156.30 | 96 | 350.74 | 158.05 | 95 | 361.76 | 155.06 | 97 | 399.46 | 152.10 | 98 |
| Owner-occupied | 103.02 | 53.43 | 85 | 103.15 | 52.63 | 87 | 100.87 | 52.99 | 86 | 113.03 | 52.37 | 89 | 128.45 | 53.07 | 91 |
| Other | 297.52 | 105.96 | 98 | 244.36 | 100.99 | 96 | 249.87 | 102.54 | 94 | 248.73 | 100.54 | 97 | 271.01 | 97.41 | 98 |
| Real estate loans secured by farmland | 6.57 | 3.36 | 77 | 4.07 | 3.67 | 67 | 5.54 | 3.22 | 75 | 4.41 | 3.44 | 70 | 5.75 | 3.60 | 74 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.26 | 33 | 0 | 0.20 | 32 | 0 | 0.21 | 34 | 0 | 0.28 | 31 | 0 | 0.44 | 29 |
| Commercial and industrial loans | 109.09 | 115.08 | 53 | 103.28 | 116.17 | 49 | 99.98 | 114.45 | 50 | 135.77 | 139.91 | 49 | 103.34 | 122.02 | 45 |
| Loans to individuals | 4.61 | 35.47 | 27 | 4.82 | 36.56 | 26 | 4.74 | 34.55 | 28 | 4.30 | 37.47 | 25 | 2.42 | 43.51 | 14 |
| Credit card loans | 0 | 2.79 | 22 | 0 | 2.58 | 22 | 0 | 2.77 | 23 | 0 | 3.30 | 22 | 0 | 4.34 | 21 |
| Agricultural loans | 0.48 | 1.73 | 58 | 0.79 | 2.03 | 59 | 0.64 | 1.86 | 60 | 1.04 | 1.88 | 64 | 1.47 | 2.18 | 68 |
| Other loans and leases | 40.56 | 50.11 | 56 | 74.13 | 47.63 | 73 | 61.08 | 51.06 | 67 | 114.44 | 49.54 | 85 | 79.86 | 52.44 | 72 |
| **Supplemental** | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 55.57 | 30.74 | 92 | 50.26 | 29.25 | 90 | 51.76 | 30.07 | 92 | 45.22 | 27.32 | 89 | 49.68 | 26.45 | 96 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 441.84 | 205.31 | 91 | 370.14 | 187.63 | 91 | 374.71 | 195.33 | 90 | 381.25 | 183.76 | 92 | 427.10 | 178.57 | 96 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 544.86 | 262.15 | 93 | 473.29 | 244.92 | 92 | 475.58 | 252.85 | 90 | 494.28 | 240.85 | 95 | 555.55 | 236.10 | 97 |

# Liquidity and Funding

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Short-term investments | 2.36 | 6.75 | 24 | 15.29 | 12.31 | 69 | 13.02 | 11.47 | 64 | 9.13 | 11.17 | 48 | 2.83 | 7.63 | 38 |
| Liquid assets | 10.87 | 23.63 | 14 | 23.31 | 29.12 | 38 | 22.15 | 29.03 | 32 | 14.40 | 26.22 | 17 | 8.72 | 22.44 | 6 |
| Investment securities | 10.80 | 20.98 | 12 | 9.42 | 20.37 | 12 | 10.71 | 21.63 | 13 | 6.50 | 17.85 | 8 | 7.26 | 16.99 | 9 |
| Net loans and leases | 75.62 | 63.09 | 81 | 65.14 | 58.81 | 67 | 65.78 | 58.67 | 70 | 73.57 | 61.58 | 84 | 77.54 | 63.77 | 86 |
| Net loans, leases and standby letters of credit | 75.78 | 63.92 | 79 | 65.30 | 59.61 | 66 | 65.94 | 59.49 | 66 | 73.71 | 62.48 | 82 | 77.70 | 64.84 | 84 |
| Core deposits | 78.36 | 74.28 | 58 | 73.83 | 75.52 | 28 | 76.48 | 75.71 | 35 | 71.49 | 70.67 | 37 | 69.16 | 63.09 | 55 |
| Noncore funding | 6.13 | 12.30 | 31 | 10.16 | 10.15 | 62 | 7.44 | 10.30 | 47 | 11.77 | 14.13 | 56 | 13.20 | 19.36 | 38 |
| Time deposits of $250K or more | 2.17 | 1.67 | 75 | 3.13 | 1.67 | 84 | 2.74 | 1.58 | 81 | 3.98 | 2.11 | 85 | 5.59 | 2.94 | 86 |
| Foreign deposits | 0 | 0.33 | 39 | 0 | 0.33 | 39 | 0 | 0.34 | 39 | 0 | 0.36 | 39 | 0 | 0.43 | 38 |
| Federal funds purchased and repos | 0 | 1.24 | 12 | 0 | 1.19 | 11 | 0 | 1.23 | 11 | 0 | 1.47 | 10 | 0 | 1.94 | 9 |
| Secured federal funds purchased | 0 | 0 | 48 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 49 |
| Net federal funds purchased (sold) | 0 | 0.58 | 28 | 0 | 0.54 | 30 | 0 | 0.54 | 31 | 0 | 0.54 | 30 | 0 | 0.48 | 28 |
| Commercial paper | 0 | 0.02 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 44 | 0 | 0.02 | 45 |
| Other borrowings w/remaining maturity of 1 year or less | 0 | 2.18 | 8 | 0.08 | 0.88 | 39 | 0.09 | 1 | 38 | 0.18 | 1.24 | 37 | 2.20 | 3.01 | 44 |
| Earning assets that reprice within 1 year | 22.25 | 35.71 | 18 | 38.67 | 38.80 | 47 | 34.50 | 37.37 | 46 | 36.49 | 39.38 | 40 | 31.42 | 39.29 | 28 |
| Interest-bearing liabilities that reprice within 1 year | 3.30 | 6.79 | 24 | 5.81 | 6.64 | 59 | 4.96 | 6.39 | 52 | 7.12 | 8.20 | 58 | 10.24 | 10.19 | 65 |
| Long-term debt that reprices within 1 year | 0 | 0.38 | 32 | 0 | 0.27 | 31 | 0 | 0.26 | 30 | 0 | 0.47 | 27 | 0 | 0.96 | 25 |
| Net assets that reprice within 1 year | 18.95 | 27.35 | 30 | 32.86 | 30.83 | 51 | 29.54 | 29.65 | 46 | 29.38 | 29.11 | 46 | 21.19 | 26.63 | 35 |
| **Other Liquidity and Funding Ratios** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 4.36 | 5.89 | 49 | -6.92 | -3.31 | 39 | -7.34 | -2.33 | 35 | 3.31 | 3.20 | 54 | 12.26 | 14.45 | 46 |
| Net short-term noncore funding dependence | 1.77 | 0.87 | 54 | -9.69 | -9.17 | 40 | -8.73 | -7.71 | 41 | 0.50 | -4.76 | 68 | 10.48 | 3.38 | 72 |
| Short-term investment / Short-term noncore funding | 60.78 | 112.63 | 41 | 188.60 | 304.29 | 42 | 204.08 | 273.46 | 50 | 95.80 | 184.19 | 30 | 24.22 | 77.77 | 33 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 7.83 | 24.05 | 27 | 19.82 | 36.72 | 30 | 20.26 | 36.68 | 32 | 5.69 | 28.18 | 17 | -3.25 | 16.97 | 14 |
| Net loans and leases / Total deposits | 90.70 | 79.04 | 75 | 79.38 | 73.05 | 66 | 79.23 | 72.79 | 65 | 90.71 | 79.43 | 79 | 97.13 | 90.31 | 71 |
| Net loans and leases / Core deposits | 96.51 | 86.19 | 71 | 88.22 | 78.83 | 72 | 86.01 | 78.25 | 67 | 102.91 | 88.34 | 79 | 112.12 | 103.93 | 70 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -3.18 | -10.05 | 71 | | 0.50 | | | 0.12 | | | 1.57 | | | 0.72 | |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -16.25 | -19.27 | 57 | 1.75 | 1.06 | 70 | 0.43 | -0.25 | 70 | 3.07 | 4.31 | 40 | 1.85 | 1.36 | 67 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | -0.47 | | 0 | 0 | 58 | | -0.02 | | 0 | 0.02 | 52 | 0.01 | 0 | 70 |
| **Percent of Investment Securities** | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 10.71 | 26.09 | 30 | 0 | 13.65 | 14 | 0 | 14.28 | 13 | 0 | 11.38 | 15 | 0 | 12.67 | 14 |
| Available-for-sale securities | 89.29 | 71.92 | 70 | 100 | 84.59 | 95 | 100 | 83.77 | 95 | 100 | 87.23 | 96 | 100 | 85.40 | 95 |
| U.S. Treasury securities | 12.33 | 9.62 | 69 | 3.50 | 6.01 | 60 | 8.72 | 6.70 | 70 | 3.88 | 4.72 | 70 | 4.49 | 6.15 | 59 |
| US agency securities (excluding mortgage-backed securities) | 20.06 | 4.10 | 91 | 25.89 | 4.24 | 93 | 22.16 | 4.12 | 93 | 21.58 | 4.01 | 93 | 16.51 | 3.49 | 89 |
| Municipal securities | 23.83 | 8.02 | 86 | 22.64 | 8.38 | 83 | 21.57 | 8.22 | 82 | 34.08 | 9.83 | 89 | 31.66 | 7.75 | 92 |
| Mortgage-backed securities | 41.55 | 62.34 | 18 | 46.18 | 66.09 | 17 | 45.77 | 66.54 | 16 | 38.44 | 66.64 | 13 | 46.56 | 67.43 | 19 |
| Asset-backed securities | 0 | 4.33 | 17 | 0 | 2.45 | 25 | 0 | 2.50 | 24 | 0 | 1.91 | 24 | 0 | 1.66 | 24 |
| Other debt securities | 2.23 | 3.02 | 59 | 1.80 | 3.01 | 53 | 1.78 | 3.08 | 51 | 2.02 | 3.01 | 54 | 0.78 | 2.94 | 51 |
| Mutual funds and equity securities | 0 | 0.27 | 12 | 0 | 0.29 | 13 | 0 | 0.29 | 13 | 0 | 0.35 | 13 | 0 | 0.40 | 13 |
| Debt securities 1 year or less | 2.68 | 9.28 | 27 | 4.39 | 8.18 | 42 | 3.58 | 7.78 | 37 | 4.51 | 10.55 | 28 | 3.59 | 11.86 | 24 |
| Debt securities 1 to 5 years | 19.52 | 20.14 | 57 | 12.56 | 17.39 | 45 | 16.40 | 18.25 | 52 | 19.73 | 17.03 | 58 | 26.62 | 17.94 | 72 |
| Debt securities over 5 years | 77.80 | 68.28 | 60 | 83.06 | 72.07 | 64 | 80.02 | 71.11 | 62 | 75.76 | 69.86 | 53 | 69.79 | 66.02 | 43 |
| Pledged securities | 53.79 | 31.26 | 82 | 53.07 | 33.37 | 77 | 49.70 | 32.26 | 76 | 64.01 | 35.67 | 82 | 52.66 | 30.57 | 80 |
| Structured notes, fair value | 0 | 0.20 | 39 | 0.14 | 0.06 | 87 | 0 | 0.11 | 40 | 0.21 | 0.02 | 91 | 1.47 | 0.03 | 95 |
| **Percent Change from Prior Like Quarter** | | | | | | | | | | | | | | | |
| Short-term investments | -85.35 | -40.81 | 8 | 116.86 | 64.27 | 75 | 50.59 | 27.98 | 66 | 282.50 | 183.32 | 74 | 502.01 | 26.69 | 97 |
| Investment securities | 8.76 | 11.76 | 56 | 65.48 | 32.48 | 79 | 73.94 | 31.36 | 87 | 6.24 | 23.62 | 26 | 58.45 | 11.75 | 90 |
| Core deposits | 0.67 | 4.57 | 45 | 16.86 | 16.96 | 58 | 12.89 | 16.94 | 45 | 22.69 | 26.88 | 38 | 48.53 | 11.23 | 94 |
| Noncore funding | -42.80 | 36.20 | 1 | -13.42 | -21.64 | 63 | -33.28 | -14.79 | 25 | 5.76 | -12.18 | 69 | 85.82 | 6.59 | 94 |

# Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| Loan commitments (reported semiannually, June/Dec) | | | 2,770,036 | 2,268,216 | 2,337,385 |
| Commit: Secured commercial real estate loans | 1,800,079 | 1,559,188 | 1,509,331 | 1,160,340 | 1,266,236 |
| Commit: Unsecured real estate loans | 17,597 | 5,644 | 16,007 | 10,989 | 17,557 |
| Credit card lines (reported semiannually, June/Dec) | | | 0 | 0 | 0 |
| Securities underwriting | 0 | 0 | 0 | 0 | 0 |
| Standby letters of credit | 28,325 | 31,160 | 30,007 | 25,917 | 23,406 |
| Commercial and similar letters of credit | 0 | 0 | 0 | 0 | 0 |
| Securities lent | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 5,251 | 5,121 | 5,597 | 0 |
| Credit derivatives - notional amount (holding company as beneficiary) | 9,151 | 9,414 | 9,348 | 9,604 | 9,850 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 5,251 | 5,121 | 5,597 | 9,850 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0 | 0 | 0 | 0 |
| **Derivative Contracts** | | | | | |
| Interest rate futures and forward contracts | 29,261 | 48,013 | 47,531 | 161,878 | 42,500 |
| Written options contracts (interest rate) | 20,531 | 51,676 | 34,064 | 116,795 | 28,434 |
| Purchased options contracts (interest rate) | 0 | 0 | 0 | 0 | 0 |
| Interest rate swaps | 517,452 | 652,060 | 609,870 | 670,740 | 561,502 |
| Futures and forward foreign exchange | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange rate swaps | 0 | 0 | 0 | 0 | 0 |
| Commodity and other futures and forward contracts | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Commodity and other swaps | 0 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | | | | | 14.79 | 22.78 | 20 | 12.78 | 22.01 | 16 | 15.63 | 23.52 | 23 |
| Standby letters of credit | 0.16 | 0.66 | 15 | 0.16 | 0.66 | 15 | 0.16 | 0.65 | 15 | 0.15 | 0.71 | 12 | 0.16 | 0.84 | 13 |
| Commercial and similar letters of credit | 0 | 0.02 | 21 | 0 | 0.02 | 19 | 0 | 0.02 | 20 | 0 | 0.02 | 20 | 0 | 0.02 | 17 |
| Securities lent | 0 | 0.08 | 42 | 0 | 0.10 | 42 | 0 | 0.10 | 41 | 0 | 0.18 | 40 | 0 | 0.40 | 39 |
| Credit derivatives - notional amount (holding company as guarantor) | 0 | 0.27 | 27 | 0.03 | 0.24 | 57 | 0.03 | 0.24 | 57 | 0.03 | 0.35 | 55 | 0 | 0.42 | 27 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.05 | 0.17 | 63 | 0.05 | 0.18 | 65 | 0.05 | 0.18 | 65 | 0.05 | 0.30 | 64 | 0.07 | 0.52 | 65 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0.20 | 34 | 0.03 | 0.18 | 72 | 0.03 | 0.18 | 71 | 0.03 | 0.25 | 70 | 0.07 | 0.30 | 72 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 0 | 0.19 | 33 | 0 | 0.13 | 35 | 0 | 0.13 | 34 | 0 | 0.30 | 33 | 0 | 0.45 | 34 |
| Derivative contracts | 3.16 | 44.74 | 19 | 3.97 | 47.31 | 17 | 3.69 | 46.30 | 17 | 5.35 | 48.62 | 15 | 4.23 | 68.47 | 15 |
| Interest rate contracts | 3.16 | 32.78 | 20 | 3.97 | 35.15 | 18 | 3.69 | 32.46 | 18 | 5.35 | 34.36 | 18 | 4.23 | 47.31 | 16 |
| Interest rate futures and forward contracts | 0.16 | 3.53 | 56 | 0.25 | 4.39 | 48 | 0.25 | 3.25 | 50 | 0.91 | 6.21 | 55 | 0.28 | 10.67 | 42 |
| Written options contracts (interest rate) | 0.11 | 1.49 | 38 | 0.27 | 1.69 | 39 | 0.18 | 1.41 | 35 | 0.66 | 2.18 | 44 | 0.19 | 2.47 | 34 |
| Purchased options contracts (interest rate) | 0 | 1.57 | 23 | 0 | 1.29 | 22 | 0 | 1.31 | 23 | 0 | 1.46 | 22 | 0 | 2.65 | 22 |
| Interest rate swaps | 2.88 | 23.04 | 21 | 3.45 | 20.27 | 24 | 3.26 | 20.49 | 23 | 3.78 | 20.83 | 22 | 3.75 | 28.86 | 18 |
| Foreign exchange contracts | 0 | 6.65 | 26 | 0 | 6.12 | 25 | 0 | 6.30 | 26 | 0 | 6.01 | 25 | 0 | 10.12 | 22 |
| Futures and forward foreign exchange contracts | 0 | 4.26 | 27 | 0 | 3.76 | 27 | 0 | 3.78 | 27 | 0 | 3.47 | 25 | 0 | 5.23 | 23 |
| Written options contracts (foreign exchange) | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.03 | 40 | 0 | 0.05 | 39 |
| Purchased options contracts (foreign exchange) | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.08 | 39 |
| Foreign exchange rate swaps | 0 | 0.85 | 38 | 0 | 0.76 | 39 | 0 | 0.76 | 38 | 0 | 0.77 | 39 | 0 | 2.03 | 38 |
| Equity, commodity, and other derivative contracts | 0 | 1.18 | 35 | 0 | 0.91 | 34 | 0 | 0.92 | 34 | 0 | 1.86 | 32 | 0 | 3.32 | 31 |
| Commodity and other futures and forward contracts | 0 | 0.09 | 43 | 0 | 0.07 | 43 | 0 | 0.07 | 43 | 0 | 0.14 | 42 | 0 | 0.19 | 40 |
| Written options contracts (commodity and other) | 0 | 0.41 | 39 | 0 | 0.31 | 38 | 0 | 0.32 | 38 | 0 | 0.52 | 36 | 0 | 0.98 | 35 |
| Purchased options contracts (commodity and other) | 0 | 0.31 | 39 | 0 | 0.21 | 39 | 0 | 0.21 | 38 | 0 | 0.37 | 36 | 0 | 0.94 | 34 |
| Commodity and other swaps | 0 | 0.31 | 37 | 0 | 0.30 | 37 | 0 | 0.31 | 38 | 0 | 0.32 | 36 | 0 | 0.38 | 35 |
| **Percent of Average Loans and Leases** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | | | | | 22.09 | 44.98 | 16 | 18.29 | 42.82 | 11 | 20.79 | 45.53 | 16 |

# Derivative Instruments

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Notional Amount** | | | | | |
| Derivative contracts | 567,244 | 751,749 | 691,465 | 949,413 | 632,436 |
| Interest rate contracts | 567,244 | 751,749 | 691,465 | 949,413 | 632,436 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| **Derivatives Position** | | | | | |
| Futures and forwards | 29,261 | 48,013 | 47,531 | 161,878 | 42,500 |
| Written options | 20,531 | 51,676 | 34,064 | 116,795 | 28,434 |
| Exchange-traded | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter | 20,531 | 51,676 | 34,064 | 116,795 | 28,434 |
| Purchased options | 0 | 0 | 0 | 0 | 0 |
| Exchange-traded | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter | 0 | 0 | 0 | 0 | 0 |
| Swaps | 517,452 | 652,060 | 609,870 | 670,740 | 561,502 |
| 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 | 567,244 | 751,749 | 691,465 | 949,413 | 632,436 |
| Interest rate contracts | 567,244 | 751,749 | 691,465 | 949,413 | 632,436 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivative contracts (excluding futures and FX 14 days or less) | 517,452 | 657,311 | 614,991 | 676,337 | 613,852 |
| One year or less | 20,632 | 8,420 | 22,003 | 8,617 | 53,424 |
| Over 1 year to 5 years | 298,137 | 361,283 | 320,899 | 374,494 | 429,544 |
| Over 5 years | 198,683 | 287,608 | 272,089 | 293,226 | 130,884 |
| Gross negative fair value (absolute value) | 28,016 | 10,897 | 9,028 | 21,875 | 6,635 |
| Gross positive fair value | 16,672 | 12,064 | 8,593 | 23,674 | 6,957 |
| Held for trading | 0 | 0 | 0 | 0 | 0 |
| Non-traded | 16,672 | 12,064 | 8,593 | 23,674 | 6,957 |
| Current credit exposure on risk-based capital derivative contracts | 16,064 | 10,366 | 7,537 | 20,159 | 6,104 |
| 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

| | 09/30/2022 | | | 09/30/2021 | | | 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 | 100 | 93.95 | 75 | 100 | 94.10 | 76 | 100 | 94.17 | 75 | 100 | 94.10 | 77 | 100 | 93.44 | 80 |
| Foreign exchange contracts | 0 | 3.10 | 25 | 0 | 3.22 | 25 | 0 | 3.47 | 25 | 0 | 3.49 | 25 | 0 | 3.20 | 22 |
| Equity, commodity, and other contracts | 0 | 1.15 | 35 | 0 | 1.21 | 34 | 0 | 1.14 | 34 | 0 | 1.17 | 32 | 0 | 1.64 | 31 |
| | | | | | | | | | | | | | | | |
| Futures and forwards | 5.16 | 9.12 | 56 | 6.39 | 12.59 | 51 | 6.87 | 11.16 | 57 | 17.05 | 14.05 | 64 | 6.72 | 13.49 | 47 |
| Written options | 3.62 | 5.29 | 58 | 6.87 | 7.18 | 61 | 4.93 | 6.28 | 59 | 12.30 | 8.18 | 75 | 4.50 | 5.91 | 54 |
| Exchange-traded | 0 | 0.14 | 42 | 0 | 0.11 | 42 | 0 | 0.12 | 42 | 0 | 0.14 | 40 | 0 | 0.15 | 42 |
| Over-the-counter | 3.62 | 4.93 | 59 | 6.87 | 6.91 | 64 | 4.93 | 5.96 | 60 | 12.30 | 7.73 | 75 | 4.50 | 5.10 | 58 |
| Purchased options | 0 | 4.14 | 20 | 0 | 3.41 | 19 | 0 | 3.27 | 20 | 0 | 3.42 | 19 | 0 | 4.42 | 18 |
| Exchange-traded | 0 | 0.14 | 41 | 0 | 0.12 | 41 | 0 | 0.12 | 41 | 0 | 0.15 | 40 | 0 | 0.28 | 39 |
| Over-the-counter | 0 | 3.58 | 21 | 0 | 3.01 | 20 | 0 | 2.87 | 21 | 0 | 2.86 | 21 | 0 | 3.35 | 18 |
| Swaps | 91.22 | 77.96 | 59 | 86.74 | 71.71 | 60 | 88.20 | 74.26 | 57 | 70.65 | 68.76 | 43 | 88.78 | 69.75 | 65 |
| | | | | | | | | | | | | | | | |
| Held for trading | 0 | 38.03 | 22 | 0 | 40.70 | 21 | 0 | 40.42 | 21 | 0 | 43.53 | 19 | 0 | 44.16 | 18 |
| Interest rate contracts | 0 | 31.70 | 23 | 0 | 34.66 | 21 | 0 | 34.15 | 21 | 0 | 36.62 | 19 | 0 | 37.24 | 18 |
| Foreign exchange contracts | 0 | 1.66 | 34 | 0 | 1.55 | 33 | 0 | 1.68 | 33 | 0 | 1.60 | 32 | 0 | 1.60 | 30 |
| Equity, commodity, and other contracts | 0 | 0.57 | 40 | 0 | 0.61 | 40 | 0 | 0.60 | 39 | 0 | 0.68 | 38 | 0 | 0.83 | 36 |
| | | | | | | | | | | | | | | | |
| Non-traded | 100 | 61.97 | 77 | 100 | 59.30 | 78 | 100 | 59.58 | 78 | 100 | 56.47 | 80 | 100 | 55.84 | 81 |
| Interest rate contracts | 100 | 57.96 | 85 | 100 | 56.22 | 86 | 100 | 56.71 | 85 | 100 | 53.82 | 87 | 100 | 52.22 | 88 |
| Foreign exchange contracts | 0 | 0.39 | 33 | 0 | 0.36 | 33 | 0 | 0.40 | 33 | 0 | 0.46 | 34 | 0 | 0.34 | 33 |
| Equity, commodity, and other contracts | 0 | 0.10 | 38 | 0 | 0.11 | 38 | 0 | 0.09 | 38 | 0 | 0.10 | 37 | 0 | 0.13 | 38 |
| | | | | | | | | | | | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | 91.22 | 93.16 | 27 | 87.44 | 91.91 | 27 | 88.94 | 92.53 | 28 | 71.24 | 91.48 | 15 | 97.06 | 93.86 | 47 |
| One year or less | 3.64 | 37.29 | 21 | 1.12 | 27.90 | 14 | 3.18 | 27.56 | 19 | 0.91 | 32.05 | 9 | 8.45 | 32.17 | 32 |
| Over 1 year to 5 years | 52.56 | 22.61 | 88 | 48.06 | 29.78 | 81 | 46.41 | 27.01 | 75 | 39.44 | 27.06 | 66 | 67.92 | 30.45 | 91 |
| Over 5 years | 35.03 | 26.09 | 64 | 38.26 | 29.19 | 61 | 39.35 | 29.89 | 63 | 30.88 | 29.56 | 53 | 20.70 | 28.09 | 44 |
| Gross negative fair value (absolute value) | 4.94 | 2.48 | 92 | 1.45 | 1.18 | 64 | 1.31 | 0.98 | 68 | 2.30 | 1.55 | 72 | 1.05 | 0.83 | 62 |
| Gross positive fair value | 2.94 | 2.55 | 64 | 1.60 | 1.59 | 51 | 1.24 | 1.34 | 46 | 2.49 | 2.23 | 60 | 1.10 | 1.19 | 51 |
| | | | | | | | | | | | | | | | |
| **Percent of Tier 1 Capital** | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0.02 | 0.10 | 31 | 0.01 | 0.05 | 30 | 0.01 | 0.04 | 28 | 0.01 | 0.07 | 35 | 0.01 | 0.06 | 27 |
| Gross positive fair value (X) | 0.01 | 0.10 | 23 | 0.01 | 0.06 | 22 | 0.01 | 0.05 | 20 | 0.02 | 0.09 | 23 | 0.01 | 0.07 | 23 |
| Held for trading (X) | 0 | 0.06 | 23 | 0 | 0.05 | 22 | 0 | 0.04 | 22 | 0 | 0.07 | 19 | 0 | 0.06 | 18 |
| Non-traded (X) | 0.01 | 0.02 | 50 | 0.01 | 0.01 | 51 | 0.01 | 0.01 | 50 | 0.02 | 0.02 | 65 | 0.01 | 0.01 | 60 |
| Current credit exposure (X) | 0.01 | 0.06 | 30 | 0.01 | 0.05 | 28 | 0 | 0.04 | 23 | 0.01 | 0.06 | 30 | 0 | 0.05 | 29 |
| Credit losses on derivative contracts | 0 | 0 | 50 | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 43 | 0 | 0 | 45 |
| | | | | | | | | | | | | | | | |
| **Past Due Derivative Instruments Fair Value** | | | | | | | | | | | | | | | |
| 30–89 days past due | 0 | 0 | 47 | 0 | 0 | 48 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 47 |
| 90+ days past due | 0 | 0 | 48 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 48 |
| | | | | | | | | | | | | | | | |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 0.10 | 0.70 | 28 | 0.08 | 0.59 | 25 | 0.05 | 0.46 | 23 | 0.15 | 0.85 | 28 | 0.05 | 0.73 | 25 |

# Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Change: Allowance for Loan and Lease Losses excluding ATTR** | | | | | |
| Beginning balance | 148,706 | 87,820 | 87,820 | 51,461 | 44,802 |
| Gross losses | 4,901 | 4,506 | 7,531 | 6,873 | 8,364 |
| Write-downs, transfers to loans held-for-sale | 0 | 0 | 0 | 0 | 0 |
| Recoveries | 522 | 83 | 111 | 239 | 218 |
| Net losses | 4,379 | 4,423 | 7,420 | 6,634 | 8,146 |
| | | | | | |
| Provision for loan and lease losses | 2,068 | -14,031 | -12,609 | 42,993 | 14,805 |
| Adjustments | 0 | 80,915 | 80,915 | 0 | 0 |
| Ending balance | 146,395 | 150,281 | 148,706 | 87,820 | 51,461 |
| | | | | | |
| 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 | 0.02 | 0.09 | 26 | -0.10 | -0.12 | 46 | -0.07 | -0.09 | 51 | 0.26 | 0.51 | 22 | 0.10 | 0.15 | 42 |
| Provision for loan and lease losses / Average loans and leases | 0.02 | 0.16 | 24 | -0.15 | -0.21 | 48 | -0.10 | -0.16 | 52 | 0.35 | 0.82 | 17 | 0.13 | 0.24 | 37 |
| Provision for loan and lease losses / Net loan and lease losses | 47.23 | 151.30 | 32 | -317.23 | -65.12 | 24 | -169.93 | -105.48 | 36 | 648.07 | 487.86 | 76 | 181.75 | 130.58 | 82 |
| | | | | | | | | | | | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.07 | 1.17 | 42 | 1.21 | 1.32 | 42 | 1.20 | 1.23 | 48 | 0.67 | 1.58 | 7 | 0.44 | 0.83 | 15 |
| Allowance for loan and lease losses / Total loans and leases | 1.07 | 1.15 | 44 | 1.20 | 1.30 | 44 | 1.19 | 1.20 | 50 | 0.67 | 1.55 | 7 | 0.44 | 0.81 | 15 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 25.07 | 38.64 | 64 | 25.48 | 17.40 | 75 | 20.04 | 21.39 | 65 | 13.24 | 11.58 | 71 | 6.32 | 8.03 | 60 |
| Allowance for loan and lease losses / Nonaccrual assets | 267.95 | 428.13 | 38 | 186.54 | 330.05 | 28 | 276.99 | 364.13 | 48 | 157.68 | 299.17 | 24 | 229.77 | 218.72 | 68 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 263.83 | 320.87 | 52 | 185.92 | 271.93 | 36 | 268.07 | 287.08 | 57 | 156.46 | 244.34 | 31 | 138.31 | 151.73 | 54 |
| | | | | | | | | | | | | | | | |
| Gross loan and lease losses / Average loans and leases | 0.05 | 0.16 | 31 | 0.05 | 0.20 | 15 | 0.06 | 0.19 | 20 | 0.06 | 0.34 | 10 | 0.07 | 0.28 | 19 |
| Recoveries / Average loans and leases | 0.01 | 0.07 | 5 | 0 | 0.08 | 3 | 0 | 0.08 | 3 | 0 | 0.07 | 3 | 0 | 0.08 | 4 |
| Net losses / Average loans and leases | 0.05 | 0.09 | 47 | 0.05 | 0.12 | 34 | 0.06 | 0.11 | 43 | 0.05 | 0.27 | 17 | 0.07 | 0.21 | 31 |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 43 | 0 | 0 | 44 | 0 | 0 | 40 |
| Recoveries / Prior year-end losses | 6.93 | 34.26 | 5 | 1.21 | 25.09 | 2 | 1.62 | 34.67 | 3 | 2.86 | 33.98 | 4 | 4.71 | 36.22 | 6 |
| Earnings coverage of net loan and lease losses (X) | 44.98 | 36.38 | 66 | 45.30 | 26.30 | 75 | 36.34 | 39.72 | 65 | 44.52 | 22.91 | 85 | 32.05 | 24.40 | 74 |
| | | | | | | | | | | | | | | | |
| **Net Loan and Lease Losses By Type** | | | | | | | | | | | | | | | |
| Real estate loans | 0.05 | -0.01 | 90 | 0.01 | 0.02 | 56 | 0.01 | 0.02 | 51 | 0.01 | 0.04 | 32 | 0 | 0.01 | 45 |
| Real estate loans secured by 1–4 family | -0.01 | -0.02 | 54 | 0 | -0.01 | 63 | 0 | -0.02 | 64 | 0 | 0.01 | 46 | 0.01 | 0.01 | 57 |
| Revolving | 0 | -0.06 | 75 | 0 | -0.07 | 64 | 0 | -0.07 | 69 | 0 | 0.01 | 54 | 0 | 0.02 | 43 |
| Closed-end | -0.01 | -0.01 | 49 | 0 | -0.01 | 66 | 0 | -0.01 | 61 | 0 | 0 | 48 | 0.01 | 0 | 62 |
| Commercial real estate loans | 0.06 | 0 | 91 | 0.01 | 0.04 | 50 | 0.01 | 0.04 | 50 | 0.01 | 0.07 | 34 | 0 | 0.01 | 45 |
| Construction and land development | 0 | -0.02 | 73 | 0.01 | 0.01 | 82 | 0.01 | 0 | 81 | 0.01 | 0 | 71 | 0 | -0.01 | 72 |
| 1–4 family | 0 | 0 | 59 | 0 | 0 | 57 | 0 | 0 | 57 | 0.01 | 0 | 89 | 0 | 0 | 82 |
| Other | 0 | -0.01 | 71 | 0.01 | 0.01 | 84 | 0.01 | 0 | 83 | 0 | 0 | 57 | 0 | -0.01 | 61 |
| Multifamily | 0 | 0 | 56 | 0 | 0.01 | 52 | 0 | 0.01 | 48 | 0 | 0 | 58 | 0 | 0 | 56 |
| Nonfarm nonresidential | 0.08 | 0 | 93 | 0.01 | 0.05 | 47 | 0.01 | 0.05 | 40 | 0.01 | 0.11 | 30 | 0 | 0.02 | 30 |
| Owner-occupied | 0 | 0 | 59 | 0 | 0.01 | 46 | 0 | 0.01 | 44 | 0 | 0.02 | 15 | 0 | 0.01 | 34 |
| Other | 0.08 | 0.01 | 94 | 0.01 | 0.04 | 56 | 0.01 | 0.04 | 51 | 0.01 | 0.08 | 40 | 0 | 0.01 | 40 |
| Real estate loans secured by farmland | 0 | 0 | 55 | 0 | -0.01 | 55 | 0 | 0 | 54 | 0 | 0.02 | 46 | 0 | 0.01 | 48 |
| | | | | | | | | | | | | | | | |
| Commercial and industrial loans | 0.03 | 0.11 | 46 | 0.14 | 0.19 | 50 | 0.11 | 0.17 | 46 | 0.25 | 0.47 | 39 | 0.54 | 0.37 | 75 |
| Loans to individuals | 0.02 | 0.76 | 4 | 0.21 | 0.72 | 22 | 0.16 | 0.71 | 15 | 0.39 | 1.13 | 23 | 1.17 | 1.17 | 60 |
| Credit card loans | | 1.94 | | | 2.27 | | | 1.84 | | | 2.92 | | | 3.11 | |
| Agricultural loans | 0 | 0.02 | 50 | 0 | 0.02 | 49 | 0 | 0.02 | 48 | 0 | 0.19 | 35 | 0 | 0.08 | 37 |
| Loans to foreign governments and institutions | | 0.05 | | | 0 | | | 0 | | | 0 | | | 0 | |
| Other loans and leases | -0.02 | 0.13 | 5 | 0.20 | 0.09 | 80 | 0.47 | 0.10 | 89 | 0.02 | 0.15 | 48 | 0 | 0.15 | 12 |

# Past Due and Nonaccrual Assets

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **30+ Days Past Due and Nonaccrual Assets** | | | | | |
| 30–89 days past due loans and leases | 13,006 | 12,366 | 6,765 | 9,563 | 20,798 |
| 90+ days past due loans and leases | 853 | 269 | 1,786 | 433 | 14,809 |
| Nonaccrual loans and leases | 54,636 | 80,564 | 53,687 | 55,696 | 22,397 |
| Total past due and nonaccrual loans and leases | 68,495 | 93,199 | 62,238 | 65,692 | 58,004 |
| | | | | | |
| Restructured 30–89 days past due | 0 | 0 | 0 | 0 | 0 |
| Restructured 90+ days past due | 0 | 0 | 0 | 0 | 0 |
| Restructured nonaccrual | 956 | 541 | 1,046 | 578 | 668 |
| Total restructured loans and leases | 956 | 541 | 1,046 | 578 | 668 |
| | | | | | |
| 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 | 0 | 532 | 0 | 1,498 | 29 |
| Other real estate owned | 23,900 | 0 | 0 | 475 | 4,819 |
| | | | | | |
| **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 | 0.09 | 0.33 | 20 | 0.10 | 0.29 | 22 | 0.05 | 0.32 | 6 | 0.07 | 0.39 | 8 | 0.18 | 0.43 | 21 |
| 90+ days past due loans and leases | 0.01 | 0.10 | 30 | 0 | 0.09 | 27 | 0.01 | 0.10 | 41 | 0 | 0.12 | 27 | 0.13 | 0.15 | 66 |
| Nonaccrual loans and leases | 0.40 | 0.37 | 60 | 0.65 | 0.54 | 70 | 0.43 | 0.46 | 49 | 0.42 | 0.66 | 32 | 0.19 | 0.51 | 15 |
| 90+ days past due and nonaccrual loans and leases | 0.40 | 0.52 | 48 | 0.65 | 0.68 | 57 | 0.44 | 0.62 | 38 | 0.43 | 0.85 | 24 | 0.32 | 0.71 | 19 |
| | | | | | | | | | | | | | | | |
| 30–89 days past due restructured | 0 | 0.01 | 18 | 0 | 0.01 | 19 | 0 | 0.01 | 21 | 0 | 0.01 | 16 | 0 | 0.01 | 13 |
| 90+ days past due restructured | 0 | 0.01 | 31 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0.01 | 29 | 0 | 0.01 | 29 |
| Nonaccrual restructured | 0.01 | 0.09 | 15 | 0 | 0.12 | 9 | 0.01 | 0.10 | 14 | 0 | 0.13 | 8 | 0.01 | 0.14 | 13 |
| 30–89 days past due loans held for sale | 0 | 0 | 40 | 0 | 0 | 39 | 0 | 0 | 40 | 0 | 0 | 38 | 0 | 0 | 38 |
| 90+ days past due loans held for sale | 0 | 0 | 42 | 0 | 0 | 42 | 0 | 0 | 41 | 0 | 0 | 41 | 0 | 0 | 42 |
| Nonaccrual loans held for sale | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0.01 | 38 | 0 | 0 | 40 |
| **Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual** | | | | | | | | | | | | | | | |
| 30–89 days past due assets | 0.09 | 0.33 | 19 | 0.10 | 0.29 | 22 | 0.05 | 0.32 | 6 | 0.07 | 0.40 | 8 | 0.18 | 0.43 | 21 |
| 90+ days past due assets | 0.01 | 0.10 | 28 | 0 | 0.09 | 25 | 0.01 | 0.10 | 39 | 0 | 0.12 | 25 | 0.13 | 0.15 | 65 |
| Nonaccrual assets | 0.40 | 0.37 | 58 | 0.65 | 0.55 | 70 | 0.43 | 0.47 | 49 | 0.42 | 0.67 | 32 | 0.19 | 0.53 | 15 |
| 30+ days past due and nonaccrual assets | 0.50 | 0.89 | 36 | 0.75 | 1 | 42 | 0.50 | 0.97 | 25 | 0.50 | 1.29 | 10 | 0.50 | 1.19 | 11 |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.31 | 0.33 | 58 | 0.43 | 0.40 | 63 | 0.30 | 0.36 | 47 | 0.32 | 0.52 | 31 | 0.25 | 0.44 | 25 |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.44 | 0.35 | 73 | 0.43 | 0.42 | 60 | 0.30 | 0.37 | 44 | 0.32 | 0.55 | 29 | 0.28 | 0.48 | 27 |
| **Restructured and Nonaccrual Loans and Leases + OREO as Percent of:** | | | | | | | | | | | | | | | |
| Total assets | 0.44 | 0.38 | 67 | 0.43 | 0.48 | 48 | 0.29 | 0.41 | 39 | 0.32 | 0.60 | 25 | 0.18 | 0.53 | 14 |
| Allowance for loan and lease losses | 53.65 | 55.46 | 57 | 53.96 | 67.85 | 48 | 36.10 | 62.64 | 27 | 65.67 | 66.66 | 55 | 52.94 | 115.41 | 17 |
| Equity capital + allowance for loan and lease losses | 3.14 | 3.63 | 51 | 2.98 | 4.12 | 36 | 1.97 | 3.60 | 26 | 2.22 | 4.97 | 19 | 1.14 | 4.28 | 12 |
| Tier 1 capital + allowance for loan and lease losses | 4.48 | 3.90 | 66 | 4.68 | 4.89 | 57 | 3.05 | 4.30 | 39 | 3.70 | 6.05 | 27 | 2.01 | 5.65 | 15 |
| Loans and leases + other real estate owned | 0.57 | 0.61 | 58 | 0.65 | 0.82 | 42 | 0.43 | 0.71 | 32 | 0.44 | 0.97 | 14 | 0.23 | 0.85 | 9 |

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

# Past Due and Nonaccrual Loans and Leases

| | | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type** | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | 0.05 | 0.23 | 12 | 0.12 | 0.25 | 35 | 0.06 | 0.26 | 12 | 0.07 | 0.39 | 10 | 0.17 | 0.38 | 24 |
| | 90+ days past due | 0.01 | 0.11 | 45 | 0 | 0.12 | 34 | 0.02 | 0.12 | 54 | 0 | 0.16 | 14 | 0 | 0.16 | 29 |
| | Nonaccrual | 0.15 | 0.41 | 24 | 0.38 | 0.60 | 34 | 0.18 | 0.52 | 22 | 0.29 | 0.76 | 17 | 0.17 | 0.46 | 19 |
| Commercial and industrial | 30–89 days past due | 0.16 | 0.29 | 40 | 0.03 | 0.24 | 11 | 0.05 | 0.24 | 19 | 0.11 | 0.23 | 39 | 0.13 | 0.31 | 29 |
| | 90+ days past due | 0 | 0.06 | 35 | 0 | 0.02 | 43 | 0.01 | 0.04 | 48 | 0.01 | 0.03 | 50 | 1.05 | 0.05 | 97 |
| | Nonaccrual | 1.98 | 0.47 | 95 | 2.34 | 0.65 | 93 | 2.10 | 0.57 | 93 | 1.28 | 0.75 | 80 | 0.35 | 0.83 | 27 |
| Individuals | 30–89 days past due | 1.88 | 0.83 | 87 | 0.12 | 0.60 | 21 | 0.26 | 0.63 | 29 | 0.13 | 0.83 | 13 | 0.51 | 0.83 | 34 |
| | 90+ days past due | 0 | 0.10 | 20 | 0 | 0.08 | 39 | 0 | 0.09 | 17 | 0 | 0.14 | 19 | 0 | 0.17 | 16 |
| | Nonaccrual | 0.01 | 0.17 | 29 | 0.05 | 0.17 | 39 | 0.05 | 0.17 | 40 | 0.06 | 0.28 | 35 | 0.08 | 0.17 | 46 |
| Depository institution loans | 30–89 days past due | | 0 | | | 0.03 | | | 0.01 | | | 0 | | | 0 | |
| | 90+ days past due | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| | Nonaccrual | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| Agricultural | 30–89 days past due | 0 | 0.09 | 29 | 0 | 0.11 | 29 | 0 | 0.07 | 30 | 0 | 0.17 | 28 | 0 | 0.24 | 26 |
| | 90+ days past due | 0 | 0 | 44 | 0 | 0 | 45 | 0 | 0 | 42 | 0 | 0 | 44 | 0 | 0 | 42 |
| | Nonaccrual | 0 | 0.27 | 26 | 0 | 0.51 | 25 | 0 | 0.70 | 27 | 0 | 0.49 | 24 | 0 | 0.67 | 22 |
| Foreign governments | 30–89 days past due | | 0 | | | 0 | | | 0.50 | | | 0 | | | 0.07 | |
| | 90+ days past due | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| | Nonaccrual | | 0.14 | | | 0.17 | | | 0.15 | | | 0.09 | | | 0.03 | |
| Other loans and leases | 30–89 days past due | 0.40 | 0.13 | 87 | 0.02 | 0.11 | 43 | 0.01 | 0.12 | 40 | 0.04 | 0.18 | 48 | 0.32 | 0.20 | 71 |
| | 90+ days past due | 0 | 0.01 | 33 | 0 | 0.01 | 75 | 0 | 0.01 | 75 | 0.02 | 0.01 | 82 | 0 | 0.01 | 30 |
| | Nonaccrual | 0.04 | 0.06 | 68 | 0.30 | 0.13 | 78 | 0.07 | 0.09 | 66 | 0.13 | 0.15 | 65 | 0.21 | 0.13 | 75 |

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

# Past Due and Nonaccrual Loans and Leases—Continued

| | | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Memoranda** | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 0.19 | 0.39 | 33 | 0.17 | 0.36 | 36 | 0.27 | 0.46 | 35 | 0.31 | 0.65 | 25 | 0.23 | 0.67 | 14 |
| | 90+ days past due | 0.04 | 0.22 | 59 | 0.01 | 0.25 | 46 | 0.12 | 0.24 | 70 | 0 | 0.33 | 16 | 0.01 | 0.31 | 34 |
| | Nonaccrual | 0.08 | 0.58 | 10 | 0.11 | 0.76 | 9 | 0.12 | 0.71 | 10 | 0.19 | 0.89 | 12 | 0.14 | 0.73 | 10 |
| Revolving | 30–89 days past due | 0.86 | 0.31 | 92 | 0.12 | 0.33 | 25 | 0 | 0.28 | 9 | 0 | 0.48 | 5 | 0.05 | 0.45 | 11 |
| | 90+ days past due | 0.19 | 0.02 | 92 | 0 | 0.03 | 32 | 0 | 0.02 | 35 | 0 | 0.03 | 30 | 0 | 0.05 | 24 |
| | Nonaccrual | 0.08 | 0.86 | 17 | 0 | 1.05 | 6 | 0 | 1.18 | 6 | 0 | 1.13 | 5 | 0.13 | 1 | 16 |
| Closed-end | 30–89 days past due | 0.16 | 0.41 | 29 | 0.17 | 0.36 | 37 | 0.28 | 0.49 | 38 | 0.33 | 0.65 | 28 | 0.24 | 0.70 | 19 |
| | 90+ days past due | 0.03 | 0.25 | 58 | 0.01 | 0.27 | 47 | 0.13 | 0.26 | 71 | 0 | 0.38 | 17 | 0.01 | 0.35 | 38 |
| | Nonaccrual | 0.08 | 0.57 | 10 | 0.12 | 0.71 | 10 | 0.13 | 0.67 | 10 | 0.19 | 0.87 | 13 | 0.14 | 0.70 | 13 |
| Junior lien | 30–89 days past due | 0 | 0.01 | 38 | 0 | 0.01 | 31 | 0 | 0.01 | 26 | 0 | 0.02 | 10 | 0.01 | 0.02 | 36 |
| | 90+ days past due | 0 | 0 | 38 | 0 | 0 | 34 | 0 | 0 | 36 | 0 | 0 | 32 | 0 | 0 | 29 |
| | Nonaccrual | 0 | 0.02 | 30 | 0 | 0.04 | 26 | 0 | 0.03 | 28 | 0.01 | 0.04 | 22 | 0.01 | 0.04 | 24 |
| Commercial real estate | 30–89 days past due | 0.03 | 0.13 | 29 | 0.11 | 0.16 | 51 | 0.02 | 0.15 | 23 | 0.03 | 0.26 | 16 | 0.16 | 0.18 | 54 |
| | 90+ days past due | 0 | 0.01 | 60 | 0 | 0.01 | 26 | 0 | 0.01 | 28 | 0 | 0.02 | 23 | 0 | 0.03 | 19 |
| | Nonaccrual | 0.17 | 0.29 | 42 | 0.43 | 0.48 | 59 | 0.19 | 0.38 | 36 | 0.30 | 0.62 | 28 | 0.17 | 0.23 | 45 |
| Construction and development | 30–89 days past due | 0 | 0.19 | 31 | 0.07 | 0.15 | 56 | 0.08 | 0.17 | 62 | 0 | 0.28 | 11 | 0.31 | 0.28 | 69 |
| | 90+ days past due | 0.01 | 0.01 | 79 | 0 | 0.01 | 38 | 0 | 0.01 | 38 | 0 | 0.01 | 35 | 0 | 0.02 | 33 |
| | Nonaccrual | 0 | 0.14 | 33 | 0 | 0.31 | 29 | 0 | 0.20 | 32 | 0 | 0.41 | 24 | 0.13 | 0.20 | 61 |
| 1–4 family | 30–89 days past due | 0 | 0.02 | 30 | 0.02 | 0.03 | 69 | 0.08 | 0.02 | 86 | 0 | 0.03 | 28 | 0.18 | 0.06 | 85 |
| | 90+ days past due | 0.01 | 0 | 91 | 0 | 0 | 45 | 0 | 0 | 44 | 0 | 0 | 42 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.01 | 32 | 0 | 0.02 | 31 | 0 | 0.01 | 32 | 0 | 0.03 | 27 | 0 | 0.02 | 30 |
| Other | 30–89 days past due | 0 | 0.13 | 39 | 0.06 | 0.10 | 68 | 0 | 0.13 | 21 | 0 | 0.22 | 13 | 0.13 | 0.20 | 63 |
| | 90+ days past due | 0 | 0 | 38 | 0 | 0 | 40 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0.01 | 35 |
| | Nonaccrual | 0 | 0.12 | 37 | 0 | 0.25 | 31 | 0 | 0.16 | 37 | 0 | 0.35 | 25 | 0.13 | 0.17 | 66 |
| Multifamily | 30–89 days past due | 0.08 | 0.04 | 78 | 0 | 0.09 | 26 | 0 | 0.07 | 27 | 0 | 0.09 | 22 | 0 | 0.08 | 19 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 45 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.06 | 26 | 0 | 0.13 | 21 | 0 | 0.17 | 21 | 0.15 | 0.11 | 73 | 0.01 | 0.05 | 48 |
| Nonfarm non-residential | 30–89 days past due | 0.03 | 0.10 | 33 | 0.13 | 0.12 | 61 | 0.01 | 0.13 | 19 | 0.04 | 0.23 | 26 | 0.13 | 0.14 | 50 |
| | 90+ days past due | 0 | 0.01 | 33 | 0 | 0.01 | 28 | 0 | 0.01 | 31 | 0 | 0.02 | 26 | 0 | 0.03 | 22 |
| | Nonaccrual | 0.23 | 0.36 | 44 | 0.58 | 0.58 | 61 | 0.25 | 0.45 | 43 | 0.40 | 0.80 | 36 | 0.20 | 0.28 | 42 |
| Owner Occupied | 30–89 days past due | 0.01 | 0.04 | 28 | 0.12 | 0.04 | 90 | 0.01 | 0.04 | 33 | 0.04 | 0.07 | 47 | 0.06 | 0.07 | 52 |
| | 90+ days past due | 0 | 0 | 36 | 0 | 0 | 35 | 0 | 0 | 37 | 0 | 0 | 33 | 0 | 0.01 | 26 |
| | Nonaccrual | 0.05 | 0.12 | 37 | 0.10 | 0.20 | 37 | 0.06 | 0.17 | 29 | 0.13 | 0.27 | 28 | 0.16 | 0.16 | 57 |
| Other | 30–89 days past due | 0.02 | 0.05 | 58 | 0.01 | 0.07 | 31 | 0 | 0.08 | 14 | 0 | 0.14 | 11 | 0.07 | 0.07 | 61 |
| | 90+ days past due | 0 | 0 | 39 | 0 | 0.01 | 34 | 0 | 0 | 37 | 0 | 0.01 | 33 | 0 | 0.01 | 30 |
| | Nonaccrual | 0.18 | 0.21 | 56 | 0.48 | 0.31 | 73 | 0.19 | 0.23 | 58 | 0.27 | 0.44 | 46 | 0.04 | 0.10 | 38 |
| Farmland | 30–89 days past due | 0 | 0.09 | 32 | 0.86 | 0.13 | 92 | 0 | 0.10 | 31 | 0 | 0.11 | 30 | 0 | 0.23 | 23 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0.01 | 44 | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0.01 | 42 |
| | Nonaccrual | 0 | 0.51 | 23 | 0 | 1.06 | 21 | 0 | 0.69 | 23 | 0.89 | 1.13 | 61 | 0.01 | 0.84 | 40 |
| Credit card | 30–89 days past due | | 1.22 | | | 0.79 | | | 0.81 | | | 0.95 | | | 1.19 | |
| | 90+ days past due | | 0.50 | | | 0.40 | | | 0.45 | | | 0.63 | | | 0.78 | |
| | Nonaccrual | | 0.13 | | | 0.08 | | | 0.10 | | | 0.05 | | | 0.11 | |

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

# Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Common Equity Tier 1 Capital** | | | | | |
| Common stock plus related surplus | 1,955,508 | 1,943,212 | 1,945,925 | 1,935,238 | 1,926,789 |
| Retained earnings | 640,829 | 641,397 | 665,894 | 543,800 | 393,674 |
| Accumulated other comprehensive income (AOCI) | -215,057 | 22,494 | 5,241 | 36,333 | 19,310 |
| Common equity tier 1 minority interest | 0 | 0 | 0 | 0 | 0 |
| Common equity tier 1 capital before adjustments/deductions | 2,381,280 | 2,607,103 | 2,617,060 | 2,515,371 | 2,339,773 |
| **Common Equity Tier 1 Capital: Adjustments/Deductions** | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 1,046,187 | 1,056,259 | 1,053,047 | 1,062,797 | 1,072,315 |
| Accumulated other comprehensive income-related adjustments | -215,057 | 22,494 | 5,241 | 36,333 | 19,310 |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Subtotal: | 1,550,150 | 1,528,350 | 1,558,772 | 1,416,241 | 1,248,148 |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Common equity tier 1 capital | 1,550,150 | 1,528,350 | 1,558,772 | 1,416,241 | 1,248,148 |
| **Additional Tier 1 Capital** | | | | | |
| Additional tier 1 capital instruments and related surplus | 55,600 | 55,600 | 55,600 | 55,600 | 55,600 |
| 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 | 55,600 | 55,600 | 55,600 | 55,600 | 55,600 |
| Less: Additional tier 1 capital deductions | 0 | 0 | 0 | 0 | 0 |
| Additional tier 1 capital | 55,600 | 55,600 | 55,600 | 55,600 | 55,600 |
| **Tier 1 Capital** | 1,605,750 | 1,583,950 | 1,614,372 | 1,471,841 | 1,303,748 |
| **Tier 2 Capital** | | | | | |
| Tier 2 capital instruments and related surplus | 182,000 | 204,000 | 204,000 | 266,000 | 158,000 |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 |
| Total capital minority interest not included in tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Allowance for loan and lease losses in tier 2 capital | 115,182 | 96,668 | 97,791 | 87,820 | 51,461 |
| Exited advanced approach eligible credit reserves | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | |
| Tier 2 capital before deductions | 297,182 | 300,668 | 301,791 | 353,820 | 209,461 |
| Exited advanced approach tier 2 capital before deductions | | | | | |
| Less: Tier 2 capital deductions | 0 | 0 | 0 | 0 | 0 |
| Tier 2 capital | 297,182 | 300,668 | 301,791 | 353,820 | 209,461 |
| Exited advanced approach tier 2 capital | | | | | |
| Total capital | 1,902,932 | 1,884,618 | 1,916,163 | 1,825,661 | 1,513,209 |
| Exited advanced approach total capital | | | | | |
| **Total Assets for Capital Ratios** | | | | | |
| Average total consolidated assets, adjusted | 18,109,401 | 18,774,554 | 19,401,894 | 17,206,047 | 15,066,260 |
| Less: Deductions from common equity tier 1 capital | 1,046,187 | 1,056,259 | 1,053,047 | 1,062,797 | 1,072,315 |
| Less: Other deductions | 0 | 0 | 0 | 0 | 0 |
| Total assets for leverage ratio | 17,063,214 | 17,718,295 | 18,348,847 | 16,143,250 | 13,993,945 |
| Total risk-weighted assets | 15,509,114 | 13,817,289 | 14,014,383 | 13,704,180 | 12,791,558 |
| Exited advanced approach total RWA | | | | | |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Capital Ratios** | | | | | | | | | | | | | | | |
| Common equity tier 1 capital, column A | 10 | 11.77 | 27 | 11.06 | 12.59 | 27 | 11.12 | 12.37 | 31 | 10.33 | 12.35 | 19 | 9.76 | 12.11 | 17 |
| Common equity tier 1 capital, column B | 0 | 0.26 | 46 | 0 | 0.29 | 46 | 0 | 0.29 | 46 | 0 | 0.30 | 46 | 0 | 0.29 | 46 |
| Tier 1 capital, column A | 10.35 | 12.48 | 12 | 11.46 | 13.31 | 17 | 11.52 | 13.11 | 23 | 10.74 | 13.08 | 12 | 10.19 | 12.78 | 11 |
| Tier 1 capital, column B | 0 | 0.31 | 46 | 0 | 0.33 | 46 | 0 | 0.34 | 46 | 0 | 0.34 | 46 | 0 | 0.34 | 46 |
| Total capital, column A | 12.27 | 14.27 | 14 | 13.64 | 15.21 | 21 | 13.67 | 14.91 | 31 | 13.32 | 15.23 | 17 | 11.83 | 14.36 | 7 |
| Total capital, column B | 0 | 0.34 | 46 | 0 | 0.36 | 46 | 0 | 0.37 | 46 | 0 | 0.39 | 46 | 0 | 0.38 | 46 |
| Tier 1 leverage | 9.41 | 9.22 | 62 | 8.94 | 9.07 | 50 | 8.80 | 8.98 | 51 | 9.12 | 9.13 | 51 | 9.32 | 9.76 | 43 |
| Supplementary leverage ratio, advanced approaches HCs | | 6.74 | | | 6.90 | | | 6.71 | | | 8.72 | | | 7.41 | |

# Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| **Insurance Activities** | | | | | | | |
| Total insurance underwriting assets | 0 | 0 | 0 | 0 | 0 | | |
| Total property and casualty assets | 0 | 0 | 0 | 0 | 0 | | |
| Reinsurance recoverables (P/C) | | | | | | | |
| Total life and health assets | 0 | 0 | 0 | 0 | 0 | | |
| Reinsurance recoverables (L/H) | | | | | | | |
| Separate account assets (L/H) | 0 | 0 | 0 | 0 | 0 | | |
| Total insurance underwriting equity | 0 | 0 | 0 | 0 | 0 | | |
| Total property and casualty equity | 0 | 0 | 0 | 0 | 0 | | |
| Total life and health equity | 0 | 0 | 0 | 0 | 0 | | |
| Total insurance underwriting net income | 0 | 0 | 0 | 0 | 0 | | |
| Total property and casualty | 0 | 0 | 0 | 0 | 0 | | |
| Total life and health | 0 | 0 | 0 | 0 | 0 | | |
| Claims and claims adjusted expense reserves (P/C) | 0 | 0 | 0 | 0 | 0 | | |
| Unearned premiums (P/C) | 0 | 0 | 0 | 0 | 0 | | |
| Policyholder benefit and contractholder funds (L/H) | 0 | 0 | 0 | 0 | 0 | | |
| Separate account liabilities (L/H) | 0 | 0 | 0 | 0 | 0 | | |
| Insurance activities revenue | 0 | 0 | 0 | 0 | 0 | | |
| Other insurance activities income | 0 | 0 | 0 | 0 | 0 | | |
| Insurance and reinsurance underwriting income | 0 | 0 | 0 | 0 | 0 | | |
| Premiums | 0 | 0 | 0 | 0 | 0 | | |
| Credit related insurance underwriting | 0 | 0 | 0 | 0 | 0 | | |
| Other insurance underwriting | 0 | 0 | 0 | 0 | 0 | | |
| Insurance benefits, losses, expenses | 0 | 0 | 0 | 0 | 0 | | |
| Net assets of insurance underwriting subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Life insurance assets | 239,064 | 234,269 | 235,637 | 220,428 | 215,081 | 2.05 | 112.73 |

| | 09/30/2022 | | | 09/30/2021 | | | 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 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 39 | 0 | 0.01 | 37 |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | | 51.77 | | | 53.46 | | | 53.11 | | | 53.67 | | | 51.47 | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | | 48.23 | | | 46.54 | | | 46.89 | | | 46.33 | | | 48.53 | |
| Separate account assets (L/H) / Total life assets | | 11.73 | | | 13.15 | | | 13.40 | | | 11.24 | | | 7.26 | |
| Insurance activities revenue / Adjusted operating income | 0 | 0.36 | 12 | 0 | 0.38 | 11 | 0 | 0.36 | 11 | 0 | 0.41 | 11 | 0 | 0.47 | 11 |
| Premium income / Insurance activities revenue | | 2.54 | | | 2.90 | | | 2.76 | | | 2.84 | | | 7.32 | |
| Credit related premium income / Total premium income | | 32.83 | | | 31.14 | | | 32.99 | | | 38.23 | | | 34.91 | |
| Other premium income / Total premium income | | 67.17 | | | 68.86 | | | 67.01 | | | 61.77 | | | 65.09 | |
| Insurance underwriting net income / Consolidated net income | 0 | 0.02 | 43 | 0 | 0.02 | 44 | 0 | 0.02 | 44 | 0 | 0.03 | 44 | 0 | 0.08 | 39 |
| Insurance net income (P/C) / Equity (P/C) | | 15.15 | | | 28.21 | | | 23.22 | | | 15.59 | | | 19.86 | |
| Insurance net income (L/H) / Equity (L/H) | | 177.77 | | | 5.51 | | | 4.49 | | | 3.62 | | | 5.13 | |
| Insurance benefits, losses, expenses / Insurance premiums | | 4,581.19 | | | -364.02 | | | 927.51 | | | 447.82 | | | 233.61 | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | 0.07 | | | 0.07 | | | 0.07 | | | 0.07 | | | 0.15 | |
| Reinsurance recovery (L/H) / Total assets (L/H) | | 0 | | | 0 | | | 0 | | | 0 | | | 0.15 | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 42 |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 13.64 | 12.02 | 54 | 13.51 | 11.72 | 58 | 13.37 | 12 | 52 | 14.13 | 11.03 | 60 | 15.87 | 11.51 | 69 |
| **Broker-Dealer Activities** | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries ($000) | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 0 | 0.55 | 37 | 0 | 0.44 | 37 | 0 | 0.46 | 37 | 0 | 0.75 | 37 | 0 | 1.39 | 34 |

# Foreign Activities

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Foreign Activities** | | | | | |
| Total foreign loans and leases | 650 | 1,130 | 1,109 | 1,599 | 22,054 |
| Real estate loans | 650 | 1,130 | 1,109 | 1,583 | 4,850 |
| Commercial and industrial loans | 0 | 0 | 0 | 16 | 17,204 |
| Loans to depository institutions and other banks acceptances | 0 | 0 | 0 | 0 | 0 |
| Loans to foreign governments and institutions | 0 | 0 | 0 | 0 | 0 |
| Loans to individuals | 0 | 0 | 0 | 0 | 0 |
| Agricultural loans | 0 | 0 | 0 | 0 | 0 |
| Other foreign loans | 0 | 0 | 0 | 0 | 0 |
| Lease financing receivables | 0 | 0 | 0 | 0 | 0 |
| | | | | | |
| Debt securities | 0 | 0 | 0 | 0 | 0 |
| Interest-bearing bank balances | 0 | 0 | 0 | 0 | 0 |
| Total selected foreign assets | 650 | 1,130 | 1,109 | 1,599 | 22,054 |
| Total foreign deposits | 0 | 0 | 0 | 0 | 0 |
| Interest-bearing deposits | 0 | 0 | 0 | 0 | 0 |
| Non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Yield: Foreign loans | 0 | 0.84 | 33 | 0 | 0.63 | 34 | 0 | 0.66 | 33 | 0 | 0.87 | 31 | 0 | 1.25 | 31 |
| Cost: Interest-bearing deposits | | 0.52 | | | 0.12 | | | 0.14 | | | 0.42 | | | 1.19 | |
| | | | | | | | | | | | | | | | |
| **Net Losses as a Percent of Foreign Loans by Type** | | | | | | | | | | | | | | | |
| Real estate loans | | 0.26 | | | 0.18 | | | 0.20 | | | 5.18 | | | 27.03 | |
| Commercial and industrial loans | | 0.13 | | | 0.86 | | | 0.79 | | | 0.64 | | | 0.29 | |
| Foreign governments and institutions | | 0.05 | | | 0 | | | 0 | | | 0 | | | 0 | |
| | | | | | | | | | | | | | | | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Net loans and leases | -42.48 | 20.31 | 9 | -37.29 | -0.16 | 12 | -30.64 | 6.83 | 11 | -92.75 | -2.40 | 3 | 231.19 | 22.48 | 92 |
| Total selected assets | -42.48 | 21.10 | 8 | -37.29 | 3.36 | 14 | -30.64 | 9.48 | 11 | -92.75 | 2.04 | 4 | 231.19 | 12.40 | 93 |
| Deposits | | -2.72 | | | 10.74 | | | 0.73 | | | 3.46 | | | 10.36 | |

# Servicing, Securitization and Asset Sale Activities—Part 1

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| **Activity** | | | | | | | |
| Securitization activities | 0 | 216,414 | 0 | 0 | 0 | -100.00 | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | | |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases | 0 | 216,414 | 0 | 0 | 0 | -100.00 | |
| 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 | | |

| | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Activity as a Percent of Total Assets** | | | | | |
| Securitization activities | 0 | 1.14 | 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 | 1.14 | 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 | | 9.98 | | | |
| Home equity lines | | 0.46 | | | |
| Credit card receivables | | 0 | | | |
| Auto loans and other consumer loans | | 0.22 | | | |
| Commercial and industrial loans | | 13.77 | | | |
| All other loans and leases | | 75.56 | | | |

# Servicing, Securitization and Asset Sale Activities—Part 2

| | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Percent of Total Securitization Activities by Type** | | | | | |
| Retained credit exposure | | 0 | | | |
| 1–4 family residential loans | | | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | 0 | | | |
| Unused commitments to provide liquidity (servicer advance) | | 0 | | | |
| Seller's interest carried as securities and loans | | 0 | | | |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | | |
| **Percent of Tier 1 Capital** | | | | | |
| Total retained credit exposure | 0 | 0 | 0 | 0 | 0 |
| Total retained credit exposure and asset sale credit exposure | 4.45 | 11.55 | 10.22 | 32.94 | 12.89 |

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 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

| | 09/30/2022 | 09/30/2021 | 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 | | 0 | | | |
| Total 30–89 days past due securitized assets | | 0 | | | |
| **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 | | 0 | | | |
| Total 90+ days past due securitized assets | | 0 | | | |
| Total past due securitized assets percent of securitized assets | | 0 | | | |
| **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 | | 0 | | | |
| Total net losses on securitized assets | | 0 | | | |
| **30–89 Days Past Due Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | 0.17 | | | |
| Home equity lines | | 0.12 | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | 0.03 | | | |
| All other loans and leases | | 0.10 | | | |
| Total managed loans past due 30–89 days | | 0.10 | | | |
| **90+ Days Past Due Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | 0.01 | | | |
| Home equity lines | | 0 | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | 0 | | | |
| All other loans and leases | | 0 | | | |
| Total managed loans past due 90+ days | | 0 | | | |
| **Total Past Due Managed Assets** | | 0.10 | | | |
| **Net Losses on Managed Assets Percent of Type** | | | | | |
| 1–4 family residential loans | | 0 | | | |
| Home equity lines | | 0 | | | |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | 0.14 | | | |
| All other loans and leases | | 0.04 | | | |
| **Net Losses on Managed Assets Percent of Total Managed Assets** | | 0.05 | | | |

# Parent Company Income Statement

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| **Operating Income** | | | | | | | |
| Income from bank subsidiaries | 191,500 | 101,500 | 134,500 | 83,250 | 99,500 | 88.67 | 547.77 |
| Dividends | 191,500 | 101,500 | 134,500 | 83,250 | 99,500 | 88.67 | 547.77 |
| Interest | 0 | 0 | 0 | 0 | 0 | | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Income from nonbank subsidiaries | 41 | 35 | 47 | 64 | 6,377 | 17.14 | 95.24 |
| Dividends | 41 | 35 | 47 | 64 | 6,377 | 17.14 | 95.24 |
| Interest | 0 | 0 | 0 | 0 | 0 | | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Income from subsidiary holding companies | | | | 0 | 0 | | |
| Dividends | | | | 0 | 0 | | |
| Interest | | | | 0 | 0 | | |
| Management and service fees | | | | 0 | 0 | | |
| Other income | | | | 0 | 0 | | |
| Total income from subsidiaries | 191,541 | 101,535 | 134,547 | 83,314 | 105,877 | 88.65 | 547.45 |
| Securities gains (losses) | 0 | 0 | 0 | 0 | 0 | | |
| Other operating income | 0 | 61 | 61 | 0 | 1 | -100.00 | -100.00 |
| Total operating income | 191,541 | 101,596 | 134,608 | 83,314 | 105,878 | 88.53 | 547.40 |
| **Operating Expenses** | | | | | | | |
| Personnel expenses | 9,768 | 7,973 | 10,546 | 8,346 | 7,653 | 22.51 | 146.85 |
| Interest expense | 10,985 | 11,743 | 15,247 | 12,446 | 11,561 | -6.45 | 114.76 |
| Other expenses | 3,632 | 3,356 | 4,392 | 21,013 | 39,299 | 8.22 | -65.98 |
| Provision for loan and lease losses | 0 | 0 | 0 | 0 | 0 | | |
| Total operating expenses | 24,385 | 23,072 | 30,185 | 41,805 | 58,513 | 5.69 | 23.47 |
| Income (loss) before taxes | 167,156 | 78,524 | 104,423 | 41,509 | 47,365 | 112.87 | 1599.26 |
| Applicable income taxes (credit) | -6,013 | -5,634 | -7,131 | -9,410 | -11,066 | | |
| Extraordinary items | | | | | | | |
| Income before undistributed income of subsidiaries | 173,169 | 84,158 | 111,554 | 50,919 | 58,431 | 105.77 | 886.38 |
| Equity in undistributed income of subsidiaries | -17,632 | 86,405 | 113,196 | 150,290 | 134,305 | | |
| Bank subsidiaries | -17,634 | 86,382 | 113,039 | 150,260 | 138,753 | | |
| Nonbank subsidiaries | 2 | 23 | 157 | 30 | -4,448 | -91.30 | |
| Subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | | |
| Net income (loss) | 155,537 | 170,563 | 224,750 | 201,209 | 192,736 | -8.81 | 171.35 |
| **Memoranda** | | | | | | | |
| Bank net income | 173,866 | 187,882 | 247,539 | 233,510 | 238,253 | -7.46 | 136.96 |
| Nonbank net income | 43 | 58 | 204 | 94 | 1,929 | -25.86 | |
| Subsidiary holding companys' net income | 0 | 0 | 0 | 0 | 0 | | |

# Parent Company Balance Sheet

| Dollar Amount in Thousands | 09/30/2022 | % of Total Assets | 09/30/2021 | % 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 | 2,665,685 | 99.53 | 2,894,213 | 99.64 | 2,903,617 | 99.44 | 2,875,550 | 2,588,702 | -7.90 | 91.66 |
| Common and preferred stock | 2,665,685 | 99.53 | 2,894,213 | 99.64 | 2,903,617 | 99.44 | 2,875,550 | 2,588,267 | -7.90 | 91.66 |
| 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 | 435 | | |
| Investment in nonbank subsidiaries | 2,504 | 0.09 | 2,368 | 0.08 | 2,502 | 0.09 | 2,345 | 2,314 | 5.74 | -69.66 |
| Common and preferred stock | 2,504 | 0.09 | 2,368 | 0.08 | 2,502 | 0.09 | 2,345 | 2,314 | 5.74 | -69.66 |
| 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 | | |
| Investment in subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Common and preferred stock | | 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 | | |
| Other receivables | | 0 | | 0 | | 0 | 0 | 0 | | |
| **Assets Excluding Investment in Subsidiaries** | | | | | | | | | | |
| Net loans and leases | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securities purchased (reverse repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Cash and due from affiliated depository institution | 6,172 | 0.23 | 4,915 | 0.17 | 10,638 | 0.36 | 4,935 | 8,266 | 25.57 | -35.67 |
| Cash and due from unrelated depository institution | 504 | 0.02 | 218 | 0.01 | 109 | 0 | 547 | 11 | 131.19 | 740.00 |
| Premises, furnishings, fixtures and equipment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | -100.00 |
| Intangible assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other assets | 3,295 | 0.12 | 3,002 | 0.10 | 3,039 | 0.10 | 3,849 | 2,920 | 9.76 | -73.84 |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total assets | 2,678,160 | 100.00 | 2,904,716 | 100.00 | 2,919,905 | 100.00 | 2,887,226 | 2,602,213 | -7.80 | 88.43 |
| **Liabilities and Capital** | | | | | | | | | | |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securities sold (repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings 1 year or less | 0 | 0 | 15,500 | 0.53 | 17,000 | 0.58 | 6,500 | 24,500 | -100.00 | |
| Borrowings with maturity over 1 year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Subordinated notes and debentures | 266,892 | 9.97 | 266,197 | 9.16 | 266,371 | 9.12 | 305,675 | 177,751 | 0.26 | 148.12 |
| Other liabilities | 2,037 | 0.08 | 1,870 | 0.06 | 5,260 | 0.18 | 5,388 | 5,942 | 8.93 | -51.47 |
| Balance due to subsidiaries and related institutions | 54,891 | 2.05 | 54,456 | 1.87 | 54,624 | 1.87 | 54,292 | 54,247 | 0.80 | 95.30 |
| Total liabilities | 323,820 | 12.09 | 338,023 | 11.64 | 343,255 | 11.76 | 371,855 | 262,440 | -4.20 | 131.51 |
| Equity Capital | 2,354,340 | 87.91 | 2,566,693 | 88.36 | 2,576,650 | 88.24 | 2,515,371 | 2,339,773 | -8.27 | 83.72 |
| Perpetual preferred stock (income surplus) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 412 | 0.02 | 429 | 0.01 | 428 | 0.01 | 431 | 430 | -3.96 | 48.20 |
| Common surplus | 1,955,096 | 73 | 1,942,783 | 66.88 | 1,945,497 | 66.63 | 1,934,807 | 1,926,359 | 0.63 | 74.68 |
| Retained earnings | 613,889 | 22.92 | 600,987 | 20.69 | 625,484 | 21.42 | 543,800 | 393,674 | 2.15 | 265.80 |
| Accumulated other comprehensive income | -215,057 | -8.03 | 22,494 | 0.77 | 5,241 | 0.18 | 36,333 | 19,310 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total liabilities and equity capital | 2,678,160 | 100.00 | 2,904,716 | 100.00 | 2,919,905 | 100.00 | 2,887,226 | 2,602,213 | -7.80 | 88.43 |
| **Memoranda** | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances from nonbank subsidiaries | 57,324 | 2.14 | 57,324 | 1.97 | 57,324 | 1.96 | 57,324 | 57,324 | 0.00 | 107.67 |
| Notes payable to subsidiaries that issued TPS | 55,600 | 2.08 | 55,600 | 1.91 | 55,600 | 1.90 | 55,600 | 55,600 | 0.00 | 108.60 |
| 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

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Profitability** | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 8.39 | 11.02 | 24 | 9.01 | 12.52 | 19 | 8.86 | 11.94 | 22 | 8.26 | 7.29 | 60 | 8.50 | 9.68 | 31 |
| Bank net income / Average equity investment in banks | 8.31 | 11.60 | 18 | 8.71 | 12.35 | 19 | 8.59 | 11.80 | 20 | 8.62 | 7.45 | 63 | 10.03 | 10.51 | 54 |
| Nonbank net income / Average equity investment in nonbanks | 2.29 | 9.71 | 31 | 3.28 | 13.18 | 33 | 8.55 | 13.12 | 45 | 4.04 | 9.75 | 48 | 34.02 | 7.89 | 91 |
| Subsidiary HCs net income / Average equity investment in sub HCs | | 8.41 | | | 11.04 | | | 10.11 | | | 7.01 | | | 8.55 | |
| Bank net income / Parent net income | 111.78 | 98.76 | 89 | 110.15 | 96.45 | 90 | 110.14 | 96.79 | 90 | 116.05 | 88.16 | 91 | 123.62 | 82.22 | 98 |
| Nonbank net income / Parent net income | 0.03 | 2.50 | 36 | 0.03 | 3.22 | 35 | 0.09 | 3.40 | 38 | 0.05 | 3.59 | 34 | 1 | 5.93 | 54 |
| Subsidiary holding companies' net income / Parent net income | | 85.68 | | | 66.57 | | | 65.35 | | | 68.34 | | | 74 | |
| **Leverage** | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 13.75 | 18.39 | 48 | 13.17 | 16.51 | 51 | 13.32 | 16.81 | 51 | 14.78 | 20.06 | 55 | 11.22 | 20.43 | 51 |
| Total debt / Equity capital | 11.34 | 12.61 | 57 | 10.98 | 11.37 | 62 | 11 | 11.71 | 62 | 12.41 | 14.41 | 62 | 8.64 | 14.31 | 57 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 13.70 | 14.76 | 55 | 13.14 | 13.41 | 57 | 13.16 | 13.63 | 57 | 14.62 | 16.67 | 60 | 11.02 | 16.36 | 55 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 11.34 | 12.68 | 56 | 10.98 | 11.46 | 60 | 11 | 11.77 | 61 | 12.41 | 14.68 | 61 | 8.64 | 14.56 | 57 |
| Total debt / Equity capital – excess over fair value | 11.34 | 12.75 | 57 | 10.98 | 11.47 | 62 | 11 | 11.81 | 62 | 12.41 | 14.52 | 62 | 8.64 | 14.51 | 57 |
| Long-term debt / Equity capital | 11.34 | 11.91 | 57 | 10.37 | 10.65 | 59 | 10.34 | 10.95 | 58 | 12.15 | 13.56 | 62 | 7.60 | 13.04 | 55 |
| Short-term debt / Equity capital | 0 | 0.48 | 40 | 0.60 | 0.55 | 79 | 0.66 | 0.57 | 78 | 0.26 | 0.77 | 78 | 1.05 | 1.02 | 79 |
| Current portion of long-term debt / Equity capital | 0 | 0.09 | 42 | 0 | 0.10 | 40 | 0 | 0.06 | 41 | 0 | 0.06 | 40 | 0 | 0.05 | 40 |
| Excess cost over fair value / Equity capital | 0 | 0.09 | 40 | 0 | 0.08 | 40 | 0 | 0.05 | 41 | 0 | 0.08 | 39 | 0 | 0.12 | 38 |
| Long-term debt / Consolidated long-term debt | 51.20 | 39.59 | 57 | 39.71 | 40.69 | 42 | 56.60 | 39.86 | 59 | 43.07 | 34.67 | 56 | 63.38 | 28.44 | 81 |
| **Double Leverage** | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 113.33 | 104.01 | 84 | 112.85 | 103.15 | 90 | 112.79 | 103.22 | 87 | 114.41 | 102.81 | 92 | 110.72 | 103.22 | 84 |
| Total investment in subs / Equity capital | 113.33 | 109.29 | 76 | 112.85 | 108.29 | 80 | 112.79 | 108.40 | 77 | 114.41 | 110.16 | 79 | 110.74 | 111.07 | 70 |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| **Double Leverage Payback** | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | 1.51 | 0.39 | 89 | 1.45 | 0.27 | 92 | 1.47 | 0.29 | 90 | 1.80 | 0.47 | 89 | 1.30 | 0.36 | 87 |
| Equity investment in subs – equity cap / Net income-div (X) | 2.19 | 1.15 | 81 | 1.92 | 0.85 | 83 | 1.96 | 1.05 | 78 | 2.32 | 1.82 | 71 | 1.68 | 1.22 | 73 |
| **Coverage Analysis** | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 288.39 | 130.36 | 90 | 180.43 | 152.56 | 69 | 176.94 | 152.85 | 65 | 118.04 | 136.59 | 45 | 123.36 | 177.68 | 32 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 298.33 | 118.32 | 90 | 189.91 | 155.61 | 70 | 191.36 | 154.48 | 69 | 127.19 | 147.24 | 49 | 135.56 | 190.27 | 33 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 109.80 | 105.80 | 66 | 108.68 | 94.59 | 66 | 114.09 | 98.54 | 67 | 108.33 | 134.08 | 46 | 108.42 | 116.34 | 50 |
| Pretax operating income + interest expense / Interest expense | 1,621.68 | 1,565.66 | 68 | 768.69 | 1,645.53 | 34 | 784.88 | 1,835.33 | 32 | 433.51 | 2,016.32 | 28 | 509.70 | 1,968.54 | 29 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 1,428.22 | 1,454.22 | 64 | 708.05 | 1,896.20 | 32 | 721.38 | 1,770.77 | 31 | 388.06 | 1,539.23 | 23 | 429.13 | 1,632.83 | 22 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 324.82 | 150.57 | 87 | 190.42 | 174.48 | 66 | 186.08 | 174.12 | 61 | 144.36 | 150.43 | 55 | 192.98 | 210.80 | 52 |
| Fees + other income from subsidiaries / Salary + other expenses | 0 | 10.18 | 35 | 0 | 12.03 | 34 | 0 | 11.92 | 32 | 0 | 13.95 | 31 | 0 | 16.52 | 30 |
| Net income / Current part of long-term debt + preferred dividends (X) | | 26.99 | | | 40.79 | | | 47.61 | | | 35.64 | | | 57.11 | |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 0.20 | 3.60 | 33 | -0.40 | 3.29 | 15 | -0.39 | 3.44 | 16 | -0.15 | 3.85 | 16 | -0.75 | 2.64 | 17 |
| **Past Due and Nonaccrual as a Percent of Loans and Leases** | | | | | | | | | | | | | | | |
| 90+ days past due | | 0.30 | | | 0.60 | | | 0.17 | | | 0.10 | | | 0.04 | |
| Nonaccrual | | 0.65 | | | 1.04 | | | 0.92 | | | 1.03 | | | 0.54 | |
| Total | | 0.95 | | | 1.64 | | | 1.09 | | | 1.13 | | | 0.58 | |
| **Guaranteed Loans as a Percent of Equity Capital** | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| To nonbank subsidiaries | 0 | 0.01 | 47 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| To subsidiary holding companies | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| Total | 0 | 0.01 | 47 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| **As a Percent of Consolidated Holding Company Assets** | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 0 | 1.77 | 16 | 0 | 1.76 | 34 | 0 | 1.76 | 16 | 0 | 2.66 | 31 | 0 | 5.62 | 28 |
| Combined thrift assets (reported only by bank holding companies) | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 |
| Combined foreign nonbank subsidiary assets | 0 | 0.06 | 40 | 0 | 0.07 | 40 | 0 | 0.06 | 40 | 0 | 0.08 | 38 | 0 | 0.19 | 36 |

# Parent Company Analysis—Part 2

| | 09/30/2022 | | | 09/30/2021 | | | 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 | 27.71 | 70.90 | 17 | 49.40 | 69.90 | 39 | 51.15 | 66.37 | 42 | 88.90 | 81.10 | 63 | 74.11 | 57.84 | 71 |
| Dividends declared / Net income | 30.85 | 31.93 | 43 | 24.38 | 27.22 | 46 | 25.39 | 28.27 | 45 | 22.50 | 42.29 | 24 | 22.47 | 33.08 | 30 |
| Net income – dividends / Average equity | 5.80 | 7.51 | 36 | 6.81 | 9.25 | 32 | 6.61 | 8.62 | 35 | 6.40 | 4.14 | 79 | 6.59 | 6.46 | 52 |
| **Percent of Dividends Paid** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 399.09 | 133.26 | 88 | 244.12 | 160.45 | 74 | 235.73 | 155.92 | 73 | 183.92 | 132.17 | 69 | 229.78 | 178.13 | 66 |
| Dividends from nonbank subsidiaries | 0.09 | 2.76 | 57 | 0.08 | 6.19 | 52 | 0.08 | 4.90 | 52 | 0.14 | 3.41 | 57 | 14.73 | 7.53 | 82 |
| Dividends from subsidiary holding companies | 0 | 4.73 | 45 | 0 | 6.32 | 45 | 0 | 5.91 | 45 | 0 | 4.85 | 44 | 0 | 21.40 | 42 |
| Dividends from all subsidiaries | 399.18 | 183.35 | 86 | 244.20 | 213.42 | 68 | 235.81 | 203.53 | 66 | 184.06 | 174.85 | 61 | 244.51 | 260.40 | 58 |
| **Payout Ratios — Subsidiaries:** | | | | | | | | | | | | | | | |
| **Percent of Bank Net Income** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 110.14 | 43.79 | 91 | 54.02 | 43.30 | 59 | 54.33 | 45.96 | 56 | 35.65 | 60.28 | 28 | 41.76 | 66.55 | 25 |
| Interest income from bank subsidiaries | 0 | 0.21 | 26 | 0 | 0.11 | 25 | 0 | 0.11 | 24 | 0 | 0.36 | 20 | 0 | 0.54 | 18 |
| Management and service fees from bank subsidiaries | 0 | 0.95 | 38 | 0 | 0.87 | 38 | 0 | 0.88 | 38 | 0 | 1.47 | 37 | 0 | 1.55 | 36 |
| Other income from bank subsidiaries | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 46 |
| Operating income from bank subsidiaries | 110.14 | 52.71 | 87 | 54.02 | 48.70 | 57 | 54.33 | 51.33 | 55 | 35.65 | 62.88 | 27 | 41.76 | 69.36 | 22 |
| **Percent of Nonbank Net Income** | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | 95.35 | 47.96 | 68 | 60.34 | 66.90 | 46 | 23.04 | 62.63 | 32 | 68.09 | 56.39 | 57 | 330.59 | 82.95 | 90 |
| Interest income from nonbank subsidiaries | 0 | 3.25 | 35 | 0 | 2.38 | 31 | 0 | 2.44 | 31 | 0 | 7.38 | 32 | 0 | 20.25 | 26 |
| Management and service fees from nonbank subsidiaries | 0 | 0.51 | 41 | 0 | 0.66 | 39 | 0 | 0.37 | 40 | 0 | 0.86 | 39 | 0 | 1.92 | 38 |
| Other income from nonbank subsidiaries | 0 | 0.12 | 46 | 0 | 0.11 | 44 | 0 | 0.07 | 45 | 0 | 0.16 | 46 | 0 | 1.06 | 43 |
| Operating income from nonbank subsidiaries | 95.35 | 64.26 | 62 | 60.34 | 94.31 | 42 | 23.04 | 87.22 | 30 | 68.09 | 79.84 | 46 | 330.59 | 150.41 | 83 |
| **Percent of Subsidiary Holding Companies' Net Income** | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies | | 72.55 | | | 36.58 | | | 38.10 | | | 43.51 | | | 61.23 | |
| Interest income from subsidiary holding companies | | 15.40 | | | 5.06 | | | 5.26 | | | 8.40 | | | 6.54 | |
| Management and service fees from subsidiary holding companies | | 0.27 | | | 0.75 | | | 0.73 | | | 0.44 | | | 0.36 | |
| Other income from subsidiary holding companies | | -3 | | | -0.41 | | | -0.40 | | | 0.01 | | | 0.29 | |
| Operating income from subsidiary holding companies | | 85.23 | | | 47.30 | | | 58.37 | | | 55.20 | | | 76.49 | |
| **Dependence on Subsidiaries:** | | | | | | | | | | | | | | | |
| **Percent of Total Operating Income** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 99.98 | 67.73 | 88 | 99.91 | 72.55 | 85 | 99.92 | 74.16 | 85 | 99.92 | 69.76 | 88 | 93.98 | 67.32 | 55 |
| Interest income from bank subsidiaries | 0 | 0.98 | 23 | 0 | 0.27 | 24 | 0 | 0.23 | 23 | 0 | 0.63 | 20 | 0 | 0.80 | 18 |
| Management and service fees from bank subsidiaries | 0 | 1.25 | 38 | 0 | 1.64 | 37 | 0 | 1.44 | 37 | 0 | 1.87 | 37 | 0 | 1.81 | 36 |
| Other income from bank subsidiaries | 0 | 0.03 | 46 | 0 | 0.03 | 45 | 0 | 0.02 | 46 | 0 | 0.04 | 45 | 0 | 0.03 | 44 |
| Operating income from bank subsidiaries | 99.98 | 81.70 | 80 | 99.91 | 82.68 | 79 | 99.92 | 83.13 | 79 | 99.92 | 82.20 | 82 | 93.98 | 78.80 | 37 |
| Dividends from nonbank subsidiaries | 0.02 | 2.90 | 48 | 0.03 | 3.56 | 47 | 0.03 | 3.07 | 46 | 0.08 | 1.95 | 54 | 6.02 | 2.65 | 84 |
| Interest income from nonbank subsidiaries | 0 | 0.28 | 38 | 0 | 0.20 | 36 | 0 | 0.18 | 36 | 0 | 0.73 | 36 | 0 | 1.19 | 30 |
| Management and service fees from nonbank subsidiaries | 0 | 0.01 | 43 | 0 | 0.02 | 42 | 0 | 0.01 | 42 | 0 | 0.02 | 42 | 0 | 0.06 | 41 |
| Other income from nonbank subsidiaries | 0 | 0 | 47 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 46 | 0 | 0.04 | 44 |
| Operating income from nonbank subsidiaries | 0.02 | 4.41 | 40 | 0.03 | 5.69 | 35 | 0.03 | 4.67 | 34 | 0.08 | 4.70 | 41 | 6.02 | 7.29 | 77 |
| Dividends from subsidiary holding companies | 0 | 2.46 | 45 | 0 | 2.13 | 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 | 3.74 | 44 | 0 | 3.40 | 44 | 0 | 3.91 | 43 | 0 | 4.56 | 42 | 0 | 6.08 | 40 |
| Loans and advances from subsidiaries / Short term debt | | 284.57 | | 369.83 | 152.66 | 83 | 337.20 | 158.10 | 87 | 881.91 | 135.13 | 93 | 233.98 | 83.37 | 82 |
| Loans and advances from subsidiaries / Total debt | 21.48 | 27.96 | 56 | 20.35 | 28.03 | 56 | 20.23 | 26.38 | 58 | 18.36 | 27.08 | 55 | 28.34 | 28.33 | 61 |