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

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BHC Name BANK OF NEW YORK MELLON CORPORATION, THE

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 427,953,000
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 3

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:

BANK OF NEW YORK MELLON CORPORATION, THE
240 GREENWICH STREET

NEW YORK, NY 10286

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	434,553,333	450,999,667	450,427,250	410,291,250	345,084,500
Net income ($000)	2,030,000	2,896,000	3,759,000	3,617,000	4,441,000
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)	0.76	2.79	2	0.58	2.65	2	0.59	2.60	2	0.73	2.77	3	0.93	3.01	6
+ Non-interest income	3.07	0.94	94	2.95	1.09	93	2.95	1.04	94	3.12	1.21	91	3.85	1.32	94
– Overhead expense	3.01	2.18	87	2.53	2.21	76	2.56	2.17	80	2.69	2.57	66	3.16	2.69	74
– Provision for credit losses	0.01	0.10	16	-0.06	-0.12	59	-0.05	-0.09	57	0.08	0.51	6	0	0.15	7
+ Securities gains (losses)	0	0	82	0	0.01	54	0	0.01	51	0.01	0.02	53	-0.01	0.01	15
+ Other tax equivalent adjustments	0	0	48	0	0	9	0	0	46	0	0	48	0	0	86
= Pretax net operating income (tax equivalent)	0.81	1.46	6	1.06	1.76	7	1.03	1.66	7	1.09	1.04	50	1.62	1.56	54
Net operating income	0.62	1.10	8	0.86	1.34	10	0.83	1.26	9	0.88	0.81	54	1.29	1.19	57
Net income	0.62	1.10	8	0.86	1.34	9	0.83	1.26	9	0.88	0.82	53	1.29	1.19	57
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.39	3.36	2	0.72	3.12	1	0.72	3.06	2	1.15	3.55	1	2.58	4.41	4
Interest expense	0.52	0.35	78	0.06	0.26	7	0.06	0.25	6	0.32	0.52	21	1.49	1.08	77
Net interest income (tax equivalent)	0.87	3.01	2	0.66	2.85	2	0.67	2.80	2	0.84	3.01	3	1.09	3.33	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	12	-0.01	0.12	11	0.01	0.11	20	-0.01	0.27	2	0.02	0.21	13
Earnings coverage of net loan and lease losses (X)	-869.33	36.38	3	-690.60	26.30	2	499.44	39.72	97	-953.80	22.91	0	464.58	24.40	96
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.24	1.17	0	0.36	1.32	3	0.29	1.23	3	0.64	1.58	6	0.22	0.83	3
Allowance for loan and lease losses / Total loans and leases	0.24	1.15	1	0.36	1.30	4	0.29	1.20	3	0.64	1.55	6	0.22	0.81	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15	0.39	15	0.17	0.58	9	0.11	0.49	9	0.16	0.71	6	0.16	0.57	10
30–89 days past due loans and leases / Total loans and leases	0.07	0.33	11	0.19	0.29	41	0.14	0.32	27	0.19	0.39	26	0.16	0.43	16
Liquidity and Funding															
Net noncore funding dependence	-13.69	5.89	3	-22.59	-3.31	7	-11.26	-2.33	20	-23.70	3.20	3	20.34	14.45	73
Net short-term noncore funding dependence	-86.03	0.87	2	-98.77	-9.17	1	-80.86	-7.71	3	-112.58	-4.76	3	-73.13	3.38	3
Net loans and leases / Total assets	16.23	63.09	3	13.60	58.81	1	15.19	58.67	1	11.92	61.58	3	14.29	63.77	3
Capitalization															
Tier 1 leverage ratio	5.41	9.22	1	5.68	9.07	1	5.46	8.98	1	6.29	9.13	1	6.57	9.76	2
Holding company equity capital / Total assets	9.29	9.68	42	9.27	10.79	24	9.68	10.71	34	9.75	11.16	31	10.87	12.43	32
Total equity capital (including minority interest) / Total assets	9.32	9.81	40	9.36	10.91	25	9.76	10.82	32	9.82	11.29	28	10.94	12.57	30
Common equity tier 1 capital / Total risk-weighted assets	9.99	11.79	26	11.73	12.64	38	11.18	12.42	31	13.35	12.38	71	12.47	12.17	62
Net loans and leases / Equity capital (X)	1.75	6.64	2	1.47	5.47	1	1.57	5.53	1	1.22	5.58	3	1.31	5.21	4
Cash dividends / Net income	51.08	31.93	87	34.94	27.22	66	35.46	28.27	64	36.25	42.30	42	29.02	33.12	41
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-9.05	6.04	3	9.84	9.51	55	-5.36	10.50	3	23.10	16.68	70	5.10	9.26	46
Equity capital	-8.86	-3.83	37	-2.93	7.52	1	-6.04	7.46	3	10.41	6.99	72	2.08	10.49	18
Net loans and leases	8.50	14.48	38	16.27	-0.66	90	20.61	3.36	90	2.66	9.07	27	-2.89	9.10	4
Noncore funding	-7.40	36.20	21	-4.80	-21.64	74	-17.12	-14.79	45	-7.48	-12.18	57	5.02	6.59	52
Parent Company Ratios															
Short-term debt / Equity capital	11.32	0.48	96	5.16	0.55	90	5.23	0.57	90	9.28	0.77	93	9.52	1.02	92
Long-term debt / Equity capital	58.61	11.91	93	51.29	10.65	93	54.96	10.95	93	46.52	13.56	89	52.75	13.04	90
Equity investment in subsidiaries / Equity capital	121.72	104.01	93	119.61	103.15	94	121.31	103.22	93	116.14	102.81	93	118.99	103.22	94
Cash from ops + noncash items + op expense / Op expense + dividends	94.16	118.32	37	191.24	155.61	71	189.20	154.48	67	157.16	147.24	65	243.22	190.27	75

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	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	1,186,000	683,000	928,000	1,110,000	1,807,000	73.65	17.66
Income from lease financing receivables	23,000	22,000	29,000	28,000	-28,000	4.55	-39.47
Fully taxable income on loans and leases	1,209,000	705,000	957,000	1,138,000	1,779,000	71.49	15.58
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	1,209,000	705,000	957,000	1,138,000	1,779,000	71.49	15.58
Investment interest income (tax equivalent)	1,664,000	1,318,000	1,756,000	2,155,000	2,750,000	26.25	8.69
Interest on balances due from depository institutions	496,000	-27,000	-32,000	181,000	702,000		66.44
Interest income on other earning assets	572,000	135,000	185,000	649,000	2,339,000	323.70	72.29
Total interest income (tax equivalent)	3,941,000	2,131,000	2,866,000	4,123,000	7,570,000	84.94	22.89
Interest on time deposits of $250K or more	30,000	6,000	8,000	98,000	462,000	400.00	-34.78
Interest on time deposits < $250K	0	0	0	15,000	155,000		
Interest on foreign office deposits	181,000	-110,000	-147,000	-12,000	642,000		465.63
Interest on other deposits	330,000	-27,000	-36,000	60,000	338,000		1550.00
Interest on other borrowings and trading liabilities	922,000	277,000	363,000	931,000	2,725,000	232.85	56.27
Interest on subordinated debt and mandatory convertible securities	10,000	29,000	39,000	40,000	38,000	-65.52	-44.44
Total interest expense	1,473,000	175,000	227,000	1,132,000	4,360,000	741.71	108.64
Net interest income (tax equivalent)	2,468,000	1,956,000	2,639,000	2,991,000	3,210,000	26.18	-1.32
Non-interest income	9,995,000	9,965,000	13,300,000	12,795,000	13,284,000	0.30	7.15
Adjusted operating income (tax equivalent)	12,463,000	11,921,000	15,939,000	15,786,000	16,494,000	4.55	5.36
Overhead expense	9,797,000	8,547,000	11,514,000	11,033,000	10,888,000	14.63	23.23
Provision for credit losses	19,000	-214,000	-231,000	309,000	-12,000		
Securities gains (losses)	5,000	4,000	5,000	33,000	-18,000	25.00	-82.76
Other tax equivalent adjustments	0	-1,000	0	0	1,000		
Pretax net operating income (tax equivalent)	2,652,000	3,591,000	4,661,000	4,477,000	5,601,000	-26.15	-32.31
Applicable income taxes	626,000	681,000	877,000	842,000	1,120,000	-8.08	-34.04
Tax equivalent adjustments	9,000	8,000	13,000	9,000	14,000	12.50	-75.00
Applicable income taxes (tax equivalent)	635,000	689,000	890,000	851,000	1,134,000	-7.84	-35.53
Minority interest	-13,000	6,000	12,000	9,000	26,000		
Net income before discontinued operations, net of minority interest	2,030,000	2,896,000	3,759,000	3,617,000	4,441,000	-29.90	-30.36
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	2,030,000	2,896,000	3,759,000	3,617,000	4,441,000	-29.90	-30.36
Memoranda							
Net income - holding company and noncontrolling (minority) interest	2,017,000	2,902,000	3,771,000	3,626,000	4,467,000	-30.50	-31.23
Investment securities income (tax equivalent)	1,664,000	1,318,000	1,756,000	2,155,000	2,750,000	26.25	8.69
US Treasury and agency securities (excluding mortgage-backed securities)	479,000	399,000	545,000	496,000	516,000	20.05	26.39
Mortgage-backed securities	797,000	639,000	835,000	1,230,000	1,706,000	24.73	1.53
All other securities	388,000	280,000	376,000	429,000	528,000	38.57	5.72
Cash dividends declared	1,037,000	1,012,000	1,333,000	1,311,000	1,289,000	2.47	33.12
Common	860,000	846,000	1,126,000	1,117,000	1,120,000	1.65	31.70
Preferred	177,000	166,000	207,000	194,000	169,000	6.63	40.48

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)	1.21	3.12	2	0.63	2.90	1	0.64	2.85	1	1	3.27	1	2.19	4	4
Less: Interest expense	0.45	0.33	75	0.05	0.24	6	0.05	0.23	5	0.28	0.48	21	1.26	0.98	75
Equals: Net interest income (tax equivalent)	0.76	2.79	2	0.58	2.65	2	0.59	2.60	2	0.73	2.77	3	0.93	3.01	6
Plus: Non-interest income	3.07	0.94	94	2.95	1.09	93	2.95	1.04	94	3.12	1.21	91	3.85	1.32	94
Equals: adjusted operating income (tax equivalent)	3.82	3.77	64	3.52	3.80	36	3.54	3.70	41	3.85	4.04	44	4.78	4.41	75
Less: Overhead expense	3.01	2.18	87	2.53	2.21	76	2.56	2.17	80	2.69	2.57	66	3.16	2.69	74
Less: Provision for credit losses	0.01	0.10	16	-0.06	-0.12	59	-0.05	-0.09	57	0.08	0.51	6	0	0.15	7
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	81	0	0.01	53	0	0.01	51	0.01	0.02	53	-0.01	0.01	15
Plus: other tax equivalent adjustments	0	0	48	0	0	9	0	0	46	0	0	48	0	0	86
Equals: Pretax net operating income (tax equivalent)	0.81	1.46	6	1.06	1.76	7	1.03	1.66	7	1.09	1.04	50	1.62	1.56	54
Less: Applicable income taxes (tax equivalent)	0.19	0.34	12	0.20	0.41	9	0.20	0.38	10	0.21	0.23	43	0.33	0.36	38
Less: Minority interest	0	0	3	0	0	87	0	0	87	0	0	87	0.01	0	86
Equals: Net operating income	0.62	1.10	8	0.86	1.34	10	0.83	1.26	9	0.88	0.81	54	1.29	1.19	57
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.62	1.10	8	0.86	1.34	9	0.83	1.26	9	0.88	0.82	53	1.29	1.19	57
Memo: Net income (last four quarters)	0.66	1.10	9	0.82	1.30	9	0.83	1.26	9	0.88	0.82	53	1.29	1.19	56
Net income–BHC and noncontrolling (minority) interest	0.62	1.11	6	0.86	1.35	8	0.84	1.27	8	0.88	0.83	54	1.29	1.20	59
Margin Analysis															
Average earning assets / Average assets	87.18	92.93	3	88.02	93.09	3	87.92	93.08	3	87.27	92.32	6	85.04	91.05	5
Average interest-bearing funds / Average assets	63.31	60.58	68	65.36	61.98	68	64.52	61.99	67	68.49	64.06	72	69.87	65.57	73
Interest income (tax equivalent) / Average earning assets	1.39	3.36	2	0.72	3.12	1	0.72	3.06	2	1.15	3.55	1	2.58	4.41	4
Interest expense / Average earning assets	0.52	0.35	78	0.06	0.26	7	0.06	0.25	6	0.32	0.52	21	1.49	1.08	77
Net interest income (tax equivalent) / Average earning assets	0.87	3.01	2	0.66	2.85	2	0.67	2.80	2	0.84	3.01	3	1.09	3.33	5
Yield or Cost															
Total loans and leases (tax equivalent)	2.37	4.24	1	1.58	4.07	1	1.58	4.01	1	2.07	4.27	0	3.49	5.09	1
Interest-bearing bank balances	0.50	0.79	14	-0.02	0.13	0	-0.02	0.14	0	0.13	0.27	9	0.80	2.04	9
Federal funds sold and reverse repos	2.56	1.05	90	0.41	0.25	77	0.42	0.25	78	1.77	0.68	89	5.87	2.44	93
Trading assets	0.78	0.57	70	0.33	0.45	65	0.33	0.45	65	0.71	0.60	67	1.83	0.99	68
Total earning assets	1.38	3.33	2	0.71	3.09	1	0.72	3.04	2	1.15	3.51	2	2.58	4.36	4
Investment securities (tax equivalent)	1.42	1.96	7	1.13	1.77	7	1.13	1.77	7	1.48	2.25	4	2.28	2.76	9
US Treasury and agency securities (excluding mortgage-backed securities)	1.32	1.38	45	1.36	1.23	62	1.34	1.14	64	1.58	1.75	40	2.32	2.32	58
Mortgage-backed securities	1.80	1.87	45	1.19	1.55	18	1.18	1.57	15	1.64	2.05	18	2.56	2.61	45
All other securities	1.11	2.89	4	0.85	2.85	5	0.86	2.81	5	1.04	3.24	1	1.71	4.06	2
Interest-bearing deposits	0.33	0.35	61	-0.07	0.22	1	-0.07	0.21	1	0.08	0.53	2	0.93	1.10	38
Time deposits of $250K or more	17.08	0.61	99	1.46	0.70	96	1.63	0.66	98	0.39	1.42	3	1.32	1.96	9
Time deposits < $250K	0	0.58	1	0	0.67	1	0	0.62	1	0.82	1.36	8	2.29	1.82	79
Other domestic deposits	0.36	0.31	65	-0.03	0.16	0	-0.03	0.15	0	0.07	0.36	1	0.77	0.93	40
Foreign deposits	0.23	0.52	37	-0.13	0.12	7	-0.13	0.14	7	-0.01	0.42	10	0.69	1.19	30
Federal funds purchased and repos	3.58	0.88	95	-0.06	0.18	1	-0.03	0.17	2	1.90	0.62	90	11.53	1.86	96
Other borrowed funds and trading liabilities	1.66	1.55	51	0.95	1.29	38	0.92	1.27	36	1.41	1.50	48	2.28	2.38	42
All interest-bearing funds	0.71	0.54	75	0.08	0.38	5	0.08	0.37	3	0.40	0.74	14	1.81	1.49	75

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	9,995,000	9,965,000	13,300,000	12,795,000	13,284,000
Fiduciary activities income	7,397,000	7,709,000	10,252,000	9,735,000	9,627,000
Service charges on deposit accounts - domestic	370,000	375,000	504,000	469,000	422,000
Trading revenue	747,000	612,000	805,000	789,000	654,000
Investment banking fees and commissions	1,129,000	852,000	1,140,000	1,264,000	1,282,000
Insurance activities revenue	1,000	1,000	2,000	2,000	1,000
Venture capital revenue	22,000	27,000	37,000	6,000	12,000
Net servicing fees	1,000	0	0	1,000	1,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,000	11,000	11,000	0	0
Other non-interest income	327,000	378,000	549,000	529,000	1,285,000
Total overhead expenses	9,797,000	8,547,000	11,514,000	11,033,000	10,888,000
Personnel expense	4,998,000	4,704,000	6,337,000	5,966,000	6,063,000
Net occupancy expense	681,000	689,000	919,000	997,000	895,000
Goodwill impairment losses	680,000	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	51,000	62,000	82,000	104,000	117,000
Other operating expenses	3,387,000	3,092,000	4,176,000	3,966,000	3,813,000
Fee income on mutual funds and annuities	875,000	565,000	758,000	902,000	909,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	352,078,000	397,273,000	425,431,000	378,245,000	307,134,000
Number of equivalent employees	51,100	48,900	49,100	48,500	48,400
Average personnel expense per employee	97.81	96.20	129.06	123.01	125.27
Average assets per employee	8,503.98	9,222.90	9,173.67	8,459.61	7,129.85

	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	8.75	2.43	92	5.67	2.14	84	5.70	2.17	84	7.05	2.02	93	6.84	2.72	84
Overhead expenses / Net Interest Income + non-interest income	78.67	58.02	95	71.75	58.85	91	72.30	59.28	92	69.93	62.28	81	66.06	61.29	73
Percent of Average Assets															
Total overhead expense	3.01	2.18	87	2.53	2.21	76	2.56	2.17	80	2.69	2.57	66	3.16	2.69	74
Personnel expense	1.53	1.20	84	1.39	1.23	67	1.41	1.21	74	1.45	1.30	68	1.76	1.41	81
Net occupancy expense	0.21	0.22	40	0.20	0.24	31	0.20	0.23	35	0.24	0.26	41	0.26	0.28	41
Other operating expenses	1.26	0.73	90	0.93	0.72	83	0.95	0.72	83	0.99	0.94	70	1.14	0.97	74
Overhead less non-interest income	-0.06	1.22	4	-0.42	1.08	4	-0.40	1.10	3	-0.43	1.25	5	-0.69	1.32	1
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	78.61	57.55	95	71.70	58.34	91	72.24	58.83	92	69.89	61.82	82	66.01	60.64	74
Personnel expense	40.10	31.86	90	39.46	32.89	85	39.76	32.93	86	37.79	32.36	82	36.76	32.39	76
Net occupancy expense	5.46	5.98	37	5.78	6.26	39	5.77	6.23	42	6.32	6.58	44	5.43	6.52	28
Other operating expenses	33.04	19.14	94	26.46	18.68	91	26.71	19.18	92	25.78	22.28	77	23.83	21.20	75
Total non-interest income	80.20	24.10	97	83.59	28.20	97	83.44	27.67	97	81.05	28.83	95	80.54	29.23	93
Fiduciary activities income	59.35	2.13	97	64.67	2.27	98	64.32	2.20	98	61.67	2.09	98	58.37	1.97	98
Service charges on domestic deposit accounts	2.97	3.30	42	3.15	3.25	46	3.16	3.27	46	2.97	3.27	43	2.56	3.88	32
Trading revenue	5.99	0.57	94	5.13	0.68	93	5.05	0.62	93	5	1.28	86	3.97	1.18	86
Investment banking fees and commissions	9.06	2.15	92	7.15	2.46	85	7.15	2.58	84	8.01	2.46	87	7.77	3.54	81
Insurance activities revenue	0.01	0.36	35	0.01	0.38	33	0.01	0.36	36	0.01	0.41	33	0.01	0.47	28
Venture capital revenue	0.18	0.01	93	0.23	0.03	90	0.23	0.04	89	0.04	0.01	89	0.07	0.02	89
Net servicing fees	0.01	1.23	24	0	0.56	14	0	0.60	14	0.01	0.01	54	0.01	0.28	32
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	0.01	1.19	18	0.09	3.64	9	0.07	3.30	9	0	3.92	12	0	1.86	12
Other non-interest income	2.62	8.80	9	3.17	9.39	9	3.44	9.27	11	3.35	9.65	9	7.79	10.04	45
Overhead less non-interest income	-1.59	32.79	4	-11.89	29.67	3	-11.21	30.52	2	-11.16	31.93	3	-14.53	31.06	1
Applicable income taxes / Pretax net operating income (tax equivalent)	23.60	21.50	70	18.96	21.49	21	18.82	21.18	20	18.81	18.63	45	20	20.56	45
Applicable income tax + TE / Pretax net operating income + TE	23.94	23.57	55	19.19	23.11	11	19.09	22.67	10	19.01	21.18	26	20.25	23.23	23

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	14,280,000	12,768,000	13,088,000	12,939,000	13,480,000	11.84	9.43
Commercial and industrial loans	2,204,000	1,987,000	2,430,000	1,839,000	1,911,000	10.92	-39.83
Loans to individuals	6,068,000	4,946,000	5,381,000	3,783,000	3,143,000	22.68	93.56
Loans to depository institutions and acceptances of other banks	7,760,000	5,206,000	6,160,000	6,936,000	7,565,000	49.06	6.92
Agricultural loans	17,000	3,000	3,000	3,000	3,000	466.67	325.00
Other loans and leases	39,306,000	39,331,000	40,669,000	30,856,000	28,569,000	-0.06	24.13
Less: Unearned income	34,000	11,000	15,000	15,000	15,000	209.09	112.50
Loans and leases, net of unearned income	69,601,000	64,230,000	67,716,000	56,341,000	54,656,000	8.36	18.45
Less: Allowance for loan and lease losses	164,000	233,000	196,000	358,000	122,000	-29.61	1.86
Net loans and leases	69,437,000	63,997,000	67,520,000	55,983,000	54,534,000	8.50	18.50
Debt securities that reprice or mature in over 1 year	107,048,000	120,464,000	124,771,000	112,116,000	81,503,000	-11.14	34.36
Mutual funds and equity securities	659,000	1,851,000	535,000	1,082,000	1,658,000	-64.40	-30.12
Subtotal	177,144,000	186,312,000	192,826,000	169,181,000	137,695,000	-4.92	27.24
Interest-bearing bank balances	120,695,000	146,401,000	118,637,000	158,676,000	109,534,000	-17.56	33.12
Federal funds sold and reverse repos	23,483,000	28,497,000	29,607,000	30,907,000	30,182,000	-17.59	-15.78
Debt securities that reprice or mature within 1 year	37,133,000	36,810,000	33,934,000	44,127,000	41,530,000	0.88	-5.83
Trading assets	12,198,000	16,490,000	16,485,000	14,672,000	12,142,000	-26.03	132.70
Total earning assets	370,653,000	414,510,000	391,489,000	417,563,000	331,083,000	-10.58	22.55
Non-interest-bearing cash and due from depository institutions	4,714,000	6,757,000	6,078,000	6,253,000	4,839,000	-30.24	-15.75
Premises, fixed assets, and leases	3,311,000	3,422,000	3,431,000	3,602,000	3,625,000	-3.24	103.00
Other real estate owned	3,000	1,000	1,000	1,000	3,000	200.00	-25.00
Investment in unconsolidated subsidiaries	2,137,000	2,242,000	2,237,000	2,251,000	2,089,000	-4.68	-4.85
Intangible and other assets	47,135,000	43,601,000	41,202,000	39,963,000	39,869,000	8.11	10.96
Total assets	427,953,000	470,533,000	444,438,000	469,633,000	381,508,000	-9.05	20.76
Quarterly average assets	420,556,000	444,749,000	448,710,000	434,197,000	352,983,000	-5.44	21.94
Average loans and leases (YTD)	67,893,000	59,399,333	60,690,250	55,070,500	51,001,750	14.30	16.82
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	69,601,000	64,230,000	67,716,000	56,341,000	54,656,000	8.36	18.45
Real estate loans secured by 1–4 family	9,067,000	8,232,000	8,393,000	8,356,000	9,140,000	10.14	-5.98
Commercial real estate loans	5,213,000	4,536,000	4,695,000	4,583,000	4,340,000	14.93	53.05
Construction and land development	1,016,000	1,088,000	951,000	1,113,000	1,101,000	-6.62	50.74
Multifamily	1,415,000	1,244,000	1,321,000	1,248,000	1,016,000	13.75	75.12
Nonfarm nonresidential	2,782,000	2,204,000	2,423,000	2,222,000	2,223,000	26.23	44.59
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	144,840,000	159,125,000	159,240,000	157,325,000	124,691,000	-8.98	20.65
U.S. Treasury securities	38,872,000	36,490,000	41,026,000	27,833,000	19,249,000	6.53	53.23
US agency securities (excluding mortgage-backed securities)	6,206,000	5,522,000	5,534,000	6,669,000	2,973,000	12.39	150.44
Municipal securities	1,878,000	2,658,000	2,528,000	2,323,000	1,060,000	-29.35	-40.19
Mortgage-backed securities	53,775,000	71,055,000	69,086,000	77,989,000	68,634,000	-24.32	-14.93
Asset-backed securities	14,882,000	7,516,000	7,613,000	7,868,000	6,206,000	98.00	301.46
Other debt securities	28,568,000	34,033,000	32,918,000	33,561,000	24,911,000	-16.06	34.75
Mutual funds and equity securities	659,000	1,851,000	535,000	1,082,000	1,658,000	-64.40	-30.12
Available-for-sale securities	86,924,000	101,007,000	101,839,000	108,298,000	88,550,000	-13.94	8.58
U.S. Treasury securities	28,157,000	25,962,000	29,409,000	24,895,000	15,431,000	8.45	81.63
US agency securities (excluding mortgage-backed securities)	1,997,000	2,643,000	2,536,000	3,853,000	1,949,000	-24.44	131.13
Municipal securities	1,865,000	2,644,000	2,514,000	2,308,000	1,044,000	-29.46	-40.28
Mortgage-backed securities	15,442,000	29,232,000	28,808,000	36,917,000	39,871,000	-47.17	-57.56
Asset-backed securities	12,736,000	7,516,000	6,630,000	7,868,000	6,206,000	69.45	243.57
Other debt securities	26,727,000	33,010,000	31,942,000	32,457,000	24,049,000	-19.03	36.84
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,772,000	441,000	-91,000	1,278,000	321,000		
Available-for-sale securites appreciation (depreciation)	-6,890,000	1,262,000	675,000	3,313,000	1,148,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	119,504,000	123,126,000	126,417,000	123,323,000	97,896,000	-2.94	29.15

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	83,140,000	80,701,000	78,244,000	67,807,000	44,779,000	3.02	29.13
NOW, ATS and transaction accounts	99,157,000	113,880,000	103,351,000	120,060,000	43,258,000	-12.93	1244.87
Time deposits less brokered deposits < $250K	-2,722,000	-1,319,000	-1,321,000	-16,745,000	-3,985,000		
MMDA and other savings accounts	13,478,000	27,265,000	25,751,000	22,401,000	18,529,000	-50.57	-22.69
Other non-interest-bearing deposits							
Core deposits	193,053,000	220,527,000	206,025,000	193,523,000	102,581,000	-12.46	125.27
Time deposits of $250K or more	248,000	294,000	252,000	843,000	43,661,000	-15.65	-99.15
Foreign deposits	106,025,000	120,991,000	112,088,000	130,369,000	105,148,000	-12.37	-4.44
Federal funds purchased and repos	11,339,000	11,973,000	11,566,000	11,305,000	11,401,000	-5.30	9.95
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	3,959,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	14,447,000	13,510,000	12,795,000	13,828,000	12,928,000	6.94	-13.00
Other borrowings w/remaining maturity over 1 year	22,213,000	21,498,000	22,407,000	20,369,000	24,018,000	3.33	-4.50
Brokered deposits < $250K	2,792,000	1,350,000	1,350,000	16,898,000	8,139,000	106.81	-45.28
Noncore funding	157,064,000	169,616,000	160,458,000	193,612,000	209,254,000	-7.40	-20.69
Trading liabilities	7,494,000	5,152,000	5,469,000	6,031,000	4,841,000	45.46	130.37
Subordinated notes and debentures + trust preferred securities	1,111,000	1,308,000	1,299,000	1,376,000	1,266,000	-15.06	-36.48
Other liabilities	29,335,000	29,878,000	27,796,000	28,971,000	21,838,000	-1.82	19.42
Total liabilities	388,057,000	426,481,000	401,047,000	423,513,000	339,780,000	-9.01	23.86
Equity Capital							
Perpetual preferred stock (including surplus)	4,838,000	4,541,000	4,838,000	4,541,000	3,542,000	6.54	36.59
Common stock	14,000	14,000	14,000	14,000	14,000	0.00	0.00
Common surplus	28,374,000	28,075,000	28,128,000	27,823,000	27,515,000	1.07	6.72
Retained earnings	37,660,000	36,125,000	36,667,000	34,241,000	31,894,000	4.25	52.12
Accumulated other comprehensive income	-6,627,000	-2,003,000	-2,213,000	-985,000	-2,638,000		
Other equity capital components	-24,522,000	-23,151,000	-24,400,000	-19,833,000	-18,844,000		
Total holding company equity capital	39,737,000	43,601,000	43,034,000	45,801,000	41,483,000	-8.86	-1.94
Noncontrolling (minority) interest in subsidiaries	159,000	451,000	357,000	319,000	245,000	-64.75	-72.59
Total equity capital, including minority interest	39,896,000	44,052,000	43,391,000	46,120,000	41,728,000	-9.43	-2.94
Total liabilities and capital	427,953,000	470,533,000	444,438,000	469,633,000	381,508,000	-9.05	20.76
Memoranda							
Non-interest-bearing deposits	88,404,000	100,521,000	93,716,000	83,942,000	57,693,000	-12.05	9.91
Interest-bearing deposits	213,714,000	242,641,000	225,999,000	257,691,000	201,836,000	-11.92	41.89
Total deposits	302,118,000	343,162,000	319,715,000	341,633,000	259,529,000	-11.96	30.76
Long-term debt that reprices within 1 year	1,950,000	1,150,000	1,550,000	750,000	2,300,000	69.57	21.88
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	43,034,000	45,801,000	45,801,000	41,483,000	40,638,000		
Accounting restatements	0	0	0	41,000	0		
Net income	2,030,000	2,896,000	3,759,000	3,617,000	4,441,000		
Net sale of new perpetual preferred stock	0	0	297,000	999,000	0		
Net sale of new common stock	249,000	276,000	341,000	296,000	391,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	122,000	3,318,000	4,567,000	989,000	3,327,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,037,000	1,012,000	1,333,000	1,311,000	1,289,000		
Change in other comprehensive income	-4,414,000	-1,018,000	-1,228,000	1,654,000	623,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,000	-24,000	-36,000	11,000	6,000		
Holding company equity capital, ending balance	39,737,000	43,601,000	43,034,000	45,801,000	41,483,000		

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	3.34	39.88	4	2.71	36.06	4	2.94	36.25	4	2.76	36.22	6	3.53	37.78	7
Commercial and industrial loans	0.52	11.23	2	0.42	11.11	2	0.55	10.76	2	0.39	13.52	3	0.50	12.02	4
Loans to individuals	1.42	3.58	51	1.05	3.60	43	1.21	3.36	49	0.81	3.40	35	0.82	4.20	31
Loans to depository institutions and acceptances of other banks	1.81	0.02	99	1.11	0.02	98	1.39	0.02	99	1.48	0.03	98	1.98	0.04	97
Agricultural loans	0	0.19	35	0	0.21	26	0	0.18	28	0	0.19	25	0	0.24	26
Other loans and leases	9.18	4.52	82	8.36	4.26	79	9.15	4.47	83	6.57	4.63	68	7.49	5.01	71
Net loans and leases	16.23	63.09	3	13.60	58.81	1	15.19	58.67	1	11.92	61.58	3	14.29	63.77	3
Debt securities over 1 year	25.01	18.76	74	25.60	18.32	73	28.07	19.46	76	23.87	15.55	83	21.36	14.60	87
Mutual funds and equity securities	0.15	0.05	84	0.39	0.05	96	0.12	0.06	76	0.23	0.05	89	0.43	0.06	97
Subtotal	41.39	83.05	3	39.60	78.17	3	43.39	79.22	4	36.02	78.16	5	36.09	79.65	6
Interest-bearing bank balances	28.20	3.61	98	31.11	9.37	96	26.69	8.50	96	33.79	7.51	97	28.71	3.06	98
Federal funds sold and reverse repos	5.49	0.52	91	6.06	0.53	92	6.66	0.54	92	6.58	0.82	89	7.91	1.57	87
Debt securities 1 year or less	8.68	1.71	96	7.82	1.51	96	7.64	1.56	93	9.40	1.68	96	10.89	1.91	96
Trading assets	2.85	0.59	89	3.50	0.58	91	3.71	0.49	92	3.12	1.01	89	3.18	1.19	84
Total earning assets	86.61	90.76	7	88.09	91.57	11	88.09	91.77	9	88.91	91.05	21	86.78	89.53	19
Non-interest cash and due from depository institutions	1.10	0.98	59	1.44	0.99	85	1.37	0.82	90	1.33	1.07	72	1.27	1.14	61
Other real estate owned	0	0.01	30	0	0.01	16	0	0.01	19	0	0.02	10	0	0.03	13
All other assets	12.29	8.19	93	10.47	7.39	85	10.55	7.35	87	9.76	7.82	76	11.95	9.27	80
Memoranda															
Short-term investments	42.37	6.75	98	44.99	12.31	98	40.99	11.47	96	49.76	11.17	97	47.51	7.63	97
U.S. Treasury securities	9.08	1.98	91	7.76	1.18	93	9.23	1.47	93	5.93	0.84	92	5.05	1.03	91
US agency securities (excluding mortgage-backed securities)	1.45	0.81	73	1.17	0.75	74	1.25	0.82	74	1.42	0.63	79	0.78	0.54	68
Municipal securities	0.44	1.69	40	0.56	1.70	44	0.57	1.73	44	0.49	1.69	38	0.28	1.34	34
Mortgage-backed securities	12.57	12.93	50	15.10	13.46	61	15.54	14.14	60	16.61	11.75	74	17.99	11.44	82
Asset-backed securities	3.48	0.85	86	1.60	0.47	84	1.71	0.50	84	1.68	0.32	90	1.63	0.28	91
Other debt securities	6.68	0.51	97	7.23	0.51	97	7.41	0.53	97	7.15	0.42	97	6.53	0.39	96
Loans held-for-sale	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	16.26	63.03	3	13.65	58.34	2	15.24	58.06	2	12	61.72	3	14.33	63.50	4
Real estate loans secured by 1–4 family	2.12	12.79	7	1.75	11.57	8	1.89	11.46	8	1.78	11.91	11	2.40	13.29	12
Revolving	0	1.52	7	0.01	1.44	7	0.01	1.42	7	0.01	1.66	10	0.01	2.07	9
Closed-end, secured by first liens	2.09	10.86	10	1.73	9.73	10	1.86	9.67	10	1.75	9.81	12	2.35	10.69	14
Closed-end, secured by junior liens	0.02	0.19	22	0.02	0.19	19	0.02	0.17	21	0.02	0.22	19	0.03	0.28	21
Commercial real estate loans	1.22	24.89	6	0.96	22.35	5	1.06	22.69	5	0.98	22.22	7	1.14	22.23	9
Construction and land development	0.24	3.92	7	0.23	3.40	7	0.21	3.34	6	0.24	3.40	10	0.29	3.44	13
Multifamily	0.33	3.87	8	0.26	3.32	8	0.30	3.57	7	0.27	3.12	10	0.27	3.01	11
Nonfarm nonresidential	0.65	15.73	6	0.47	14.65	4	0.55	14.57	4	0.47	14.72	6	0.58	14.69	7
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

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	20.52	62.29	6	19.88	60.51	6	19.33	61.05	6	22.97	57.15	9	24.66	57.46	11
Real estate loans secured by 1–4 family	13.03	20.65	27	12.82	20	27	12.39	19.86	27	14.83	19.43	33	16.72	20.75	32
Revolving	0.03	2.39	9	0.04	2.47	10	0.04	2.43	10	0.07	2.64	12	0.10	3.15	14
Closed-end	13	18.01	33	12.78	17.35	33	12.36	17.24	32	14.76	16.59	42	16.62	17.39	48
Commercial real estate loans	7.49	38.12	9	7.06	37.13	7	6.93	37.86	7	8.13	34.63	10	7.94	33.52	11
Construction and land development	1.46	6.10	20	1.69	5.69	18	1.40	5.65	17	1.98	5.26	23	2.01	5.09	27
1–4 family	0.25	1.40	32	0.16	1.19	25	0.17	1.18	29	0.21	0.93	31	0.27	0.94	34
Other	1.21	4.62	19	1.53	4.46	21	1.23	4.40	18	1.76	4.19	24	1.74	4.02	27
Multifamily	2.03	5.86	22	1.94	5.41	22	1.95	5.78	22	2.22	4.96	28	1.86	4.69	28
Nonfarm nonresidential	4	24.30	7	3.43	24.45	6	3.58	24.56	5	3.94	22.93	7	4.07	22.15	9
Owner-occupied	0.02	8.11	6	0.02	8.31	5	0.02	8.29	5	0.03	7.68	6	0.03	7.72	10
Other	3.98	15.95	9	3.41	15.83	8	3.55	15.94	8	3.92	14.95	10	4.03	14.34	11
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	11.15	0.04	99	8.11	0.03	99	9.10	0.04	99	12.31	0.06	98	13.84	0.11	98
Commercial and industrial loans	3.17	18.37	4	3.09	19.45	3	3.59	18.86	4	3.26	22.17	4	3.50	19.53	6
Loans to individuals	8.72	6.24	72	7.70	6.58	68	7.95	6.24	68	6.71	6.13	65	5.75	7.13	59
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	0.02	0.31	40	0	0.38	28	0	0.34	29	0.01	0.32	27	0.01	0.37	30
Other loans and leases	56.47	8.16	96	61.23	8.42	97	60.06	8.75	98	54.77	9.09	94	52.27	9.85	94
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	65.93	411.16	5	52.06	383.43	3	55.27	391.81	3	48.52	381.27	6	60.95	391.26	8
Real estate loans secured by 1–4 family	41.86	133.66	13	33.57	124.74	12	35.44	126.06	13	31.33	125.03	12	41.32	138.18	13
Revolving	0.10	15.46	7	0.11	15.53	6	0.10	15.44	6	0.14	17.42	10	0.24	21.26	11
Closed-end	41.77	116.59	18	33.46	107.54	15	35.34	108.85	18	31.19	106.14	17	41.08	115.20	18
Commercial real estate loans	24.07	254.65	7	18.50	238.58	6	19.83	245.88	6	17.19	234.65	8	19.62	229.44	9
Construction and land development	4.69	39.81	12	4.44	36.07	9	4.02	35.95	9	4.17	35.62	12	4.98	34.95	16
1–4 family	0.79	9.02	24	0.42	7.44	18	0.49	7.42	21	0.45	6.34	19	0.68	6.61	25
Other	3.90	30.27	13	4.02	28.34	10	3.53	28.11	8	3.73	28.16	13	4.30	27.32	15
Multifamily	6.53	40.47	12	5.07	35.29	10	5.58	38.66	12	4.68	32.74	11	4.59	31.04	12
Nonfarm nonresidential	12.84	161.09	6	8.99	156.30	4	10.23	158.05	5	8.33	155.06	7	10.05	152.10	9
Owner-occupied	0.07	53.43	5	0.07	52.63	4	0.07	52.99	4	0.06	52.37	6	0.09	53.07	8
Other	12.78	105.96	8	8.92	100.99	5	10.16	102.54	7	8.27	100.54	7	9.96	97.41	11
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	35.83	0.26	99	21.23	0.20	99	26.01	0.21	99	26.01	0.28	98	34.20	0.44	98
Commercial and industrial loans	10.18	115.08	3	8.10	116.17	3	10.26	114.45	3	6.90	139.91	4	8.64	122.02	5
Loans to individuals	28.02	35.47	60	20.17	36.56	56	22.72	34.55	60	14.19	37.47	46	14.21	43.51	43
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	0.08	1.73	36	0.01	2.03	27	0.01	1.86	28	0.01	1.88	27	0.01	2.18	27
Other loans and leases	181.48	50.11	94	160.37	47.63	93	171.74	51.06	93	115.70	49.54	86	129.17	52.44	89
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.01	30.74	9	8.96	29.25	9	8.89	30.07	9	10.84	27.32	11	10.53	26.45	13
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	28.94	205.31	8	23.47	187.63	7	25.41	195.33	7	22.89	183.76	9	26.01	178.57	12
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	29.01	262.15	8	23.54	244.92	6	25.48	252.85	7	22.95	240.85	8	26.10	236.10	10

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	42.37	6.75	98	44.99	12.31	98	40.99	11.47	96	49.76	11.17	97	47.51	7.63	97
Liquid assets	59.56	23.63	95	64.90	29.12	96	63.12	29.03	96	67.63	26.22	96	63.97	22.44	94
Investment securities	33.84	20.98	86	33.82	20.37	89	35.83	21.63	90	33.50	17.85	93	32.68	16.99	93
Net loans and leases	16.23	63.09	3	13.60	58.81	1	15.19	58.67	1	11.92	61.58	3	14.29	63.77	3
Net loans, leases and standby letters of credit	16.73	63.92	3	14.05	59.61	1	15.66	59.49	1	12.44	62.48	3	14.93	64.84	3
Core deposits	45.11	74.28	6	46.87	75.52	6	46.36	75.71	5	41.21	70.67	6	26.89	63.09	9
Noncore funding	36.70	12.30	93	36.05	10.15	95	36.10	10.30	93	41.23	14.13	93	54.85	19.36	96
Time deposits of $250K or more	0.06	1.67	3	0.06	1.67	3	0.06	1.58	3	0.18	2.11	6	11.44	2.94	96
Foreign deposits	24.77	0.33	96	25.71	0.33	96	25.22	0.34	96	27.76	0.36	96	27.56	0.43	96
Federal funds purchased and repos	2.65	1.24	80	2.54	1.19	83	2.60	1.23	82	2.41	1.47	76	2.99	1.94	73
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-2.84	0.58	5	-3.51	0.54	4	-4.06	0.54	4	-4.17	0.54	7	-4.92	0.48	7
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	1.04	0.02	96
Other borrowings w/remaining maturity of 1 year or less	3.38	2.18	70	2.87	0.88	88	2.88	1	87	2.94	1.24	81	3.39	3.01	58
Earning assets that reprice within 1 year	57.68	35.71	91	58.37	38.80	88	55.78	37.37	88	61.35	39.38	93	60.75	39.29	92
Interest-bearing liabilities that reprice within 1 year	49.48	6.79	96	51.01	6.64	97	50.26	6.39	97	54.87	8.20	98	52.90	10.19	98
Long-term debt that reprices within 1 year	0.46	0.38	75	0.24	0.27	74	0.35	0.26	78	0.16	0.47	62	0.60	0.96	67
Net assets that reprice within 1 year	7.75	27.35	10	7.11	30.83	7	5.16	29.65	5	6.32	29.11	8	7.24	26.63	9
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-13.69	5.89	3	-22.59	-3.31	7	-11.26	-2.33	20	-23.70	3.20	3	20.34	14.45	73
Net short-term noncore funding dependence	-86.03	0.87	2	-98.77	-9.17	1	-80.86	-7.71	3	-112.58	-4.76	3	-73.13	3.38	3
Short-term investment / Short-term noncore funding	626.94	112.63	95	764.62	304.29	87	693.75	273.46	89	540.47	184.19	93	225	77.77	89
Liquid assets - short-term noncore funding / Nonliquid assets	130.59	24.05	96	168.15	36.72	97	155.14	36.68	96	180.46	28.18	96	118.96	16.97	96
Net loans and leases / Total deposits	22.98	79.04	2	18.65	73.05	1	21.12	72.79	1	16.39	79.43	1	21.01	90.31	1
Net loans and leases / Core deposits	35.97	86.19	2	29.02	78.83	1	32.77	78.25	1	28.93	88.34	1	53.16	103.93	1
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-31.51	-10.05	7	1.82	0.50	86	-0.39	0.12	26	4.86	1.57	89	1.46	0.72	79
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-32.05	-19.27	15	5.20	1.06	95	2.87	-0.25	93	12.59	4.31	95	5.22	1.36	95
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	39.53	26.09	67	35.36	13.65	81	35.71	14.28	80	30.48	11.38	82	27.65	12.67	76
Available-for-sale securities	60.01	71.92	32	63.48	84.59	18	63.95	83.77	19	68.84	87.23	17	71.02	85.40	22
U.S. Treasury securities	26.84	9.62	83	22.93	6.01	87	25.76	6.70	87	17.69	4.72	86	15.44	6.15	82
US agency securities (excluding mortgage-backed securities)	4.28	4.10	64	3.47	4.24	63	3.48	4.12	64	4.24	4.01	69	2.38	3.49	56
Municipal securities	1.30	8.02	33	1.67	8.38	34	1.59	8.22	34	1.48	9.83	28	0.85	7.75	28
Mortgage-backed securities	37.13	62.34	13	44.65	66.09	15	43.38	66.54	14	49.57	66.64	23	55.04	67.43	28
Asset-backed securities	10.27	4.33	79	4.72	2.45	73	4.78	2.50	74	5	1.91	78	4.98	1.66	80
Other debt securities	19.72	3.02	94	21.39	3.01	94	20.67	3.08	95	21.33	3.01	93	19.98	2.94	92
Mutual funds and equity securities	0.45	0.27	74	1.16	0.29	89	0.34	0.29	69	0.69	0.35	76	1.33	0.40	86
Debt securities 1 year or less	25.64	9.28	88	23.13	8.18	88	21.31	7.78	87	28.05	10.55	87	33.31	11.86	90
Debt securities 1 to 5 years	30.34	20.14	74	23	17.39	65	27.66	18.25	74	20.43	17.03	61	19.79	17.94	60
Debt securities over 5 years	43.56	68.28	15	52.70	72.07	18	50.70	71.11	18	50.84	69.86	20	45.57	66.02	27
Pledged securities	82.51	31.26	98	77.38	33.37	93	79.39	32.26	96	78.39	35.67	95	78.51	30.57	98
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-14.36	-40.81	78	4.72	64.27	24	-22.05	27.98	16	28.95	183.32	24	3.38	26.69	43
Investment securities	-8.98	11.76	19	1.95	32.48	15	1.22	31.36	12	26.17	23.62	64	3.29	11.75	39
Core deposits	-12.46	4.57	3	29.75	16.96	87	6.46	16.94	12	88.65	26.88	96	6.76	11.23	45
Noncore funding	-7.40	36.20	21	-4.80	-21.64	74	-17.12	-14.79	45	-7.48	-12.18	57	5.02	6.59	52

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)			57,854,000	50,764,000	57,667,000
Commit: Secured commercial real estate loans	1,450,000	927,000	1,119,000	961,000	1,393,000
Commit: Unsecured real estate loans	0	6,000	155,000	1,000	3,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,151,000	2,118,000	2,100,000	2,419,000	2,444,000
Commercial and similar letters of credit	46,000	146,000	56,000	60,000	74,000
Securities lent	556,357,000	554,819,000	558,083,000	534,604,000	468,815,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	275,000	190,000	190,000	165,000	165,000
Credit derivative contracts w/ purchased credit protection-investment grade	275,000	190,000	190,000	165,000	165,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	47,996,000	33,983,000	27,600,000	40,681,000	83,594,000
Written options contracts (interest rate)	10,344,000	8,425,000	10,206,000	9,230,000	9,599,000
Purchased options contracts (interest rate)	10,612,000	8,312,000	9,964,000	8,355,000	8,508,000
Interest rate swaps	206,501,000	190,116,000	192,695,000	171,959,000	233,454,000
Futures and forward foreign exchange	253,146,000	257,479,000	251,989,000	245,679,000	253,630,000
Written options contracts (foreign exchange)	2,201,000	5,316,000	3,997,000	3,699,000	2,604,000
Purchased options contracts (foreign exchange)	2,215,000	5,625,000	3,982,000	3,847,000	2,385,000
Foreign exchange rate swaps	510,758,000	524,942,000	613,045,000	494,204,000	538,158,000
Commodity and other futures and forward contracts	216,000	198,000	171,000	249,000	133,000
Written options contracts (commodity and other)	19,000	30,000	31,000	26,000	0
Purchased options contracts (commodity and other)	19,000	30,000	32,000	26,000	20,000
Commodity and other swaps	4,050,000	7,956,000	9,425,000	4,841,000	3,036,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							13.02	22.78	16	10.81	22.01	9	15.12	23.52	22
Standby letters of credit	0.50	0.66	49	0.45	0.66	47	0.47	0.65	51	0.52	0.71	51	0.64	0.84	54
Commercial and similar letters of credit	0.01	0.02	65	0.03	0.02	77	0.01	0.02	64	0.01	0.02	64	0.02	0.02	69
Securities lent	130	0.08	99	117.91	0.10	98	125.57	0.10	98	113.83	0.18	98	122.88	0.40	98
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.06	0.17	64	0.04	0.18	64	0.04	0.18	64	0.04	0.30	61	0.04	0.52	63
Credit derivative contracts w/ purchased credit protection-investment grade	0.06	0.20	72	0.04	0.18	74	0.04	0.18	72	0.04	0.25	71	0.04	0.30	71
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	244.90	44.74	92	221.54	47.31	91	252.71	46.30	92	209.27	48.62	91	297.54	68.47	89
Interest rate contracts	64.37	32.78	86	51.18	35.15	83	54.11	32.46	86	49.02	34.36	78	87.85	47.31	84
Interest rate futures and forward contracts	11.22	3.53	89	7.22	4.39	83	6.21	3.25	85	8.66	6.21	82	21.91	10.67	85
Written options contracts (interest rate)	2.42	1.49	84	1.79	1.69	72	2.30	1.41	82	1.97	2.18	67	2.52	2.47	79
Purchased options contracts (interest rate)	2.48	1.57	81	1.77	1.29	79	2.24	1.31	81	1.78	1.46	77	2.23	2.65	75
Interest rate swaps	48.25	23.04	87	40.40	20.27	85	43.36	20.49	87	36.62	20.83	82	61.19	28.86	86
Foreign exchange contracts	179.53	6.65	93	168.61	6.12	93	196.43	6.30	94	159.15	6.01	93	208.85	10.12	92
Futures and forward foreign exchange contracts	59.15	4.26	92	54.72	3.76	92	56.70	3.78	92	52.31	3.47	93	66.48	5.23	92
Written options contracts (foreign exchange)	0.51	0.04	92	1.13	0.04	93	0.90	0.04	93	0.79	0.03	94	0.68	0.05	92
Purchased options contracts (foreign exchange)	0.52	0.04	92	1.20	0.04	93	0.90	0.04	93	0.82	0.04	94	0.63	0.08	91
Foreign exchange rate swaps	119.35	0.85	96	111.56	0.76	96	137.94	0.76	96	105.23	0.77	95	141.06	2.03	95
Equity, commodity, and other derivative contracts	1.01	1.18	84	1.75	0.91	85	2.17	0.92	85	1.09	1.86	82	0.84	3.32	77
Commodity and other futures and forward contracts	0.05	0.09	87	0.04	0.07	88	0.04	0.07	89	0.05	0.14	87	0.03	0.19	84
Written options contracts (commodity and other)	0	0.41	78	0.01	0.31	78	0.01	0.32	79	0.01	0.52	73	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	78	0.01	0.21	79	0.01	0.21	80	0.01	0.37	74	0.01	0.94	69
Commodity and other swaps	0.95	0.31	87	1.69	0.30	88	2.12	0.31	90	1.03	0.32	86	0.80	0.38	83
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							95.33	44.98	88	92.18	42.82	88	113.07	45.53	88

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	1,048,077,000	1,042,412,000	1,123,137,000	982,796,000	1,135,121,000
Interest rate contracts	275,453,000	240,836,000	240,465,000	230,225,000	335,155,000
Foreign exchange contracts	768,320,000	793,362,000	873,013,000	747,429,000	796,777,000
Equity, commodity, and other contracts	4,304,000	8,214,000	9,659,000	5,142,000	3,189,000
Derivatives Position					
Futures and forwards	301,358,000	291,660,000	279,760,000	286,609,000	337,357,000
Written options	12,564,000	13,771,000	14,234,000	12,955,000	12,203,000
Exchange-traded	19,000	30,000	31,000	26,000	0
Over-the-counter	12,545,000	13,741,000	14,203,000	12,929,000	12,203,000
Purchased options	12,846,000	13,967,000	13,978,000	12,228,000	10,913,000
Exchange-traded	22,000	420,000	267,000	211,000	140,000
Over-the-counter	12,824,000	13,547,000	13,711,000	12,017,000	10,773,000
Swaps	721,309,000	723,014,000	815,165,000	671,004,000	774,648,000
Held for trading	983,892,000	987,892,000	1,066,052,000	942,730,000	1,098,366,000
Interest rate contracts	219,878,000	195,065,000	193,748,000	198,865,000	306,790,000
Foreign exchange contracts	759,710,000	784,613,000	862,645,000	738,723,000	788,387,000
Equity, commodity, and other contracts	4,304,000	8,214,000	9,659,000	5,142,000	3,189,000
Non-traded	64,185,000	54,520,000	57,085,000	40,066,000	36,755,000
Interest rate contracts	55,575,000	45,771,000	46,717,000	31,360,000	28,365,000
Foreign exchange contracts	8,610,000	8,749,000	10,368,000	8,706,000	8,390,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,035,784,000	1,026,641,000	1,106,652,000	968,031,000	1,118,572,000
One year or less	847,360,000	847,237,000	935,971,000	806,077,000	952,764,000
Over 1 year to 5 years	88,649,000	84,946,000	77,003,000	74,065,000	69,542,000
Over 5 years	99,775,000	94,458,000	93,678,000	87,889,000	96,266,000
Gross negative fair value (absolute value)	17,236,000	9,516,000	9,837,000	12,660,000	9,160,000
Gross positive fair value	17,623,000	10,188,000	9,774,000	12,217,000	8,981,000
Held for trading	16,747,000	9,950,000	9,568,000	12,198,000	8,960,000
Non-traded	876,000	238,000	206,000	19,000	21,000
Current credit exposure on risk-based capital derivative contracts	12,176,000	9,822,000	9,719,000	9,442,000	6,814,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	2,000	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	26.28	93.95	4	23.10	94.10	2	21.41	94.17	2	23.43	94.10	3	29.53	93.44	3
Foreign exchange contracts	73.31	3.10	96	76.11	3.22	97	77.73	3.47	97	76.05	3.49	96	70.19	3.20	97
Equity, commodity, and other contracts	0.41	1.15	76	0.79	1.21	76	0.86	1.14	77	0.52	1.17	71	0.28	1.64	68
Futures and forwards	28.75	9.12	86	27.98	12.59	80	24.91	11.16	80	29.16	14.05	77	29.72	13.49	80
Written options	1.20	5.29	37	1.32	7.18	29	1.27	6.28	28	1.32	8.18	27	1.08	5.91	27
Exchange-traded	0	0.14	84	0	0.11	85	0	0.12	85	0	0.14	81	0	0.15	42
Over-the-counter	1.20	4.93	39	1.32	6.91	29	1.26	5.96	31	1.32	7.73	30	1.08	5.10	29
Purchased options	1.23	4.14	52	1.34	3.41	55	1.24	3.27	53	1.24	3.42	53	0.96	4.42	51
Exchange-traded	0	0.14	83	0.04	0.12	83	0.02	0.12	82	0.02	0.15	80	0.01	0.28	78
Over-the-counter	1.22	3.58	55	1.30	3.01	56	1.22	2.87	56	1.22	2.86	57	0.95	3.35	54
Swaps	68.82	77.96	33	69.36	71.71	38	72.58	74.26	35	68.28	68.76	41	68.24	69.75	41
Held for trading	93.88	38.03	80	94.77	40.70	82	94.92	40.42	79	95.92	43.53	84	96.76	44.16	83
Interest rate contracts	20.98	31.70	54	18.71	34.66	48	17.25	34.15	49	20.23	36.62	43	27.03	37.24	45
Foreign exchange contracts	72.49	1.66	97	75.27	1.55	97	76.81	1.68	97	75.17	1.60	96	69.45	1.60	97
Equity, commodity, and other contracts	0.41	0.57	84	0.79	0.61	84	0.86	0.60	84	0.52	0.68	79	0.28	0.83	79
Non-traded	6.12	61.97	19	5.23	59.30	17	5.08	59.58	20	4.08	56.47	15	3.24	55.84	16
Interest rate contracts	5.30	57.96	19	4.39	56.22	18	4.16	56.71	18	3.19	53.82	17	2.50	52.22	16
Foreign exchange contracts	0.82	0.39	86	0.84	0.36	84	0.92	0.40	84	0.89	0.46	82	0.74	0.34	82
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)	98.83	93.16	51	98.49	91.91	55	98.53	92.53	53	98.50	91.48	61	98.54	93.86	58
One year or less	80.85	37.29	83	81.28	27.90	90	83.34	27.56	90	82.02	32.05	88	83.94	32.17	86
Over 1 year to 5 years	8.46	22.61	22	8.15	29.78	20	6.86	27.01	18	7.54	27.06	19	6.13	30.45	20
Over 5 years	9.52	26.09	32	9.06	29.19	25	8.34	29.89	25	8.94	29.56	25	8.48	28.09	28
Gross negative fair value (absolute value)	1.64	2.48	31	0.91	1.18	42	0.88	0.98	45	1.29	1.55	51	0.81	0.83	50
Gross positive fair value	1.68	2.55	40	0.98	1.59	22	0.87	1.34	25	1.24	2.23	25	0.79	1.19	32
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.80	0.10	93	0.39	0.05	93	0.42	0.04	93	0.48	0.07	92	0.42	0.06	92
Gross positive fair value (X)	0.82	0.10	93	0.42	0.06	93	0.42	0.05	93	0.46	0.09	92	0.41	0.07	92
Held for trading (X)	0.78	0.06	93	0.41	0.05	93	0.41	0.04	93	0.46	0.07	92	0.41	0.06	92
Non-traded (X)	0.04	0.02	78	0.01	0.01	59	0.01	0.01	61	0	0.02	19	0	0.01	33
Current credit exposure (X)	0.57	0.06	95	0.40	0.05	93	0.41	0.04	95	0.36	0.06	92	0.31	0.05	91
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	0.01	0	96	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	7.27	0.70	94	5.80	0.59	94	5.80	0.46	95	5.76	0.85	92	4.58	0.73	90

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	196,000	358,000	358,000	122,000	146,000
Gross losses	0	1,000	17,000	0	15,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,000	6,000	8,000	5,000	3,000
Net losses	-3,000	-5,000	9,000	-5,000	12,000
Provision for loan and lease losses	-35,000	-130,000	-153,000	301,000	-12,000
Adjustments	0	0	0	-70,000	0
Ending balance	164,000	233,000	196,000	358,000	122,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.09	13	-0.04	-0.12	66	-0.03	-0.09	61	0.07	0.51	6	0	0.15	7
Provision for loan and lease losses / Average loans and leases	-0.07	0.16	6	-0.29	-0.21	33	-0.25	-0.16	33	0.55	0.82	30	-0.02	0.24	4
Provision for loan and lease losses / Net loan and lease losses	1,166.67	151.30	90	2,600	-65.12	96	-1,700	-105.48	5	-6,020	487.86	0	-100	130.58	2
Allowance for loan and lease losses / Total loans and leases not held for sale	0.24	1.17	0	0.36	1.32	3	0.29	1.23	3	0.64	1.58	6	0.22	0.83	3
Allowance for loan and lease losses / Total loans and leases	0.24	1.15	1	0.36	1.30	4	0.29	1.20	3	0.64	1.55	6	0.22	0.81	3
Allowance for loan and lease losses / Net loans and leases losses (X)		38.64			17.40		21.78	21.39	69		11.58		10.17	8.03	73
Allowance for loan and lease losses / Nonaccrual assets	157.69	428.13	15	215.74	330.05	39	257.89	364.13	43	406.82	299.17	75	141.86	218.72	40
ALLL / 90+ days past due + nonaccrual loans and leases	157.69	320.87	26	215.74	271.93	46	257.89	287.08	55	406.82	244.34	81	141.86	151.73	56
Gross loan and lease losses / Average loans and leases	0	0.16	0	0	0.20	1	0.03	0.19	7	0	0.34	0	0.03	0.28	7
Recoveries / Average loans and leases	0.01	0.07	6	0.01	0.08	9	0.01	0.08	8	0.01	0.07	10	0.01	0.08	8
Net losses / Average loans and leases	-0.01	0.09	12	-0.01	0.12	11	0.01	0.11	20	-0.01	0.27	2	0.02	0.21	13
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	17.65	34.26	19		25.09			34.67		33.33	33.98	58	150	36.22	93
Earnings coverage of net loan and lease losses (X)	-869.33	36.38	3	-690.60	26.30	2	499.44	39.72	97	-953.80	22.91	0	464.58	24.40	96
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	-0.01	20	-0.03	0.02	15	-0.04	0.02	9	-0.03	0.04	7	-0.01	0.01	25
Real estate loans secured by 1–4 family	-0.04	-0.02	20	-0.05	-0.01	18	-0.06	-0.02	13	-0.05	0.01	11	-0.01	0.01	26
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	1.85	0.02	97
Closed-end	-0.04	-0.01	13	-0.05	-0.01	13	-0.06	-0.01	10	-0.05	0	8	-0.02	0	18
Commercial real estate loans	0	0	56	0	0.04	33	0	0.04	31	0	0.07	17	0	0.01	38
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	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	0	55	0	0.05	34	0	0.05	29	0	0.11	14	0	0.02	38
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0.01	53	0	0.04	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0	0.11	34	0	0.19	19	0	0.17	16	0	0.47	5	0.68	0.37	82
Loans to individuals		0.76			0.72			0.71			1.13			1.17	
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	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.13	30	-0.01	0.09	15	0.03	0.10	55	0	0.15	25	0	0.15	22

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	52,000	124,000	93,000	106,000	85,000
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	104,000	108,000	76,000	88,000	86,000
Total past due and nonaccrual loans and leases	156,000	232,000	169,000	194,000	171,000
Restructured 30–89 days past due	0	1,000	1,000	1,000	1,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	30,000	33,000	33,000	53,000	59,000
Total restructured loans and leases	30,000	34,000	34,000	54,000	60,000
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	38,000	31,000	29,000	26,000	32,000
Other real estate owned	3,000	1,000	1,000	1,000	3,000
Other Assets					
30–89 days past due	6,000	6,000	7,000	7,000	4,000
90+ days past due	13,000	11,000	11,000	10,000	8,000
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	19,000	17,000	18,000	17,000	12,000

	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	0.07	0.33	11	0.19	0.29	41	0.14	0.32	27	0.19	0.39	26	0.16	0.43	16
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.15	0.37	17	0.17	0.54	11	0.11	0.46	10	0.16	0.66	6	0.16	0.51	11
90+ days past due and nonaccrual loans and leases	0.15	0.52	13	0.17	0.68	9	0.11	0.62	5	0.16	0.85	3	0.16	0.71	6
30–89 days past due restructured	0	0.01	18	0	0.01	53	0	0.01	52	0	0.01	45	0	0.01	37
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	0.04	0.09	45	0.05	0.12	36	0.05	0.10	39	0.09	0.13	47	0.11	0.14	51
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	0.08	0.33	14	0.20	0.29	42	0.15	0.32	29	0.20	0.40	27	0.16	0.43	17
90+ days past due assets	0.02	0.10	42	0.02	0.09	43	0.02	0.10	42	0.02	0.12	39	0.01	0.15	28
Nonaccrual assets	0.15	0.37	17	0.17	0.55	11	0.11	0.47	10	0.16	0.67	6	0.16	0.53	11
30+ days past due and nonaccrual assets	0.25	0.89	9	0.39	1	12	0.28	0.97	8	0.37	1.29	5	0.33	1.19	7
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.03	0.33	2	0.03	0.40	1	0.02	0.36	2	0.02	0.52	1	0.02	0.44	2
90+ days past due and nonaccrual assets + other real estate owned	0.03	0.35	2	0.03	0.42	1	0.02	0.37	2	0.02	0.55	1	0.03	0.48	2
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.03	0.38	2	0.03	0.48	1	0.02	0.41	1	0.02	0.60	1	0.03	0.53	3
Allowance for loan and lease losses	88.41	55.46	82	60.52	67.85	54	54.59	62.64	54	32.40	66.66	20	100	115.41	46
Equity capital + allowance for loan and lease losses	0.36	3.63	3	0.32	4.12	1	0.25	3.60	1	0.25	4.97	1	0.29	4.28	3
Tier 1 capital + allowance for loan and lease losses	0.67	3.90	4	0.57	4.89	2	0.45	4.30	2	0.43	6.05	2	0.55	5.65	3
Loans and leases + other real estate owned	0.21	0.61	18	0.22	0.82	8	0.16	0.71	6	0.21	0.97	3	0.22	0.85	8

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	0.11	0.23	33	0.22	0.25	53	0.23	0.26	48	0.41	0.39	62	0.30	0.38	45
	90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.73	0.41	81	0.72	0.60	69	0.58	0.52	67	0.68	0.76	53	0.64	0.46	72
Commercial and industrial	30–89 days past due	0.05	0.29	17	0	0.24	2	0.04	0.24	15	0.65	0.23	87	0	0.31	2
	90+ days past due	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0	0.47	2	0	0.65	2	0	0.57	2	0	0.75	3	0	0.83	3
Individuals	30–89 days past due	0.36	0.83	28	0.24	0.60	33	0.09	0.63	19	0.48	0.83	31	0.32	0.83	24
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
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	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due	0.04	0.13	51	0.21	0.11	77	0.14	0.12	72	0.07	0.18	55	0.12	0.20	56
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.06	23	0.04	0.13	55	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		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	0.11	0.39	19	0.04	0.36	10	0.32	0.46	42	0.18	0.65	12	0.24	0.67	15
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.58	0.58	58	0.80	0.76	64	0.76	0.71	67	1.04	0.89	68	0.94	0.73	71
Revolving	30–89 days past due	0	0.31	7	0	0.33	6	0	0.28	9	2.63	0.48	95	0	0.45	5
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	4.76	0.86	90	11.54	1.05	98	12.50	1.18	96	7.89	1.13	95	3.70	1	89
Closed-end	30–89 days past due	0.11	0.41	23	0.04	0.36	13	0.32	0.49	45	0.17	0.65	12	0.24	0.70	19
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.57	0.57	60	0.77	0.71	64	0.73	0.67	62	1.01	0.87	65	0.92	0.70	72
Junior lien	30–89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.10	0.13	54	0.55	0.16	90	0.06	0.15	42	0.83	0.26	89	0.41	0.18	87
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.98	0.29	92	0.57	0.48	64	0.26	0.38	50	0.02	0.62	5	0	0.23	5
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0.27	0.28	65	0.18	0.28	58
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.89	0.14	92	1.10	0.31	86	1.26	0.20	91	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0.27	0.03	94	0	0.06	25
	90+ days past due	0	0	45	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	19	0	0.10	21	0	0.13	21	0	0.22	13	0.18	0.20	71
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.89	0.12	92	1.10	0.25	86	1.26	0.16	92	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	28	1.29	0.09	96	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	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.18	0.10	78	0.41	0.12	89	0.12	0.13	66	1.58	0.23	96	0.72	0.14	97
	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	1.51	0.36	93	0.64	0.58	64	0	0.45	3	0.05	0.80	7	0	0.28	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0.18	0.07	89
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	5	0	0.16	7
Other	30–89 days past due	0.18	0.05	89	0.41	0.07	93	0.12	0.08	81	1.58	0.14	97	0.54	0.07	97
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.51	0.21	95	0.64	0.31	80	0	0.23	7	0.05	0.44	18	0	0.10	9
Farmland	30–89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
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	3,866,000	4,938,000	3,742,000	8,004,000	8,685,000
Retained earnings	37,660,000	36,125,000	36,667,000	34,241,000	31,894,000
Accumulated other comprehensive income (AOCI)	-6,627,000	-2,003,000	-2,213,000	-985,000	-2,638,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	34,899,000	39,060,000	38,196,000	41,260,000	37,941,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	17,805,000	18,869,000	19,004,000	19,057,000	19,082,000
Accumulated other comprehensive income-related adjustments	-7,000	1,000	1,000	8,000	3,000
Other deductions from common equity tier 1 capital	375,000	346,000	445,000	320,000	316,000
Subtotal:	16,726,000	19,844,000	18,746,000	21,875,000	18,540,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	16,726,000	19,844,000	18,746,000	21,875,000	18,540,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	4,838,000	4,541,000	4,838,000	4,541,000	3,542,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,838,000	4,541,000	4,838,000	4,541,000	3,542,000
Less: Additional tier 1 capital deductions	69,000	93,000	99,000	106,000	86,000
Additional tier 1 capital	4,769,000	4,448,000	4,739,000	4,435,000	3,456,000
Tier 1 Capital	21,495,000	24,292,000	23,485,000	26,310,000	21,996,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,248,000	1,248,000	1,248,000	1,248,000	1,248,000
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	271,000	282,000	250,000	490,000	216,000
Exited advanced approach eligible credit reserves	25,000	0	0	247,000	0
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,519,000	1,530,000	1,498,000	1,738,000	1,464,000
Exited advanced approach tier 2 capital before deductions	1,273,000	1,248,000	1,248,000	1,495,000	1,248,000
Less: Tier 2 capital deductions	6,000	6,000	11,000	10,000	11,000
Tier 2 capital	1,513,000	1,524,000	1,487,000	1,728,000	1,453,000
Exited advanced approach tier 2 capital	1,267,000	1,242,000	1,237,000	1,485,000	1,237,000
Total capital	23,008,000	25,816,000	24,972,000	28,038,000	23,449,000
Exited advanced approach total capital	22,762,000	25,534,000	24,722,000	27,795,000	23,233,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	420,556,000	444,749,000	448,710,000	434,197,000	352,983,000
Less: Deductions from common equity tier 1 capital	18,242,000	19,300,000	19,536,000	19,471,000	19,472,000
Less: Other deductions	4,886,000	-2,012,000	-928,000	-3,256,000	-1,358,000
Total assets for leverage ratio	397,428,000	427,461,000	430,102,000	417,982,000	334,869,000
Total risk-weighted assets	167,457,000	169,216,000	167,608,000	163,848,000	148,695,000
Exited advanced approach total RWA	165,893,000	167,607,000	165,067,000	166,426,166	160,898,186

	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	9.99	11.77	27	11.73	12.59	39	11.18	12.37	32	13.35	12.35	71	12.47	12.11	62
Common equity tier 1 capital, column B	10.08	0.26	93	11.84	0.29	93	11.36	0.29	93	13.14	0.30	96	11.52	0.29	92
Tier 1 capital, column A	12.84	12.48	63	14.36	13.31	71	14.01	13.11	69	16.06	13.08	85	14.79	12.78	80
Tier 1 capital, column B	12.96	0.31	93	14.49	0.33	96	14.23	0.34	94	15.81	0.34	97	13.67	0.34	95
Total capital, column A	13.74	14.27	45	15.26	15.21	59	14.90	14.91	59	17.11	15.23	81	15.77	14.36	76
Total capital, column B	13.72	0.34	93	15.23	0.36	93	14.98	0.37	93	16.70	0.39	96	14.44	0.38	92
Tier 1 leverage	5.41	9.22	1	5.68	9.07	1	5.46	8.98	1	6.29	9.13	1	6.57	9.76	2
Supplementary leverage ratio, advanced approaches HCs	6.32	6.74	40	6.98	6.90	50	6.63	6.71	43	8.63	8.72	57	6.07	7.41	11

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	114,000	112,000	116,000	117,000	115,000	1.79	-12.31
Total property and casualty assets	114,000	112,000	116,000	117,000	115,000	1.79	7.55
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	114,000	112,000	112,000	110,000	109,000	1.79	-11.63
Total property and casualty equity	114,000	112,000	112,000	110,000	109,000	1.79	7.55
Total life and health equity	0	0	0	0	0		-100.00
Total insurance underwriting net income	2,000	1,000	2,000	2,000	2,000	100.00	100.00
Total property and casualty	2,000	1,000	2,000	2,000	2,000	100.00	100.00
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	3,000	4,000		
Unearned premiums (P/C)	0	0	3,000	3,000	3,000		
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	1,000	1,000	2,000	2,000	1,000	0.00	0.00
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	1,000	1,000	2,000	2,000	1,000	0.00	0.00
Premiums	1,000	1,000	2,000	2,000	1,000	0.00	
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,000	1,000	2,000	2,000	1,000	0.00	
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	-31,000	16,000	20,000	20,000	20,000		
Life insurance assets	5,391,000	5,348,000	5,359,000	5,302,000	5,219,000	0.80	11.75

	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	0.03	0	92	0.02	0	93	0.03	0	93	0.02	0	92	0.03	0.01	88
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.77	77	100	53.46	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.23	22	0	46.54	24	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.01	0.36	35	0.01	0.38	33	0.01	0.36	36	0.01	0.41	33	0.01	0.47	28
Premium income / Insurance activities revenue	100	2.54	99	100	2.90	99	100	2.76	99	100	2.84	98	100	7.32	97
Credit related premium income / Total premium income	0	32.83	34	0	31.14	35	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	67.17	65	100	68.86	65	100	67.01	65	100	61.77	70	100	65.09	70
Insurance underwriting net income / Consolidated net income	0.10	0.02	91	0.03	0.02	89	0.05	0.02	88	0.06	0.03	89	0.05	0.08	81
Insurance net income (P/C) / Equity (P/C)	2.34	15.15	42	1.19	28.21	17	1.79	23.22	17	1.82	15.59	26	1.83	19.86	14
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	0	4,581.19	7	0	-364.02	12	0	927.51	7	0	447.82	9	0	233.61	11
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	-0.01	0	0	0	0	89	0	0	90	0	0	89	0.01	0	87
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.89	12.02	97	21.81	11.72	89	22.63	12	91	19.88	11.03	87	23.60	11.51	92
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		7,213,000			8,369,000			7,529,000			8,067,000			7,282,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	1.69	0.55	90	1.78	0.44	90	1.69	0.46	90	1.72	0.75	89	1.91	1.39	85

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	9,649,000	6,448,000	6,831,000	9,980,000	10,662,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	184,000	151,000	161,000	281,000	367,000
Loans to depository institutions and other banks acceptances	7,741,000	5,093,000	6,102,000	6,891,000	7,168,000
Loans to foreign governments and institutions	106,000	12,000	2,000	3,000	48,000
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	1,618,000	1,192,000	566,000	2,805,000	3,079,000
Lease financing receivables	0	0	0	0	0
Debt securities	27,625,000	32,167,000	31,258,000	31,963,000	24,304,000
Interest-bearing bank balances	54,950,000	70,072,000	65,263,000	67,380,000	62,927,000
Total selected foreign assets	92,224,000	108,687,000	103,352,000	109,323,000	97,893,000
Total foreign deposits	106,025,000	120,991,000	112,088,000	130,369,000	105,148,000
Interest-bearing deposits	101,228,000	112,173,000	105,096,000	124,212,000	100,294,000
Non-interest-bearing deposits	4,797,000	8,818,000	6,992,000	6,157,000	4,854,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.12	0.84	72	0.86	0.63	74	0.82	0.66	72	1.85	0.87	77	3.09	1.25	78
Cost: Interest-bearing deposits	0.23	0.52	37	-0.13	0.12	7	-0.13	0.14	7	-0.01	0.42	10	0.69	1.19	30
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	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	49.64	20.31	80	-36.52	-0.16	16	-31.55	6.83	10	-6.40	-2.40	45	8.77	22.48	60
Total selected assets	-15.15	21.10	27	-1.07	3.36	48	-5.46	9.48	34	11.68	2.04	70	16.90	12.40	74
Deposits	-12.37	-2.72	26	7.79	10.74	44	-14.02	0.73	25	23.99	3.46	70	6.01	10.36	53

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	25,000	32,000	30,000	42,000	57,000	-21.88	-73.68
1–4 family residential loans	25,000	32,000	30,000	42,000	57,000	-21.88	-73.68
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		-100.00
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		-100.00

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0.01	0.01	0.01	0.01	0.01
1–4 family residential loans	0.01	0.01	0.01	0.01	0.01
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	13.02	12.82	12.40	14.82	16.71
Home equity lines	0.03	0.04	0.04	0.07	0.10
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	8.71	7.70	7.94	6.71	5.74
Commercial and industrial loans	3.16	3.09	3.59	3.26	3.49
All other loans and leases	75.07	76.36	76.04	75.14	73.96

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	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

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	1,000	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	1,000	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	1,000	0		-100.00
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	1,000	0		-100.00
Total past due securitized assets	0	0	1,000	1,000	0		-100.00
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	0	0	3.33	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	3.33	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	2.38	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	2.38	0
Total past due securitized assets percent of securitized assets	0	0	3.33	2.38	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.11	0.04	0.33	0.17	0.24
Home equity lines	0	0	0	2.63	0
Credit card receivables					
Commercial and industrial loans	0.05	0	0.04	0.65	0
All other loans and leases	0.06	0.21	0.10	0.16	0.14
Total managed loans past due 30–89 days	0.07	0.19	0.14	0.19	0.16
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.01	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.02	-0.02	-0.02	-0.02	-0.02
Total managed loans past due 90+ days	0	0	0	0	0
Total Past Due Managed Assets	0.07	0.19	0.14	0.19	0.16
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.05	-0.06	-0.05	-0.02
Home equity lines	0	0	0	0	1.85
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0.68
All other loans and leases	0	0	0.02	0	0
Net Losses on Managed Assets Percent of Total Managed Assets	-0.01	-0.01	0.01	-0.01	0.02

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	808,000	1,890,000	2,485,000	1,481,000	3,204,000	-57.25	69.04
Dividends	800,000	1,890,000	2,485,000	1,480,000	3,200,000	-57.67	77.78
Interest	8,000	0	0	0	3,000		-52.94
Management and service fees	0	0	0	0	0		
Other income	0	0	0	1,000	1,000		-100.00
Income from nonbank subsidiaries	494,000	520,000	525,000	743,000	1,460,000	-5.00	38.38
Dividends	480,000	506,000	506,000	724,000	1,442,000	-5.14	56.35
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	14,000	14,000	19,000	19,000	18,000	0.00	
Income from subsidiary holding companies	427,000	475,000	635,000	533,000	791,000	-10.11	67.45
Dividends	403,000	452,000	605,000	480,000	641,000	-10.84	123.89
Interest	24,000	23,000	30,000	53,000	150,000	4.35	-68.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,729,000	2,885,000	3,645,000	2,757,000	5,455,000	-40.07	58.62
Securities gains (losses)	0	0	0	0	-11,000		
Other operating income	29,000	25,000	37,000	30,000	13,000	16.00	-17.14
Total operating income	1,758,000	2,910,000	3,682,000	2,787,000	5,457,000	-39.59	56.27
Operating Expenses							
Personnel expenses	9,000	5,000	7,000	8,000	14,000	80.00	-18.18
Interest expense	475,000	254,000	332,000	490,000	877,000	87.01	12.29
Other expenses	156,000	110,000	153,000	190,000	233,000	41.82	-33.05
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	640,000	369,000	492,000	688,000	1,124,000	73.44	-3.76
Income (loss) before taxes	1,118,000	2,541,000	3,190,000	2,099,000	4,333,000	-56.00	143.04
Applicable income taxes (credit)	-156,000	-88,000	-92,000	-289,000	-208,000		
Extraordinary items							
Income before undistributed income of subsidiaries	1,274,000	2,629,000	3,282,000	2,388,000	4,541,000	-51.54	83.57
Equity in undistributed income of subsidiaries	756,000	267,000	477,000	1,229,000	-100,000	183.15	-65.96
Bank subsidiaries	1,329,000	206,000	281,000	1,278,000	-137,000	545.15	-23.66
Nonbank subsidiaries	131,000	14,000	154,000	-157,000	-58,000	835.71	5.65
Subsidiary holding companies	-704,000	47,000	42,000	108,000	95,000		
Net income (loss)	2,030,000	2,896,000	3,759,000	3,617,000	4,441,000	-29.90	-30.36
Memoranda							
Bank net income	2,129,000	2,096,000	2,766,000	2,758,000	3,063,000	1.57	-2.83
Nonbank net income	611,000	520,000	660,000	567,000	1,384,000	17.50	41.76
Subsidiary holding companys' net income	-301,000	499,000	647,000	588,000	736,000		

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	33,538,000	46.38	34,751,000	46.75	34,628,000	46.64	36,341,000	32,423,000	-3.49	2.69
Common and preferred stock	31,005,000	42.88	33,406,000	44.94	33,312,000	44.87	34,422,000	31,117,000	-7.19	-2.36
Excess cost over fair value	734,000	1.02	734,000	0.99	734,000	0.99	734,000	734,000	0.00	-8.25
Loans, advances, notes, and bonds	1,793,000	2.48	2,000	0	86,000	0.12	0	6,000	89550.00	
Other receivables	6,000	0.01	609,000	0.82	496,000	0.67	1,185,000	566,000	-99.01	-94.23
Investment in nonbank subsidiaries	6,654,000	9.20	6,383,000	8.59	6,535,000	8.80	6,357,000	6,232,000	4.25	10.96
Common and preferred stock	5,914,000	8.18	5,690,000	7.65	5,845,000	7.87	5,655,000	5,415,000	3.94	10.89
Excess cost over fair value	618,000	0.85	618,000	0.83	618,000	0.83	618,000	534,000	0.00	15.73
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	122,000	0.17	75,000	0.10	72,000	0.10	84,000	283,000	62.67	-6.15
Investment in subsidiary holding companies	30,421,000	42.07	31,435,000	42.29	31,306,000	42.17	31,797,000	30,791,000	-3.23	-1.83
Common and preferred stock	10,098,000	13.96	11,702,000	15.74	11,694,000	15.75	11,764,000	11,559,000	-13.71	-18.28
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	20,321,000	28.10	19,731,000	26.54	19,611,000	26.42	20,031,000	19,226,000	2.99	9.14
Other receivables	2,000	0	2,000	0	1,000	0	2,000	6,000	0.00	-83.33
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,000	0	4,000	0.01	4,000	0.01	6,000	8,000	-50.00	-94.87
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	359,000	0.50	342,000	0.46	356,000	0.48	330,000	344,000	4.97	-13.70
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,336,000	1.85	1,419,000	1.91	1,409,000	1.90	984,000	1,100,000	-5.85	19.82
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	72,310,000	100.00	74,334,000	100.00	74,238,000	100.00	75,815,000	70,898,000	-2.72	1.54
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	4,500,000	6.22	2,250,000	3.03	2,250,000	3.03	4,250,000	3,950,000	100.00	32.35
Borrowings with maturity over 1 year	22,180,000	30.67	21,054,000	28.32	22,352,000	30.11	19,929,000	20,616,000	5.35	-2.95
Subordinated notes and debentures	1,111,000	1.54	1,308,000	1.76	1,299,000	1.75	1,376,000	1,266,000	-15.06	-25.59
Other liabilities	770,000	1.06	993,000	1.34	1,092,000	1.47	1,081,000	1,469,000	-22.46	-55.13
Balance due to subsidiaries and related institutions	4,012,000	5.55	5,128,000	6.90	4,211,000	5.67	3,378,000	2,114,000	-21.76	227.24
Total liabilities	32,573,000	45.05	30,733,000	41.34	31,204,000	42.03	30,014,000	29,415,000	5.99	6.14
Equity Capital	39,737,000	54.95	43,601,000	58.66	43,034,000	57.97	45,801,000	41,483,000	-8.86	-1.94
Perpetual preferred stock (income surplus)	4,838,000	6.69	4,541,000	6.11	4,838,000	6.52	4,541,000	3,542,000	6.54	36.59
Common stock	14,000	0.02	14,000	0.02	14,000	0.02	14,000	14,000	0.00	0.00
Common surplus	28,374,000	39.24	28,075,000	37.77	28,128,000	37.89	27,823,000	27,515,000	1.07	6.72
Retained earnings	37,660,000	52.08	36,125,000	48.60	36,667,000	49.39	34,241,000	31,894,000	4.25	52.12
Accumulated other comprehensive income	-6,627,000	-9.16	-2,003,000	-2.69	-2,213,000	-2.98	-985,000	-2,638,000		
Other equity capital components	-24,522,000	-33.91	-23,151,000	-31.14	-24,400,000	-32.87	-19,833,000	-18,844,000		
Total liabilities and equity capital	72,310,000	100.00	74,334,000	100.00	74,238,000	100.00	75,815,000	70,898,000	-2.72	1.54
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	1,075,000	1.49	1,173,000	1.58	1,175,000	1.58	1,246,000	1,330,000	-8.35	-2.36
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	1,580,000	2.19	3,190,000	4.29	2,410,000	3.25	930,000	170,000	-50.47	
Subordinated and long-term debt 1 year or less	2,055,000	2.84	3,190,000	4.29	2,410,000	3.25	930,000	170,000	-35.58	722.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		-100.00

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	6.55	11.02	7	8.61	12.52	16	8.47	11.94	18	8.33	7.29	61	10.82	9.68	66
Bank net income / Average equity investment in banks	8.71	11.60	22	8.06	12.35	9	8.01	11.80	12	8.13	7.45	55	9.68	10.51	50
Nonbank net income / Average equity investment in nonbanks	12.44	9.71	68	11.03	13.18	58	10.44	13.12	52	9.18	9.75	59	22.41	7.89	84
Subsidiary HCs net income / Average equity investment in sub HCs	-3.62	8.41	10	5.66	11.04	15	5.51	10.11	25	5.16	7.01	45	6.44	8.55	35
Bank net income / Parent net income	104.88	98.76	65	72.38	96.45	13	73.58	96.79	13	76.25	88.16	16	68.97	82.22	21
Nonbank net income / Parent net income	30.10	2.50	94	17.96	3.22	90	17.56	3.40	89	15.68	3.59	86	31.16	5.93	89
Subsidiary holding companies' net income / Parent net income		85.68		17.23	66.57	25	17.21	65.35	30	16.26	68.34	15	16.57	74	15
Leverage															
Total liabilities / Equity capital	81.97	18.39	93	70.49	16.51	93	72.51	16.81	93	65.53	20.06	90	70.91	20.43	89
Total debt / Equity capital	69.94	12.61	93	56.45	11.37	92	60.19	11.71	93	55.80	14.41	89	62.27	14.31	90
Total debt + notes payable to subs that issued TPS / Equity capital	69.94	14.76	93	56.45	13.41	92	60.19	13.63	93	55.80	16.67	89	62.27	16.36	90
Total debt + Loans guaranteed for affiliate / Equity capital	69.94	12.68	93	56.45	11.46	92	60.19	11.77	93	55.80	14.68	89	62.27	14.56	89
Total debt / Equity capital – excess over fair value	72.40	12.75	93	58.25	11.47	93	62.14	11.81	93	57.49	14.52	89	64.23	14.51	90
Long-term debt / Equity capital	58.61	11.91	93	51.29	10.65	93	54.96	10.95	93	46.52	13.56	89	52.75	13.04	90
Short-term debt / Equity capital	11.32	0.48	96	5.16	0.55	90	5.23	0.57	90	9.28	0.77	93	9.52	1.02	92
Current portion of long-term debt / Equity capital	5.17	0.09	96	7.32	0.10	96	5.60	0.06	96	2.03	0.06	95	0.41	0.05	89
Excess cost over fair value / Equity capital	3.40	0.09	95	3.10	0.08	95	3.14	0.05	96	2.95	0.08	95	3.06	0.12	93
Long-term debt / Consolidated long-term debt	99.86	39.59	93	98.05	40.69	92	99.77	39.86	91	97.98	34.67	96	86.54	28.44	96
Double Leverage															
Equity investment in subs / Equity capital	121.72	104.01	93	119.61	103.15	94	121.31	103.22	93	116.14	102.81	93	118.99	103.22	94
Total investment in subs / Equity capital	177.70	109.29	93	166.44	108.29	93	168.40	108.40	93	162.65	110.16	92	167.41	111.07	92
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	3.19	0.39	96	2.21	0.27	96	2.44	0.29	96	2.04	0.47	89	1.77	0.36	93
Equity investment in subs – equity cap / Net income-div (X)	6.52	1.15	96	3.40	0.85	90	3.78	1.05	93	3.21	1.82	82	2.50	1.22	86
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	114.19	130.36	46	217.16	152.56	75	206.90	152.85	72	153.93	136.59	69	234.89	177.68	75
Cash from ops + noncash items + op expense / Op expense + dividend	94.16	118.32	37	191.24	155.61	71	189.20	154.48	67	157.16	147.24	65	243.22	190.27	75
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.08	105.80	46	100.23	94.59	55	100.46	98.54	53	99.78	134.08	33	97.28	116.34	25
Pretax operating income + interest expense / Interest expense	335.37	1,565.66	26	1,100.39	1,645.53	44	1,060.84	1,835.33	41	528.37	2,016.32	31	594.07	1,968.54	32
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	335.37	1,454.22	24	1,100.39	1,896.20	45	1,060.84	1,770.77	45	528.37	1,539.23	33	594.07	1,632.83	28
Dividends + interest from subsidiaries / Interest expense + dividends	113.43	150.57	43	226.78	174.48	71	217.78	174.12	67	151.97	150.43	59	250.97	210.80	71
Fees + other income from subsidiaries / Salary + other expenses	8.48	10.18	73	12.17	12.03	71	11.88	11.92	71	10.10	13.95	66	7.69	16.52	64
Net income / Current part of long-term debt + preferred dividends (X)	0.91	26.99	7	0.86	40.79	7	1.44	47.61	7	3.22	35.64	11	13.10	57.11	28
Other Ratios															
Net assets that reprice within 1 year / Total assets	17.87	3.60	93	21.36	3.29	98	20.94	3.44	98	18.63	3.85	94	20	2.64	97
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	16.37	1.77	90	15.30	1.76	89	15.64	1.76	90	14.88	2.66	86	16.54	5.62	81
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	1.72	0.06	93	1.84	0.07	93	1.76	0.06	93	1.75	0.08	93	2	0.19	92

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	81.40	70.90	64	38.49	69.90	31	40.62	66.37	32	54.90	81.10	33	28.39	57.84	23
Dividends declared / Net income	51.08	31.93	87	34.94	27.22	66	35.46	28.27	64	36.25	42.29	42	29.02	33.08	41
Net income – dividends / Average equity	3.20	7.51	7	5.60	9.25	21	5.47	8.62	22	5.31	4.14	65	7.68	6.46	66
Percent of Dividends Paid															
Dividends from bank subsidiaries	77.15	133.26	33	186.76	160.45	68	186.42	155.92	68	112.89	132.17	43	248.25	178.13	71
Dividends from nonbank subsidiaries	46.29	2.76	95	50	6.19	91	37.96	4.90	91	55.23	3.41	95	111.87	7.53	94
Dividends from subsidiary holding companies	38.86	4.73	91	44.66	6.32	90	45.39	5.91	90	36.61	4.85	90	49.73	21.40	87
Dividends from all subsidiaries	162.30	183.35	57	281.42	213.42	72	269.77	203.53	73	204.73	174.85	69	409.85	260.40	82
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	37.58	43.79	44	90.17	43.30	90	89.84	45.96	89	53.66	60.28	47	104.47	66.55	89
Interest income from bank subsidiaries	0.38	0.21	80	0	0.11	25	0	0.11	24	0	0.36	20	0.10	0.54	60
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	0.04	0	93	0.03	0	92
Operating income from bank subsidiaries	37.95	52.71	43	90.17	48.70	87	89.84	51.33	85	53.70	62.88	46	104.60	69.36	85
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	78.56	47.96	62	97.31	66.90	64	76.67	62.63	57	127.69	56.39	84	104.19	82.95	73
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	2.29	0.12	92	2.69	0.11	94	2.88	0.07	95	3.35	0.16	92	1.30	1.06	87
Operating income from nonbank subsidiaries	80.85	64.26	56	100	94.31	65	79.55	87.22	54	131.04	79.84	78	105.49	150.41	57
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		72.55		90.58	36.58	85	93.51	38.10	85	81.63	43.51	80	87.09	61.23	57
Interest income from subsidiary holding companies		15.40		4.61	5.06	65	4.64	5.26	65	9.01	8.40	71	20.38	6.54	80
Management and service fees from subsidiary holding companies		0.27		0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies		-3		0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies		85.23		95.19	47.30	80	98.15	58.37	75	90.65	55.20	76	107.47	76.49	61
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	45.51	67.73	28	64.95	72.55	25	67.49	74.16	24	53.10	69.76	24	58.64	67.32	29
Interest income from bank subsidiaries	0.46	0.98	75	0	0.27	24	0	0.23	23	0	0.63	20	0.05	0.80	50
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	0.04	0.04	89	0.02	0.03	89
Operating income from bank subsidiaries	45.96	81.70	19	64.95	82.68	23	67.49	83.13	21	53.14	82.20	19	58.71	78.80	22
Dividends from nonbank subsidiaries	27.30	2.90	92	17.39	3.56	89	13.74	3.07	88	25.98	1.95	95	26.42	2.65	93
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	0.80	0	96	0.48	0.01	94	0.52	0.01	94	0.68	0.01	93	0.33	0.04	90
Operating income from nonbank subsidiaries	28.10	4.41	89	17.87	5.69	87	14.26	4.67	87	26.66	4.70	89	26.75	7.29	86
Dividends from subsidiary holding companies	22.92	2.46	91	15.53	2.13	90	16.43	2.10	91	17.22	2.53	90	11.75	4.52	86
Interest income from subsidiary holding companies	1.37	0.01	94	0.79	0.01	94	0.81	0.01	94	1.90	0.11	92	2.75	0.20	92
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	24.29	3.74	90	16.32	3.40	89	17.25	3.91	88	19.12	4.56	88	14.50	6.08	85
Loans and advances from subsidiaries / Short term debt	59	284.57	55	193.91	152.66	70	159.33	158.10	65	51.20	135.13	48	37.97	83.37	54
Loans and advances from subsidiaries / Total debt	9.55	27.96	43	17.73	28.03	54	13.84	26.38	48	8.51	27.08	43	5.81	28.33	39