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

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BHC Name NEXBANK CAPITAL, INC.

City/State DALLAS, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 13,918,150
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NEXBANK CAPITAL, INC.
2515 MCKINNEY AVENUE, 11TH FLOOR

DALLAS, TX 75201

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	12,658,003	9,525,623	9,676,384	9,235,104	8,706,142
Net income ($000)	90,967	81,073	110,023	76,758	61,480
Number of BHCs in peer group	132	144	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.34	2.79	16	1.90	2.83	6	1.99	2.60	15	1.92	2.96	6	1.80	3.21	4
+ Non-interest income	-0.12	0.94	0	0.23	0.91	8	0.21	1.04	2	0.23	0.98	8	-0.01	0.90	1
– Overhead expense	0.76	2.18	1	0.86	2.32	1	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1
– Provision for credit losses	0.20	0.10	81	-0.12	-0.02	23	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48
+ Securities gains (losses)	-0.06	0	2	0.02	0.01	83	0.03	0.01	91	0.08	0.02	88	0.06	0.01	93
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	46	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	1.24	1.46	29	1.43	1.64	30	1.43	1.66	32	1.07	1.22	42	0.88	1.53	13
Net operating income	0.96	1.10	31	1.13	1.26	32	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Net income	0.96	1.10	31	1.13	1.27	32	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Net income (Subchapter S adjusted)		1.56			1.41			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.81	3.36	78	3.06	3.34	25	3.14	3.06	51	3.23	3.78	9	3.46	4.49	4
Interest expense	1.29	0.35	99	1.02	0.31	98	1.01	0.25	96	1.16	0.57	95	1.56	1.02	91
Net interest income (tax equivalent)	2.52	3.01	15	2.04	3.02	6	2.13	2.80	16	2.07	3.17	9	1.90	3.45	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	22	0.02	0.05	42	0.01	0.11	19	0.34	0.11	87	0.03	0.11	30
Earnings coverage of net loan and lease losses (X)	1,094.63	36.38	96	112.78	-2.85	86	154.01	39.72	89	6.03	33.55	22	51.68	22.46	78
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.76	1.17	16	0.94	1.31	10	0.84	1.23	20	1.06	1.35	20	0.69	0.94	18
Allowance for loan and lease losses / Total loans and leases	0.67	1.15	15	0.70	1.29	6	0.71	1.20	16	0.88	1.33	11	0.57	0.93	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.20	0.39	24	0.40	0.54	41	0.40	0.49	42	0.76	0.67	62	0.32	0.56	30
30–89 days past due loans and leases / Total loans and leases	0.54	0.33	79	0.34	0.18	80	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93
Liquidity and Funding															
Net noncore funding dependence	13.97	5.89	80	-2.29	-4.45	51	2.05	-2.33	63	-9.33	0.77	20	9.53	10.70	44
Net short-term noncore funding dependence	0.50	0.87	44	-9.77	-7.33	37	-11.05	-7.71	35	-19.98	-3.25	8	0.21	5.88	29
Net loans and leases / Total assets	65.95	63.09	54	57.38	64.42	28	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27
Capitalization															
Tier 1 leverage ratio	6.88	9.22	5	7.29	9.69	4	7.34	8.98	12	6.86	9.65	3	5.96	10.39	0
Holding company equity capital / Total assets	6.69	9.68	8	5.95	10.42	2	5.85	10.71	2	4.52	10.51	0	5.02	11.37	0
Total equity capital (including minority interest) / Total assets	6.69	9.81	6	5.95	10.47	2	5.85	10.82	0	4.52	10.57	0	5.02	11.43	0
Common equity tier 1 capital / Total risk-weighted assets	7.27	11.79	0	9.49	12.63	6	8.72	12.42	2	8.83	12.44	3	7.46	12.50	2
Net loans and leases / Equity capital (X)	9.86	6.64	90	9.64	6.34	95	9.49	5.53	95	13.41	6.79	99	13.60	6.55	98
Cash dividends / Net income	43.57	31.93	75	63.06	21.14	94	61.64	28.27	96	22.80	29.42	38	10.17	25.65	26
Cash dividends / Net income (Subchapter S adjusted)		71.62			21.03			3.14			39.66			93.20	
Growth Rates															
Assets	42.60	6.04	95	7.85	8.74	45	18.24	10.50	81	-6.34	16.11	0	17.48	8.66	83
Equity capital	60.32	-3.83	96	60.91	7.68	99	52.92	7.46	96	-15.55	8.42	0	2.08	12.19	11
Net loans and leases	63.92	14.48	95	-11.41	-1.31	8	8.25	3.36	74	-16.70	9.99	0	33.05	8.63	93
Noncore funding	166.92	36.20	91	-13.71	-26.53	69	29.31	-14.79	93	-47.35	-12.78	8	-38.02	4.16	3
Parent Company Ratios															
Short-term debt / Equity capital	2.15	0.48	87	0	0	48	0	0.57	38	2.41	0.01	97	3.06	0.01	98
Long-term debt / Equity capital	26.79	11.91	84	34.63	5.63	98	31.75	10.95	86	47.32	5.67	99	39.87	3.86	99
Equity investment in subsidiaries / Equity capital	122.16	104.01	95	131.68	105.02	98	128.70	103.22	96	142.05	104.49	98	142.29	104.21	98
Cash from ops + noncash items + op expense / Op expense + dividends	14.40	118.32	19	71.59	133.48	26	86.11	154.48	17	194.11	138.81	82	124.80	152.31	47

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	226,732	143,306	191,816	224,531	202,387	58.22	180.20
Income from lease financing receivables	0	0	0	0	0		-100.00
Fully taxable income on loans and leases	226,732	143,306	191,816	224,531	202,387	58.22	180.19
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)	226,732	143,306	191,816	224,531	202,387	58.22	180.19
Investment interest income (tax equivalent)	105,849	59,428	89,627	48,636	71,786	78.11	298.69
Interest on balances due from depository institutions	2,845	972	1,258	2,749	10,050	192.70	-63.86
Interest income on other earning assets	687	225	315	809	1,355	205.33	90.83
Total interest income (tax equivalent)	336,113	203,931	283,016	276,725	285,578	64.82	190.50
Interest on time deposits of $250K or more	193	211	268	383	486	-8.53	-26.89
Interest on time deposits < $250K	1,517	1,533	2,042	5,388	7,486	-1.04	-64.00
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	84,328	51,083	68,796	70,639	92,923	65.08	200.46
Interest on other borrowings and trading liabilities	19,877	11,554	13,795	19,279	24,352	72.04	171.54
Interest on subordinated debt and mandatory convertible securities	8,204	3,463	5,948	3,443	3,443	136.90	6516.13
Total interest expense	114,119	67,844	90,849	99,132	128,690	68.21	185.38
Net interest income (tax equivalent)	221,994	136,087	192,167	177,593	156,888	63.13	193.20
Non-interest income	-11,153	16,577	20,281	21,342	-598		
Adjusted operating income (tax equivalent)	210,841	152,664	212,448	198,935	156,290	38.11	81.93
Overhead expense	72,424	61,196	82,240	74,590	76,626	18.35	35.97
Provision for credit losses	19,280	-8,885	-5,715	33,095	8,105		121.86
Securities gains (losses)	-5,257	1,726	2,763	7,572	5,023		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	117,735	102,079	138,686	98,822	76,582	15.34	91.98
Applicable income taxes	26,582	20,858	28,452	21,809	14,654	27.44	
Tax equivalent adjustments	186	148	211	255	448	25.68	
Applicable income taxes (tax equivalent)	26,768	21,006	28,663	22,064	15,102	27.43	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	90,967	81,073	110,023	76,758	61,480	12.20	48.33
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	90,967	81,073	110,023	76,758	61,480	12.20	48.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest	90,967	81,073	110,023	76,758	61,480	12.20	48.33
Investment securities income (tax equivalent)	105,849	59,428	89,627	48,636	71,786	78.11	298.69
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	256		-100.00
Mortgage-backed securities	85,548	50,208	76,801	30,622	44,754	70.39	716.30
All other securities	20,301	9,220	12,826	18,014	26,776	120.18	27.84
Cash dividends declared	39,630	51,124	67,815	17,499	6,250	-22.48	
Common	30,000	43,750	58,750	10,000	0	-31.43	
Preferred	9,630	7,374	9,065	7,499	6,250	30.59	

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.54	3.12	81	2.85	3.14	25	2.92	2.85	52	3	3.53	8	3.28	4.19	5
Less: Interest expense	1.20	0.33	97	0.95	0.29	98	0.94	0.23	95	1.07	0.54	95	1.48	0.95	91
Equals: Net interest income (tax equivalent)	2.34	2.79	16	1.90	2.83	6	1.99	2.60	15	1.92	2.96	6	1.80	3.21	4
Plus: Non-interest income	-0.12	0.94	0	0.23	0.91	8	0.21	1.04	2	0.23	0.98	8	-0.01	0.90	1
Equals: adjusted operating income (tax equivalent)	2.22	3.77	3	2.14	3.70	3	2.20	3.70	4	2.15	3.96	4	1.80	4.16	1
Less: Overhead expense	0.76	2.18	1	0.86	2.32	1	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1
Less: Provision for credit losses	0.20	0.10	81	-0.12	-0.02	23	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	-0.06	0	2	0.02	0.01	83	0.03	0.01	91	0.08	0.02	88	0.06	0.01	93
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	46	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.24	1.46	29	1.43	1.64	30	1.43	1.66	32	1.07	1.22	42	0.88	1.53	13
Less: Applicable income taxes (tax equivalent)	0.28	0.34	25	0.29	0.35	26	0.30	0.38	23	0.24	0.27	45	0.17	0.35	13
Less: Minority interest	0	0	43	0	0	46	0	0	40	0	0	45	0	0	45
Equals: Net operating income	0.96	1.10	31	1.13	1.26	32	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Plus: Net extraordinary items	0	0	51	0	0	48	0	0	50	0	0	50	0	0	50
Equals: Net income	0.96	1.10	31	1.13	1.27	32	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Memo: Net income (last four quarters)	1	1.10	36	1	1.25	27	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13
Net income–BHC and noncontrolling (minority) interest	0.96	1.11	30	1.13	1.27	32	1.14	1.27	35	0.83	0.97	39	0.71	1.19	12
Margin Analysis															
Average earning assets / Average assets	92.90	92.93	53	93.15	94.04	33	93.12	93.08	51	92.74	93.47	39	94.77	93.22	67
Average interest-bearing funds / Average assets	70.84	60.58	83	79.28	65.52	91	79.13	61.99	90	89.48	68.25	99	91.25	70.66	99
Interest income (tax equivalent) / Average earning assets	3.81	3.36	78	3.06	3.34	25	3.14	3.06	51	3.23	3.78	9	3.46	4.49	4
Interest expense / Average earning assets	1.29	0.35	99	1.02	0.31	98	1.01	0.25	96	1.16	0.57	95	1.56	1.02	91
Net interest income (tax equivalent) / Average earning assets	2.52	3.01	15	2.04	3.02	6	2.13	2.80	16	2.07	3.17	9	1.90	3.45	5
Yield or Cost															
Total loans and leases (tax equivalent)	3.87	4.24	24	3.20	4.06	5	3.24	4.01	10	3.53	4.28	8	3.45	4.98	1
Interest-bearing bank balances	0.89	0.79	63	0.15	0.14	71	0.15	0.14	67	0.28	0.32	46	1.28	2.26	8
Federal funds sold and reverse repos		1.05			0.14			0.25			0.43			2.02	
Trading assets		0.57			0.32			0.45			0.80			0.49	
Total earning assets	3.81	3.33	80	3.06	3.41	17	3.14	3.04	52	3.23	3.80	9	3.46	4.47	2
Investment securities (tax equivalent)	4	1.96	98	3.87	1.84	98	3.93	1.77	98	3.38	2.32	95	3.61	2.74	97
US Treasury and agency securities (excluding mortgage-backed securities)		1.38			1.27			1.14			1.87			2.54	
Mortgage-backed securities	3.82	1.87	98	4.27	1.48	99	4.14	1.57	98	3.39	2.05	96	3.45	2.54	97
All other securities	3.53	2.89	78	2.26	2.67	36	2.32	2.81	36	3.17	3.24	61	4.50	3.80	80
Interest-bearing deposits	1.79	0.35	97	1.13	0.30	99	1.20	0.21	98	1.13	0.62	92	1.65	1.13	85
Time deposits of $250K or more	0.84	0.61	76	0.98	0.84	65	0.93	0.66	79	1.62	1.60	47	2.12	2.13	43
Time deposits < $250K	0.97	0.58	84	1.09	0.81	76	0.97	0.62	85	1.86	1.49	85	2.23	1.91	77
Other domestic deposits	1.68	0.31	98	1.09	0.18	99	1.11	0.15	98	1.11	0.36	99	1.61	0.86	93
Foreign deposits		0.52			0.48			0.14			1.24			2.53	
Federal funds purchased and repos		0.88			0.11			0.17			0.37			1.23	
Other borrowed funds and trading liabilities	1.26	1.55	32	0.92	0.56	68	0.92	1.27	36	0.98	0.55	68	1.43	1.03	54
All interest-bearing funds	1.70	0.54	99	1.20	0.45	98	1.19	0.37	95	1.20	0.79	89	1.62	1.34	72

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	-11,153	16,577	20,281	21,342	-598
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	6	6	8	9	11
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	75,855	6,523	19,535	-23,909	-12,733
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-85,864	908	-10,753	36,846	28,430
Other non-interest income	-1,150	9,140	11,491	8,396	-16,306
Total overhead expenses	72,424	61,196	82,240	74,590	76,626
Personnel expense	34,745	24,777	32,737	34,975	36,671
Net occupancy expense	1,536	1,264	1,734	1,964	2,012
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	36,143	35,155	47,769	37,651	37,943
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	105	94	90	95	126
Average personnel expense per employee	330.90	263.59	363.74	368.16	291.04
Average assets per employee	120,552.41	101,336.42	107,515.38	97,211.62	69,096.37

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income		2.43		0	0.54	36	0	2.17	11	0	0.51	36		0.66	
Overhead expenses / Net Interest Income + non-interest income	34.38	58.02	2	40.12	60.04	2	38.75	59.28	2	37.54	61.22	1	49.17	61.79	8
Percent of Average Assets															
Total overhead expense	0.76	2.18	1	0.86	2.32	1	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1
Personnel expense	0.37	1.20	0	0.35	1.36	0	0.34	1.21	0	0.38	1.42	0	0.42	1.50	0
Net occupancy expense	0.02	0.22	0	0.02	0.28	0	0.02	0.23	0	0.02	0.30	0	0.02	0.32	0
Other operating expenses	0.38	0.73	6	0.49	0.67	20	0.49	0.72	13	0.41	0.73	9	0.44	0.76	10
Overhead less non-interest income	0.88	1.22	21	0.62	1.36	4	0.64	1.10	13	0.58	1.44	5	0.89	1.65	5
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	34.35	57.55	2	40.09	58.21	5	38.71	58.83	2	37.49	58.93	3	49.03	59.91	14
Personnel expense	16.48	31.86	4	16.23	33.95	1	15.41	32.93	2	17.58	33.88	3	23.46	34.17	8
Net occupancy expense	0.73	5.98	1	0.83	7.17	1	0.82	6.23	1	0.99	7.04	1	1.29	7.50	1
Other operating expenses	17.14	19.14	35	23.03	16.78	93	22.49	19.18	75	18.93	17.57	67	24.28	17.93	91
Total non-interest income	-5.29	24.10	0	10.86	21.80	16	9.55	27.67	6	10.73	23.45	14	-0.38	19.83	1
Fiduciary activities income	0	2.13	13	0	1.99	24	0	2.20	13	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	0	3.30	3	0	2.86	1	0	3.27	3	0	2.67	1	0.01	3.21	2
Trading revenue	0	0.57	34	0	0.04	38	0	0.62	27	0	0.10	39	0	0.07	41
Investment banking fees and commissions	0	2.15	7	0	1.03	18	0	2.58	7	0	1.03	17	0	0.91	19
Insurance activities revenue	0	0.36	12	0	0.58	22	0	0.36	11	0	0.41	22	0	0.37	22
Venture capital revenue	0	0.01	44	0	0	47	0	0.04	44	0	0	48	0	0	50
Net servicing fees	35.98	1.23	99	4.27	0.38	96	9.20	0.60	97	-12.02	0	1	-8.15	0.22	1
Net securitization income	0	0	46	0	0	49	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	-40.72	1.19	0	0.59	3.73	25	-5.06	3.30	0	18.52	5.55	86	18.19	2.27	97
Other non-interest income	-0.55	8.80	0	5.99	6.99	46	5.41	9.27	26	4.22	7.76	26	-10.43	7.41	1
Overhead less non-interest income	39.64	32.79	72	29.23	35.42	33	29.16	30.52	37	26.77	34.63	26	49.41	39.47	80
Applicable income taxes / Pretax net operating income (tax equivalent)	22.58	21.50	65	20.43	21.51	33	20.52	21.18	40	22.07	20.30	55	19.14	21.51	27
Applicable income tax + TE / Pretax net operating income + TE	22.74	23.57	42	20.58	21.36	30	20.67	22.67	21	22.33	22.51	40	19.72	23.31	20

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	7,640,180	4,517,171	4,614,298	4,175,389	5,516,395	69.14	146.81
Commercial and industrial loans	178,839	118,414	190,818	231,168	429,845	51.03	-68.72
Loans to individuals	23,958	18,328	22,370	18,720	7,391	30.72	104.63
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	1,398,598	985,724	1,231,819	1,182,289	757,129	41.89	150.53
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,241,575	5,639,637	6,059,305	5,607,566	6,710,760	63.87	118.10
Less: Allowance for loan and lease losses	62,019	39,731	42,864	49,441	38,169	56.10	133.22
Net loans and leases	9,179,556	5,599,906	6,016,441	5,558,125	6,672,591	63.92	118.01
Debt securities that reprice or mature in over 1 year	2,962,509	2,291,975	2,851,254	1,279,068	1,152,626	29.26	171.17
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	12,142,065	7,891,881	8,867,695	6,837,193	7,825,217	53.86	128.96
Interest-bearing bank balances	168,663	637,542	933,761	1,346,514	1,063,453	-73.54	-89.87
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	642,342	482,756	443,766	497,643	481,552	33.06	47.64
Trading assets	0	0	0	0	0		
Total earning assets	12,953,070	9,012,179	10,245,222	8,681,350	9,370,222	43.73	74.98
Non-interest-bearing cash and due from depository institutions	13,248	9,878	13,721	48,610	13,557	34.12	62.41
Premises, fixed assets, and leases	876	359	998	578	923	144.01	-70.30
Other real estate owned	161	0	0	292	5,180		-97.62
Investment in unconsolidated subsidiaries	2,018	1,787	1,765	770	1,115	12.93	43.83
Intangible and other assets	948,777	735,839	570,364	429,416	390,014	28.94	346.82
Total assets	13,918,150	9,760,042	10,832,070	9,161,016	9,781,011	42.60	82.31
Quarterly average assets	14,016,894	9,728,349	10,128,665	9,276,239	9,543,301	44.08	91.32
Average loans and leases (YTD)	7,818,757	5,964,012	5,922,677	6,358,235	5,862,622	31.10	122.93
Memoranda							
Loans held-for-sale	1,132,061	1,396,607	959,077	930,022	1,161,407	-18.94	383.90
Loans not held-for-sale	8,109,514	4,243,030	5,100,228	4,677,544	5,549,353	91.13	102.57
Real estate loans secured by 1–4 family	5,327,311	2,750,284	2,601,585	2,691,087	3,901,300	93.70	138.94
Commercial real estate loans	2,312,869	1,766,887	2,012,713	1,484,302	1,615,095	30.90	167.10
Construction and land development	174,076	127,213	140,160	134,296	133,611	36.84	67.94
Multifamily	1,576,279	932,326	1,194,085	607,242	710,949	69.07	352.36
Nonfarm nonresidential	562,514	707,348	678,468	742,764	770,535	-20.48	35.93
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	3,604,851	2,774,731	3,295,020	1,776,711	1,634,178	29.92	135.99
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	50,006	57,780	58,015	40,935	22,982	-13.45	-74.39
Mortgage-backed securities	2,764,148	2,213,705	2,715,609	1,240,328	1,092,000	24.87	229.72
Asset-backed securities	581,665	473,247	412,214	484,133	479,068	22.91	17.76
Other debt securities	209,032	29,999	109,182	11,315	40,128	596.80	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	3,604,851	2,774,731	3,295,020	1,776,711	1,634,178	29.92	135.99
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	50,006	57,780	58,015	40,935	22,982	-13.45	-74.39
Mortgage-backed securities	2,764,148	2,213,705	2,715,609	1,240,328	1,092,000	24.87	229.72
Asset-backed securities	581,665	473,247	412,214	484,133	479,068	22.91	17.76
Other debt securities	209,032	29,999	109,182	11,315	40,128	596.80	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-241,733	2,494	-2,364	-9,944	-6,708		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,336,047	2,203,189	2,311,637	1,234,942	1,084,098	6.03	178.65

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	3,254,102	2,441,662	1,889,284	440,606	301,633	33.27	-16.38
NOW, ATS and transaction accounts	3,421,884	2,834,734	3,481,192	76,010	117,995	20.71	2735.78
Time deposits less brokered deposits < $250K	14,502	187,255	184,613	166,300	235,660	-92.26	-95.23
MMDA and other savings accounts	3,448,178	2,280,185	2,633,622	6,421,238	6,079,997	51.22	38.43
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,138,666	7,743,836	8,188,711	7,104,154	6,735,285	30.93	48.94
Time deposits of $250K or more	32,483	28,308	28,825	28,266	22,633	14.75	23.54
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	698,125	315,864	260,577	460,000	1,548,000	121.02	598.13
Other borrowings w/remaining maturity over 1 year	1,625,000	575,000	1,150,000	717,847	720,332	182.61	1045.79
Brokered deposits < $250K	151,947	20,267	120,268	0	0	649.73	966.29
Noncore funding	2,507,555	939,439	1,559,670	1,206,113	2,290,965	166.92	788.05
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	264,862	216,568	216,663	68,734	68,595	22.30	287.89
Other liabilities	76,006	279,448	233,268	367,582	195,439	-72.80	-27.09
Total liabilities	12,987,089	9,179,291	10,198,312	8,746,583	9,290,284	41.48	78.83
Equity Capital							
Perpetual preferred stock (including surplus)	273,760	100,000	122,000	100,000	100,000	173.76	
Common stock	2	2	2	1	1	0.00	100.00
Common surplus	210,400	157,897	157,949	115,141	112,584	33.25	94.81
Retained earnings	500,078	436,482	448,741	406,533	347,274	14.57	87.95
Accumulated other comprehensive income	-53,179	-113,630	-94,934	-207,242	-69,132		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	931,061	580,751	633,758	414,433	490,727	60.32	150.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	931,061	580,751	633,758	414,433	490,727	60.32	150.08
Total liabilities and capital	13,918,150	9,760,042	10,832,070	9,161,016	9,781,011	42.60	82.31
Memoranda							
Non-interest-bearing deposits	3,254,102	2,441,662	1,889,284	440,606	301,633	33.27	-16.38
Interest-bearing deposits	7,068,994	5,350,749	6,448,520	6,691,814	6,456,285	32.11	139.13
Total deposits	10,323,096	7,792,411	8,337,804	7,132,420	6,757,918	32.48	50.75
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	633,758	414,433	414,433	490,727	480,713		
Accounting restatements	0	0	0	0	0		
Net income	90,967	81,073	110,023	76,758	61,480		
Net sale of new perpetual preferred stock	151,760	0	22,000	0	0		
Net sale of new common stock	52,451	42,758	42,809	2,557	2,423		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	39,630	51,124	67,815	17,499	6,250		
Change in other comprehensive income	41,755	93,611	112,308	-138,110	-47,639		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	931,061	580,751	633,758	414,433	490,727		

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	54.89	39.88	78	46.28	47.52	49	42.60	36.25	64	45.58	48.33	43	56.40	52.67	57
Commercial and industrial loans	1.28	11.23	4	1.21	10.18	3	1.76	10.76	6	2.52	13.47	4	4.39	11.45	14
Loans to individuals	0.17	3.58	18	0.19	2.02	20	0.21	3.36	17	0.20	2.29	20	0.08	2.71	12
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0	46	0	0.02	34	0	0	45	0	0	44
Agricultural loans	0	0.19	12	0	0.39	17	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases	10.05	4.52	86	10.10	1.22	93	11.37	4.47	90	12.91	1.39	93	7.74	1.08	93
Net loans and leases	65.95	63.09	54	57.38	64.42	28	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27
Debt securities over 1 year	21.29	18.76	61	23.48	17.11	77	26.32	19.46	70	13.96	13.53	56	11.78	13.66	41
Mutual funds and equity securities	0	0.05	12	0	0.07	23	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal	87.24	83.05	65	80.86	82.22	40	81.87	79.22	52	74.63	83.47	11	80	86.76	10
Interest-bearing bank balances	1.21	3.61	26	6.53	8.14	46	8.62	8.50	52	14.70	6.78	87	10.87	2.97	97
Federal funds sold and reverse repos	0	0.52	27	0	0.03	39	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	4.62	1.71	87	4.95	1.81	87	4.10	1.56	87	5.43	2.03	85	4.92	2.10	85
Trading assets	0	0.59	20	0	0.03	37	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets	93.07	90.76	75	92.34	93.33	31	94.58	91.77	79	94.76	92.98	78	95.80	92.39	91
Non-interest cash and due from depository institutions	0.10	0.98	1	0.10	1.01	1	0.13	0.82	3	0.53	1.07	18	0.14	1.14	2
Other real estate owned	0	0.01	35	0	0.02	17	0	0.01	9	0	0.03	36	0.05	0.04	68
All other assets	6.84	8.19	30	7.56	5.58	82	5.29	7.35	25	4.71	5.87	31	4.06	6.41	16
Memoranda															
Short-term investments	5.83	6.75	57	11.48	10.77	57	12.72	11.47	62	20.13	9.38	91	15.80	5.36	95
U.S. Treasury securities	0	1.98	7	0	0.42	23	0	1.47	10	0	0.19	31	0	0.29	28
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	1.83	4	0	0.82	11	0	1.28	5	0	1.25	8
Municipal securities	0.36	1.69	37	0.59	3.40	27	0.54	1.73	43	0.45	2.96	29	0.23	2.58	22
Mortgage-backed securities	19.86	12.93	82	22.68	10.18	91	25.07	14.14	85	13.54	8.52	78	11.16	9.38	63
Asset-backed securities	4.18	0.85	90	4.85	0.44	93	3.81	0.50	93	5.28	0.35	95	4.90	0.30	93
Other debt securities	1.50	0.51	84	0.31	0.66	48	1.01	0.53	74	0.12	0.60	41	0.41	0.53	60
Loans held-for-sale	8.13	0.30	96	14.31	0.36	99	8.85	0.55	95	10.15	0.58	97	11.87	0.39	97
Loans held for investment	58.27	63.03	33	43.47	64.50	6	47.08	58.06	17	51.06	69.07	6	56.74	72.01	10
Real estate loans secured by 1–4 family	38.28	12.79	96	28.18	13.64	88	24.02	11.46	89	29.38	14.47	88	39.89	16.02	94
Revolving	0.15	1.52	18	0.17	1.60	14	0.14	1.42	18	0.58	1.79	25	0.61	2.24	21
Closed-end, secured by first liens	38.12	10.86	96	28.01	11.57	92	23.88	9.67	91	28.80	12.11	93	39.27	13.07	95
Closed-end, secured by junior liens	0	0.19	3	0	0.21	2	0	0.17	3	0	0.27	2	0	0.37	4
Commercial real estate loans	16.62	24.89	30	18.10	30.84	13	18.58	22.69	38	16.20	30.65	10	16.51	33.26	9
Construction and land development	1.25	3.92	28	1.30	4.26	13	1.29	3.34	25	1.47	4.32	15	1.37	5	11
Multifamily	11.33	3.87	87	9.55	5.13	82	11.02	3.57	90	6.63	5.03	75	7.27	4.76	77
Nonfarm nonresidential	4.04	15.73	15	7.25	20.07	8	6.26	14.57	22	8.11	19.97	8	7.88	21.85	6
Real estate loans secured by farmland	0	0.34	9	0	0.78	12	0	0.30	8	0	0.85	11	0	0.95	11

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.67	62.29	84	80.10	73.45	60	76.15	61.05	74	74.46	69.38	60	82.20	72.74	67
Real estate loans secured by 1–4 family	57.65	20.65	96	48.77	21.25	94	42.94	19.86	93	47.99	20.91	93	58.13	22.29	95
Revolving	0.23	2.39	18	0.29	2.53	14	0.24	2.43	18	0.94	2.61	27	0.90	3.13	21
Closed-end	57.41	18.01	96	48.48	18.37	96	42.69	17.24	96	47.05	17.94	95	57.24	18.71	95
Commercial real estate loans	25.03	38.12	28	31.33	47.97	13	33.22	37.86	39	26.47	44.23	12	24.07	46.16	8
Construction and land development	1.88	6.10	24	2.26	6.67	15	2.31	5.65	26	2.39	6.26	16	1.99	6.97	12
1–4 family	0.01	1.40	12	0.09	1.28	15	0.11	1.18	23	0.09	1.14	14	0.12	1.47	12
Other	1.87	4.62	27	2.16	5.16	18	2.20	4.40	32	2.30	4.94	19	1.87	5.34	17
Multifamily	17.06	5.86	91	16.53	7.68	86	19.71	5.78	93	10.83	7.01	79	10.59	6.42	80
Nonfarm nonresidential	6.09	24.30	13	12.54	31.36	6	11.20	24.56	23	13.25	29.04	8	11.48	30.59	5
Owner-occupied	0.22	8.11	9	0.43	10.77	4	0.39	8.29	8	0.44	10	4	0.38	10.68	4
Other	5.86	15.95	18	12.12	20.22	17	10.80	15.94	32	12.81	18.53	22	11.10	19.36	15
Real estate loans secured by farmland	0	0.55	9	0	1.31	12	0	0.54	8	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0	46	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	1.94	18.37	3	2.10	16.20	3	3.15	18.86	3	4.12	19.85	4	6.41	16.16	14
Loans to individuals	0.26	6.24	16	0.32	3.41	23	0.37	6.24	17	0.33	3.53	24	0.11	4	11
Credit card loans	0	0.53	22	0	0.03	33	0	0.53	22	0	0.03	33	0	0.04	32
Agricultural loans	0	0.31	12	0	0.67	17	0	0.34	12	0	0.69	17	0	0.78	17
Other loans and leases	15.13	8.16	80	17.48	1.94	95	20.33	8.75	87	21.08	2.07	95	11.28	1.48	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	745.88	411.16	93	603.23	467.89	84	586.86	391.81	86	608.81	473.75	80	909.34	493.53	99
Real estate loans secured by 1–4 family	520.08	133.66	97	367.28	136.29	94	330.88	126.06	94	392.38	142.34	95	643.10	151.03	97
Revolving	2.08	15.46	18	2.19	15.98	15	1.86	15.44	17	7.70	17.81	33	9.91	21.25	33
Closed-end	518	116.59	97	365.09	117.86	95	329.01	108.85	96	384.69	122.21	96	633.19	127.10	98
Commercial real estate loans	225.80	254.65	40	235.95	304.41	25	255.98	245.88	53	216.42	302.08	20	266.24	311.74	31
Construction and land development	16.99	39.81	31	16.99	41.88	19	17.83	35.95	33	19.58	42.85	20	22.02	46.63	21
1–4 family	0.12	9.02	13	0.71	8	15	0.86	7.42	26	0.76	7.52	14	1.29	9.52	14
Other	16.87	30.27	36	16.28	32.54	24	16.97	28.11	38	18.83	33.94	25	20.73	35.90	29
Multifamily	153.89	40.47	93	124.51	48.90	88	151.87	38.66	93	88.54	48.67	83	117.19	44.76	87
Nonfarm nonresidential	54.92	161.09	16	94.46	199.19	13	86.29	158.05	26	108.30	198.42	15	127.02	206.64	16
Owner-occupied	2.02	53.43	8	3.22	67.95	4	3.04	52.99	10	3.57	67.98	4	4.24	71.54	4
Other	52.90	105.96	27	91.25	127.45	28	83.25	102.54	37	104.73	125.78	36	122.78	130.65	48
Real estate loans secured by farmland	0	3.36	8	0	7.84	12	0	3.22	8	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.01	46	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	17.46	115.08	4	15.81	100.85	4	24.27	114.45	6	33.71	133.93	6	70.86	106.70	35
Loans to individuals	2.34	35.47	20	2.45	20.04	26	2.85	34.55	21	2.73	22.15	26	1.22	24.83	15
Credit card loans	0	2.79	22	0	0.18	33	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans	0	1.73	12	0	3.75	17	0	1.86	12	0	4.17	17	0	4.86	17
Other loans and leases	136.54	50.11	90	131.64	12.09	96	156.67	51.06	91	172.39	13.62	97	124.81	10.25	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.80	30.74	38	30.90	36.98	32	32.82	30.07	54	26.03	34	26	23.68	35.38	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	223.78	205.31	55	232.74	233.94	49	252.94	195.33	69	212.85	232.08	43	262	239.13	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	225.80	262.15	40	235.95	306.69	25	255.98	252.85	49	216.42	304.52	20	266.24	315.15	30

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	5.83	6.75	57	11.48	10.77	57	12.72	11.47	62	20.13	9.38	91	15.80	5.36	95
Liquid assets	18.09	23.63	39	29.21	23.32	75	30.09	29.03	51	28.71	19.32	85	22.11	16.28	78
Investment securities	25.90	20.98	71	28.43	19.86	78	30.42	21.63	74	19.39	16.07	68	16.71	16.41	53
Net loans and leases	65.95	63.09	54	57.38	64.42	28	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27
Net loans, leases and standby letters of credit	65.96	63.92	52	57.39	64.81	28	55.55	59.49	36	60.68	69.67	18	68.23	72.78	27
Core deposits	72.84	74.28	36	79.34	79.46	42	75.60	75.71	33	77.55	76.49	52	68.86	71.61	30
Noncore funding	18.02	12.30	74	9.63	7.51	66	14.40	10.30	74	13.17	10.29	66	23.42	14.61	82
Time deposits of $250K or more	0.23	1.67	6	0.29	2.84	3	0.27	1.58	7	0.31	3.37	4	0.23	4.33	2
Foreign deposits	0	0.33	39	0	0	48	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0	1.24	12	0	0.58	24	0	1.23	11	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.58	28	0	0.56	31	0	0.54	31	0	0.59	32	0	0.75	25
Commercial paper	0	0.02	45	0	0	49	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	5.02	2.18	81	3.24	0.47	93	2.41	1	80	5.02	1.06	88	15.83	2.75	97
Earning assets that reprice within 1 year	26.93	35.71	28	29.79	31.04	51	32.12	37.37	35	45.88	31.93	83	34.21	33.16	59
Interest-bearing liabilities that reprice within 1 year	1.12	6.79	3	1.75	13.03	4	2.48	6.39	15	1.51	14.04	1	1.69	18.54	0
Long-term debt that reprices within 1 year	0	0.38	32	0	0.02	42	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	25.81	27.35	44	28.04	17.26	68	29.64	29.65	48	44.38	17.03	93	32.52	13.71	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	13.97	5.89	80	-2.29	-4.45	51	2.05	-2.33	63	-9.33	0.77	20	9.53	10.70	44
Net short-term noncore funding dependence	0.50	0.87	44	-9.77	-7.33	37	-11.05	-7.71	35	-19.98	-3.25	8	0.21	5.88	29
Short-term investment / Short-term noncore funding	93.01	112.63	56	320.90	363.30	64	346.10	273.46	70	385.96	230.45	79	98.93	78.10	71
Liquid assets - short-term noncore funding / Nonliquid assets	14.44	24.05	39	36.20	25.11	76	37.78	36.68	58	32.95	16.27	85	7.89	6.90	58
Net loans and leases / Total deposits	88.92	79.04	72	71.86	76.73	36	72.16	72.79	51	77.93	84.20	31	98.74	90.96	72
Net loans and leases / Core deposits	90.54	86.19	64	72.31	81.53	30	73.47	78.25	45	78.24	91.10	21	99.07	102.55	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-10.05			0.20			0.12			0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-25.12	-19.27	32	0.35	1.32	32	-0.32	-0.25	46	-1.56	3.63	0	-1.18	1.28	1
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			-0.01			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	6.93	25	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities	100	71.92	98	100	91.99	87	100	83.77	95	100	93.39	87	100	91.33	88
U.S. Treasury securities	0	9.62	7	0	2.21	23	0	6.70	10	0	1.22	31	0	2.07	28
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	9.49	4	0	4.12	11	0	8.39	5	0	8.16	7
Municipal securities	1.39	8.02	36	2.08	17.33	22	1.76	8.22	36	2.30	18.61	27	1.41	15.40	19
Mortgage-backed securities	76.68	62.34	71	79.78	55.09	79	82.42	66.54	74	69.81	54.48	70	66.82	57.07	63
Asset-backed securities	16.14	4.33	86	17.06	2.25	91	12.51	2.50	89	27.25	1.97	96	29.32	1.70	96
Other debt securities	5.80	3.02	79	1.08	3.85	40	3.31	3.08	63	0.64	4.34	40	2.46	3.73	56
Mutual funds and equity securities	0	0.27	12	0	0.46	22	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less	17.82	9.28	79	17.40	10.75	77	13.47	7.78	80	28.01	13.69	80	29.47	13.55	84
Debt securities 1 to 5 years	62.49	20.14	96	79.52	17.50	99	68.35	18.25	96	67.71	20.49	97	64.53	23.43	95
Debt securities over 5 years	19.69	68.28	5	3.08	68.16	2	18.19	71.11	4	4.28	61.87	4	6	58.63	4
Pledged securities	64.80	31.26	89	79.40	37.24	91	70.16	32.26	90	69.51	44.55	74	66.34	43.76	74
Structured notes, fair value	0	0.20	39	0	0.24	35	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-27.61	-40.81	66	-23.99	47.70	15	-25.30	27.98	15	19.36	136.94	25	-23.13	32.84	15
Investment securities	29.92	11.76	80	152.32	37.22	99	85.46	31.36	90	8.72	16.36	42	-15.19	4.80	8
Core deposits	30.93	4.57	92	8.37	15.71	16	15.27	16.94	57	5.48	23.17	4	69.04	9.96	98
Noncore funding	166.92	36.20	91	-13.71	-26.53	69	29.31	-14.79	93	-47.35	-12.78	8	-38.02	4.16	3

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)			673,338	572,573	600,646
Commit: Secured commercial real estate loans	260,623	198,109	226,266	102,676	115,116
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	530	1,130	1,130	655	630
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,505,000	790,000	310,000	680,000	583,000
Written options contracts (interest rate)	232,212	259,382	161,980	475,985	156,227
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	2,063	5,501
Purchased options contracts (commodity and other)	0	0	0	2,063	5,501
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							6.22	22.78	3	6.25	16.09	8	6.14	16.97	8
Standby letters of credit	0	0.66	4	0.01	0.31	8	0.01	0.65	4	0.01	0.31	5	0.01	0.36	5
Commercial and similar letters of credit	0	0.02	21	0	0.01	36	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.08	42	0	0	49	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0	45	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0	47	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0	47	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0	48	0	0.13	34	0	0	46	0	0	47
Derivative contracts	26.85	44.74	66	31.24	3.73	95	22.82	46.30	58	34.50	3.72	95	28.12	2.95	93
Interest rate contracts	26.85	32.78	67	31.24	3.66	96	22.82	32.46	61	34.45	3.62	95	28.01	2.87	94
Interest rate futures and forward contracts	10.81	3.53	88	8.09	0.12	98	2.86	3.25	78	7.42	0.20	97	5.96	0.08	97
Written options contracts (interest rate)	1.67	1.49	80	2.66	0.15	97	1.50	1.41	74	5.20	0.24	95	1.60	0.13	93
Purchased options contracts (interest rate)	0	1.57	23	0	0.01	45	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	14.37	23.04	55	20.49	2.95	91	18.46	20.49	61	21.83	2.58	92	20.45	2.19	95
Foreign exchange contracts	0	6.65	26	0	0	47	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	0	47	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0	49	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0	49	0	0.92	34	0.05	0	97	0.11	0	97
Commodity and other futures and forward contracts	0	0.09	43	0	0	49	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0	49	0	0.32	38	0.02	0	98	0.06	0	97
Purchased options contracts (commodity and other)	0	0.31	39	0	0	49	0	0.21	38	0.02	0	98	0.06	0	97
Commodity and other swaps	0	0.31	37	0	0	50	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							11.37	44.98	3	9.01	24.20	7	10.25	24.81	8

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	3,737,212	3,049,382	2,471,980	3,160,111	2,750,229
Interest rate contracts	3,737,212	3,049,382	2,471,980	3,155,985	2,739,227
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	4,126	11,002
Derivatives Position					
Futures and forwards	1,505,000	790,000	310,000	680,000	583,000
Written options	232,212	259,382	161,980	478,048	161,728
Exchange-traded	0	0	0	0	0
Over-the-counter	232,212	259,382	161,980	478,048	161,728
Purchased options	0	0	0	2,063	5,501
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	2,063	5,501
Swaps	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,737,212	3,049,382	2,471,980	3,160,111	2,750,229
Interest rate contracts	3,737,212	3,049,382	2,471,980	3,155,985	2,739,227
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	4,126	11,002
Derivative contracts (excluding futures and FX 14 days or less)	2,000,000	2,000,000	2,000,000	2,001,454	2,002,442
One year or less	0	0	0	1,454	2,442
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Gross negative fair value (absolute value)	12,979	210,223	179,400	327,030	160,953
Gross positive fair value	172,580	7,031	419	5,689	6,858
Held for trading	0	0	0	0	0
Non-traded	172,580	7,031	419	5,689	6,858
Current credit exposure on risk-based capital derivative contracts	129,622	0	197	4,721	1,148
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	99.84	56	100	94.17	75	99.87	99.50	9	99.60	99.57	10
Foreign exchange contracts	0	3.10	25	0	0.16	44	0	3.47	25	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	0	48	0	1.14	34	0.13	0	94	0.40	0.07	90
Futures and forwards	40.27	9.12	90	25.91	8.32	86	12.54	11.16	65	21.52	15.03	69	21.20	14.06	70
Written options	6.21	5.29	63	8.51	6.92	69	6.55	6.28	64	15.13	10.24	73	5.88	11.73	56
Exchange-traded	0	0.14	42	0	0	50	0	0.12	42	0	0	50	0	0	48
Over-the-counter	6.21	4.93	66	8.51	6.92	69	6.55	5.96	66	15.13	10.24	73	5.88	10.84	56
Purchased options	0	4.14	20	0	1.35	36	0	3.27	20	0.07	2.13	67	0.20	2.45	72
Exchange-traded	0	0.14	41	0	0	50	0	0.12	41	0	0	50	0	0	49
Over-the-counter	0	3.58	21	0	1.35	36	0	2.87	21	0.07	2.13	67	0.20	2.28	74
Swaps	53.52	77.96	21	65.59	80.97	24	80.91	74.26	45	63.29	71.83	39	72.72	64.61	45
Held for trading	0	38.03	22	0	22.75	33	0	40.42	21	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.70	23	0	14.59	33	0	34.15	21	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	0	47	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0	49	0	0.60	39	0	0	49	0	0	48
Non-traded	100	61.97	77	100	77.25	66	100	59.58	78	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.96	85	100	77.05	69	100	56.71	85	99.87	83.02	35	99.60	84.69	32
Foreign exchange contracts	0	0.39	33	0	0	46	0	0.40	33	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0	49	0	0.09	38	0.13	0	96	0.40	0.01	94
Derivative contracts (excluding futures and forex 14 days or less)	53.52	93.16	8	65.59	82.90	24	80.91	92.53	17	63.33	79.60	28	72.81	80.07	34
One year or less	0	37.29	4	0	10.02	14	0	27.56	3	0.05	15.52	26	0.09	15.20	32
Over 1 year to 5 years	0	22.61	7	0	23.89	12	0	27.01	5	0	19.75	15	0	22.92	14
Over 5 years	53.52	26.09	78	65.59	40.11	77	80.91	29.89	93	63.29	32.47	84	72.72	34.12	81
Gross negative fair value (absolute value)	0.35	2.48	10	6.89	1.73	96	7.26	0.98	98	10.35	2.84	98	5.85	1.30	98
Gross positive fair value	4.62	2.55	83	0.23	1.45	11	0.02	1.34	3	0.18	2.25	15	0.25	1.14	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.10	26	0.30	0.01	99	0.24	0.04	91	0.51	0.01	99	0.28	0	99
Gross positive fair value (X)	0.18	0.10	85	0.01	0.01	77	0	0.05	8	0.01	0.01	77	0.01	0	85
Held for trading (X)	0	0.06	23	0	0	43	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0.18	0.02	96	0.01	0	85	0	0.01	21	0.01	0	83	0.01	0	90
Current credit exposure (X)	0.13	0.06	84	0	0	35	0	0.04	16	0.01	0.02	58	0	0.01	52
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	1.40	0.70	82	0	0.07	33	0	0.46	13	0.08	0.27	53	0.02	0.10	51

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	42,864	49,441	49,441	38,169	31,694
Gross losses	127	825	862	21,947	1,632
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2	0	0	124	2
Net losses	125	825	862	21,823	1,630
Provision for loan and lease losses	19,280	-8,885	-5,715	33,095	8,105
Adjustments	0	0	0	0	0
Ending balance	62,019	39,731	42,864	49,441	38,169
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.20	0.09	85	-0.12	-0.02	23	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48
Provision for loan and lease losses / Average loans and leases	0.33	0.16	84	-0.20	-0.03	20	-0.10	-0.16	55	0.52	0.53	58	0.14	0.16	47
Provision for loan and lease losses / Net loan and lease losses	15,424	151.30	98	-1,076.97	148.99	9	-662.99	-105.48	13	151.65	672.96	16	497.24	142.73	89
Allowance for loan and lease losses / Total loans and leases not held for sale	0.76	1.17	16	0.94	1.31	10	0.84	1.23	20	1.06	1.35	20	0.69	0.94	18
Allowance for loan and lease losses / Total loans and leases	0.67	1.15	15	0.70	1.29	6	0.71	1.20	16	0.88	1.33	11	0.57	0.93	13
Allowance for loan and lease losses / Net loans and leases losses (X)	372.11	38.64	93	36.12	59.09	69	49.73	21.39	85	2.27	25.33	5	23.42	17.18	77
Allowance for loan and lease losses / Nonaccrual assets	341.80	428.13	55	176.61	444.45	27	179.01	364.13	24	116.91	336.78	15	232.67	315.75	58
ALLL / 90+ days past due + nonaccrual loans and leases	180.04	320.87	31	76.93	435.18	3	90.80	287.08	11	82.23	293.46	7	219.40	283.41	61
Gross loan and lease losses / Average loans and leases	0	0.16	2	0.02	0.10	20	0.01	0.19	4	0.35	0.16	86	0.03	0.16	14
Recoveries / Average loans and leases	0	0.07	2	0	0.05	1	0	0.08	1	0	0.04	5	0	0.05	1
Net losses / Average loans and leases	0	0.09	22	0.02	0.05	42	0.01	0.11	19	0.34	0.11	87	0.03	0.11	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	0.23	34.26	1	0	32.31	0	0	34.67	1	7.60	42.12	9	4.88	41.80	4
Earnings coverage of net loan and lease losses (X)	1,094.63	36.38	96	112.78	-2.85	86	154.01	39.72	89	6.03	33.55	22	51.68	22.46	78
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	73	0.01	0.01	69	0.01	0.02	58	0.04	0.04	63	0.03	0.02	67
Real estate loans secured by 1–4 family	0	-0.02	83	0.02	-0.01	84	0.02	-0.02	87	0.06	0.01	88	0.04	0.02	73
Revolving	0.79	-0.06	99	3.32	-0.02	99	3.04	-0.07	99	0.20	0	97	0	0.02	47
Closed-end	0	-0.01	70	0	-0.01	60	0	-0.01	67	0.06	0.01	86	0.04	0.02	77
Commercial real estate loans	0	0	56	0	0.02	48	0	0.04	31	0.01	0.05	45	0	0.02	44
Construction and land development	0	-0.02	73	0	-0.01	61	0	0	64	0.11	0	89	0	-0.02	62
1–4 family	0	0	59	0	0	55	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	-0.01	59	0	0	64	0.11	-0.01	91	0	-0.02	62
Multifamily	0	0	56	0	0	53	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	55	0	0.03	45	0	0.05	29	0	0.07	34	0	0.03	38
Owner-occupied	0	0	59	0	0	54	0	0.01	44	0	0.01	40	0	0.01	44
Other	0	0.01	53	0	0.02	44	0	0.04	35	0	0.04	40	0	0.01	41
Real estate loans secured by farmland		0			0.01			0			0.01			0.01	
Commercial and industrial loans	0	0.11	31	0.47	0.13	84	0.22	0.17	66	8.65	0.20	99	0	0.27	16
Loans to individuals		0.76			0.46			0.71			0.66			0.74	
Credit card loans		1.94			0.87			1.84			1.71			1.89	
Agricultural loans		0.02			0			0.02			0.01			0.02	
Loans to foreign governments and institutions		0.05						0							
Other loans and leases	0	0.13	30	0	0.32	30	0	0.10	32	0	0.44	29	0	0.14	33

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	50,247	19,322	6,123	8,274	50,263
90+ days past due loans and leases	16,303	29,151	23,263	17,835	992
Nonaccrual loans and leases	18,145	22,496	23,945	42,288	16,405
Total past due and nonaccrual loans and leases	84,695	70,969	53,331	68,397	67,660
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	221	239	235	0	0
Total restructured loans and leases	221	239	235	0	0
30–89 days past due loans held for sale	9,137	3,180	1,287	555	0
90+ days past due loans held for sale	236	3,354	2,560	4,757	0
Nonaccrual loans held for sale	1,329	593	758	357	105
Total past due and nonaccrual loans held for sale	10,702	7,127	4,605	5,669	105
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	161	0	0	292	5,180
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.54	0.33	79	0.34	0.18	80	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93
90+ days past due loans and leases	0.18	0.10	79	0.52	0.03	95	0.38	0.10	85	0.32	0.04	92	0.01	0.03	59
Nonaccrual loans and leases	0.20	0.37	27	0.40	0.49	46	0.40	0.46	46	0.75	0.60	66	0.24	0.48	25
90+ days past due and nonaccrual loans and leases	0.37	0.52	39	0.92	0.55	79	0.78	0.62	70	1.07	0.67	77	0.26	0.54	24
30–89 days past due restructured	0	0.01	18	0	0	41	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0.01	31	0	0	48	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0	0.09	9	0	0.03	65	0	0.10	9	0	0.09	7	0	0.07	8
30–89 days past due loans held for sale	0.10	0	96	0.06	0	99	0.02	0	90	0.01	0	99	0	0	47
90+ days past due loans held for sale	0	0	86	0.06	0	97	0.04	0	93	0.08	0	97	0	0	48
Nonaccrual loans held for sale	0.01	0	88	0.01	0	94	0.01	0	88	0.01	0	93	0	0	96
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.54	0.33	79	0.34	0.18	80	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93
90+ days past due assets	0.18	0.10	79	0.52	0.03	95	0.38	0.10	85	0.32	0.04	92	0.01	0.03	59
Nonaccrual assets	0.20	0.37	27	0.40	0.49	46	0.40	0.47	46	0.75	0.60	66	0.24	0.48	25
30+ days past due and nonaccrual assets	0.92	0.89	65	1.26	0.75	79	0.88	0.97	54	1.22	0.95	69	1.01	0.87	67
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.25	0.33	47	0.53	0.36	74	0.44	0.36	70	0.66	0.47	70	0.18	0.39	24
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.35	45	0.53	0.39	72	0.44	0.37	67	0.66	0.52	68	0.23	0.45	29
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.13	0.38	17	0.23	0.41	28	0.22	0.41	27	0.46	0.63	40	0.22	0.56	17
Allowance for loan and lease losses	29.52	55.46	24	56.62	52.38	61	55.86	62.64	54	86.12	72.10	65	56.55	92.08	34
Equity capital + allowance for loan and lease losses	1.84	3.63	28	3.63	3.72	53	3.54	3.60	57	9.18	5.64	79	4.08	4.77	47
Tier 1 capital + allowance for loan and lease losses	1.79	3.90	22	3	4.07	38	3.05	4.30	40	6.21	6.21	56	3.56	5.30	36
Loans and leases + other real estate owned	0.20	0.61	17	0.40	0.64	34	0.40	0.71	25	0.76	0.92	47	0.32	0.78	15

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.66	0.23	92	0.43	0.15	90	0.13	0.26	32	0.20	0.25	53	0.91	0.28	95
	90+ days past due	0.21	0.11	83	0.65	0.02	96	0.50	0.12	87	0.43	0.04	93	0.02	0.03	63
	Nonaccrual	0.24	0.41	36	0.30	0.48	38	0.33	0.52	35	0.28	0.63	26	0.30	0.45	35
Commercial and industrial	30–89 days past due	0	0.29	3	0	0.18	10	0	0.24	3	0	0.15	8	0	0.22	5
	90+ days past due	0	0.06	14	0	0.01	34	0	0.04	18	0	0.02	31	0	0.02	30
	Nonaccrual	0	0.47	2	7.63	0.61	98	4.69	0.57	98	13.16	0.61	99	0	0.74	4
Individuals	30–89 days past due	0	0.83	4	0	0.40	5	0	0.63	6	0	0.52	7	0	0.60	5
	90+ days past due	0	0.10	20	0	0.02	34	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual	0	0.17	10	0	0.12	16	0	0.17	11	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due		0			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.09			0.07			0.07			0.07			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.25			0.70			0.57			0.80	
Foreign governments	30–89 days past due		0						0.50							
	90+ days past due		0						0							
	Nonaccrual		0.14						0.15							
Other loans and leases	30–89 days past due	0	0.13	16	0	0.22	28	0	0.12	16	0	0.67	22	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	39	0	0.01	34	0	0	40	0	0	40
	Nonaccrual	0	0.06	23	0	0.19	37	0	0.09	21	0	0.10	33	0	0.04	37

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.92	0.39	87	0.69	0.25	91	0.23	0.46	29	0.31	0.46	46	1.18	0.53	86
	90+ days past due	0.30	0.22	81	1.06	0.03	95	0.89	0.24	86	0.66	0.06	93	0.02	0.05	66
	Nonaccrual	0.33	0.58	41	0.48	0.52	58	0.57	0.71	48	0.44	0.67	34	0.41	0.55	39
Revolving	30–89 days past due	0	0.31	7	0	0.18	13	0	0.28	9	0	0.25	13	0	0.36	8
	90+ days past due	0	0.02	34	0	0.01	41	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0	0.86	5	0	0.45	8	0	1.18	6	0	0.46	7	0	0.34	11
Closed-end	30–89 days past due	0.92	0.41	86	0.69	0.26	90	0.23	0.49	31	0.31	0.48	44	1.20	0.56	84
	90+ days past due	0.31	0.25	80	1.07	0.03	95	0.89	0.26	86	0.67	0.06	93	0.03	0.05	67
	Nonaccrual	0.34	0.57	43	0.49	0.53	58	0.57	0.67	49	0.45	0.69	32	0.42	0.57	39
Junior lien	30–89 days past due	0	0.01	15	0	0.01	26	0	0.01	11	0	0.01	15	0	0.02	13
	90+ days past due	0	0	38	0	0	45	0	0	36	0	0	44	0	0	41
	Nonaccrual	0	0.02	11	0	0.02	18	0	0.03	8	0	0.03	12	0	0.03	11
Commercial real estate	30–89 days past due	0.05	0.13	35	0.02	0.09	41	0	0.15	10	0	0.14	9	0.27	0.15	79
	90+ days past due	0	0.01	64	0	0.01	39	0.01	0.01	71	0.01	0.02	73	0	0.02	70
	Nonaccrual	0.01	0.29	6	0.01	0.44	11	0.01	0.38	6	0.01	0.57	8	0.01	0.34	13
Construction and development	30–89 days past due	0.43	0.19	82	0.34	0.06	88	0.06	0.17	54	0	0.16	26	3.26	0.20	97
	90+ days past due	0.06	0.01	92	0	0	45	0.11	0.01	94	0.06	0.01	91	0.02	0.01	89
	Nonaccrual	0.19	0.14	75	0.11	0.11	72	0.13	0.20	66	0.09	0.21	61	0.16	0.18	68
1–4 family	30–89 days past due	0	0.02	30	0	0.01	42	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	45	0	0	48	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0	43	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due	0.43	0.13	87	0.34	0.03	92	0.06	0.13	69	0	0.09	30	3.26	0.12	97
	90+ days past due	0.06	0	92	0	0	46	0.11	0	96	0.06	0	94	0.02	0	93
	Nonaccrual	0.19	0.12	78	0.11	0.09	75	0.13	0.16	73	0.09	0.16	66	0.16	0.14	73
Multifamily	30–89 days past due	0.03	0.04	71	0	0.02	41	0	0.07	27	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	48	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0	0.07	36	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.10	6	0	0.08	15	0	0.13	6	0	0.14	12	0	0.13	8
	90+ days past due	0	0.01	33	0	0.01	42	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual	0	0.36	2	0	0.51	5	0	0.45	3	0	0.73	4	0	0.36	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.03	21	0	0.04	10	0	0.05	18	0	0.06	12
	90+ days past due	0	0	36	0	0	43	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0	0.12	6	0	0.19	8	0	0.17	5	0	0.27	6	0	0.19	7
Other	30–89 days past due	0	0.05	14	0	0.04	29	0	0.08	14	0	0.06	22	0	0.05	18
	90+ days past due	0	0	39	0	0	45	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0	0.21	8	0	0.28	14	0	0.23	7	0	0.33	12	0	0.14	14
Farmland	30–89 days past due		0.09			0.05			0.10			0.08			0.21	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.51			0.70			0.69			1.19			1.06	
Credit card	30–89 days past due		1.22			0.89			0.81			1.02			0.87	
	90+ days past due		0.50			0.19			0.45			0.22			0.18	
	Nonaccrual		0.13			0.01			0.10			0.02			0	

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	210,402	157,899	157,951	115,142	112,585
Retained earnings	500,078	436,482	448,741	406,533	347,274
Accumulated other comprehensive income (AOCI)	-53,179	-113,631	-94,934	-207,242	-69,132
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	657,301	480,750	511,758	314,433	390,727
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	750
Accumulated other comprehensive income-related adjustments	-53,178	-113,631	-94,934	-207,242	-69,132
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	709,729	593,631	605,942	520,925	459,109
Adjustments and deductions for common equity tier 1 capital	36,654	0	0	0	6,104
Common equity tier 1 capital	673,075	593,631	605,942	520,925	453,005
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	289,224	115,464	137,464	115,464	115,464
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	289,224	115,464	137,464	115,464	115,464
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	289,224	115,464	137,464	115,464	115,464
Tier 1 Capital	962,299	709,095	743,406	636,389	568,469
Tier 2 Capital					
Tier 2 capital instruments and related surplus	241,321	201,106	201,198	53,271	53,132
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	62,019	39,731	42,864	49,441	38,169
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	303,340	240,837	244,062	102,712	91,301
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	303,340	240,837	244,062	102,712	91,301
Exited advanced approach tier 2 capital					
Total capital	1,265,639	949,932	987,468	739,101	659,770
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,016,894	9,728,349	10,128,665	9,276,239	9,543,301
Less: Deductions from common equity tier 1 capital	37,404	750	750	750	6,854
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	13,979,490	9,727,599	10,127,915	9,275,489	9,536,447
Total risk-weighted assets	9,259,025	6,257,637	6,947,490	5,899,248	6,072,185
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	7.27	11.77	1	9.49	11.06	15	8.72	12.37	3	8.83	10.91	12	7.46	12.50	2
Common equity tier 1 capital, column B	0	0.26	46	0	0	50	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	10.39	12.48	12	11.33	11.67	26	10.70	13.11	11	10.79	11.60	22	9.36	13.19	1
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	13.67	14.27	44	15.18	13.49	58	14.21	14.91	44	12.53	13.45	17	10.87	14.63	0
Total capital, column B	0	0.34	46	0	0	50	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	6.88	9.22	5	7.29	9.69	4	7.34	8.98	12	6.86	9.65	3	5.96	10.39	0
Supplementary leverage ratio, advanced approaches HCs		6.74						6.71							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	209,361	143,236	167,131	140,708	131,135	46.17	249.37

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			50			53.11			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			50			46.89			50			40	
Separate account assets (L/H) / Total life assets		11.73			0			13.40			0			0	
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.58	22	0	0.36	11	0	0.41	22	0	0.37	22
Premium income / Insurance activities revenue		2.54			0.02			2.76			0.01			0.03	
Credit related premium income / Total premium income		32.83			100			32.99			100			100	
Other premium income / Total premium income		67.17			0			67.01			0			0	
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0	48	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		15.15			55.54			23.22			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)		177.77						4.49							
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			665.75			927.51			-40.91			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.44	12.02	84	19.13	11.54	77	21.26	12	87	20.52	11.01	85	21.62	11.53	87
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0	49	0	0.46	37	0	0	49	0	0	49

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0.03			0.66			0.05		0	0	48
Cost: Interest-bearing deposits		0.52			0.48			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26						0.20							
Commercial and industrial loans		0.13						0.79						2.35	
Foreign governments and institutions		0.05						0							
Growth Rates															
Net loans and leases		20.31			-26.72			6.83			5,672.05		-100	-47.91	24
Total selected assets		21.10			-4.10			9.48			6.04		-100	-25.04	12
Deposits		-2.72			-17.05			0.73			-44.89			2.53	

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	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

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

Servicing, Securitization and Asset Sale Activities—Part 2

	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					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	289.70	199.94	234.30	6.03	32.95

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	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	0	52,185	52,185	61,937	12,000	-100.00	-100.00
Dividends	0	52,185	52,185	61,937	12,000	-100.00	
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	10	7	409	1,512	20,555	42.86	-99.24
Dividends	10	7	409	1,512	20,555	42.86	-99.24
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	10	52,192	52,594	63,449	32,555	-99.98	-99.44
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	52		-100.00
Total operating income	10	52,192	52,594	63,449	32,607	-99.98	-99.63
Operating Expenses							
Personnel expenses	6,665	3,389	4,800	4,418	4,477	96.67	-36.57
Interest expense	8,529	8,463	10,949	12,179	12,035	0.78	43.30
Other expenses	2,574	5,279	6,149	2,420	2,811	-51.24	-23.16
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	17,768	17,131	21,898	19,017	19,323	3.72	-10.30
Income (loss) before taxes	-17,758	35,061	30,696	44,432	13,284		
Applicable income taxes (credit)	-3,729	-3,559	-4,675	-3,780	-4,029		
Extraordinary items							
Income before undistributed income of subsidiaries	-14,029	38,620	35,371	48,212	17,313		
Equity in undistributed income of subsidiaries	104,995	42,453	74,652	28,546	44,167	147.32	33.83
Bank subsidiaries	104,736	41,586	73,957	29,835	62,520	151.85	28.43
Nonbank subsidiaries	259	867	695	-1,289	-18,353	-70.13	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	90,966	81,073	110,023	76,758	61,480	12.20	48.32
Memoranda							
Bank net income	104,736	93,771	126,142	91,772	74,520	11.69	28.43
Nonbank net income	269	874	1,104	223	2,202	-69.22	
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,132,467	92.30	782,478	95.87	810,975	92.98	584,710	692,985	44.73	123.85
Common and preferred stock	1,132,467	92.30	759,908	93.10	810,975	92.98	584,710	692,985	49.03	128.36
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	22,570	2.77	0	0	0	0	-100.00	
Investment in nonbank subsidiaries	4,940	0.40	4,852	0.59	4,681	0.54	3,986	5,274	1.81	-37.42
Common and preferred stock	4,940	0.40	4,852	0.59	4,681	0.54	3,986	5,274	1.81	-37.42
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	85,481	6.97	24,854	3.05	51,290	5.88	46,840	18,589	243.93	33.58
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	4,092	0.33	4,027	0.49	5,218	0.60	4,432	3,814	1.61	-65.79
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,226,980	100.00	816,211	100.00	872,164	100.00	639,968	720,662	50.33	107.41
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	20,000	1.63	0	0	0	0	10,000	15,000		
Borrowings with maturity over 1 year	0	0	0	0	0	0	142,847	142,532		-100.00
Subordinated notes and debentures	249,398	20.33	201,104	24.64	201,198	23.07	53,270	53,131	24.01	372.17
Other liabilities	11,056	0.90	18,893	2.31	21,743	2.49	3,954	3,808	-41.48	78.38
Balance due to subsidiaries and related institutions	15,464	1.26	15,464	1.89	15,464	1.77	15,464	15,464	0.00	-16.04
Total liabilities	295,918	24.12	235,461	28.85	238,405	27.33	225,535	229,935	25.68	34.96
Equity Capital	931,062	75.88	580,750	71.15	633,759	72.67	414,433	490,727	60.32	150.08
Perpetual preferred stock (income surplus)	273,760	22.31	100,000	12.25	122,000	13.99	100,000	100,000	173.76	
Common stock	2	0	2	0	2	0	1	1	0.00	100.00
Common surplus	210,400	17.15	157,897	19.35	157,949	18.11	115,141	112,584	33.25	94.81
Retained earnings	500,078	40.76	436,482	53.48	448,742	51.45	406,533	347,274	14.57	87.95
Accumulated other comprehensive income	-53,178	-4.33	-113,631	-13.92	-94,934	-10.88	-207,242	-69,132		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,226,980	100.00	816,211	100.00	872,164	100.00	639,968	720,662	50.33	107.41
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries	15,464	1.26	15,464	1.89	15,464	1.77	15,464	15,464	0.00	0.00
Notes payable to subsidiaries that issued TPS	15,000	1.22	15,000	1.84	15,000	1.72	15,000	15,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	15.05	11.02	82	21.49	12.18	96	20.69	11.94	93	20.63	9.11	97	13.20	10.58	81
Bank net income / Average equity investment in banks	14.20	11.60	72	18.25	12.46	94	17.76	11.80	86	16.20	9.38	94	11.22	10.85	54
Nonbank net income / Average equity investment in nonbanks	7.30	9.71	51	27.07	13.68	80	25.20	13.12	77	4.39	9.69	59	20.78	12.07	74
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			9.75			10.11			8.82			15.16	
Bank net income / Parent net income	115.14	98.76	94	115.66	103.10	96	114.65	96.79	95	119.56	104.93	92	121.21	103.77	93
Nonbank net income / Parent net income	0.30	2.50	47	1.08	0.67	78	1	3.40	55	0.29	1.04	71	3.58	1.08	83
Subsidiary holding companies' net income / Parent net income		85.68			92.97			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	31.78	18.39	81	40.54	11.38	96	37.62	16.81	83	54.42	11.62	97	46.86	9.66	97
Total debt / Equity capital	28.93	12.61	84	34.63	5.73	98	31.75	11.71	85	49.73	5.79	99	42.93	3.93	99
Total debt + notes payable to subs that issued TPS / Equity capital	30.55	14.76	83	37.21	9.61	97	34.11	13.63	85	53.35	9.67	98	45.99	7.99	98
Total debt + Loans guaranteed for affiliate / Equity capital	28.93	12.68	84	34.63	5.73	98	31.75	11.77	85	49.73	5.79	99	42.93	3.97	99
Total debt / Equity capital – excess over fair value	28.93	12.75	84	34.63	5.73	98	31.75	11.81	85	49.73	5.79	99	42.93	3.93	99
Long-term debt / Equity capital	26.79	11.91	84	34.63	5.63	98	31.75	10.95	86	47.32	5.67	99	39.87	3.86	99
Short-term debt / Equity capital	2.15	0.48	87	0	0	48	0	0.57	38	2.41	0.01	97	3.06	0.01	98
Current portion of long-term debt / Equity capital	0	0.09	42	0	0	46	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0	45	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	13.20	39.59	28	25.41	25.24	56	14.72	39.86	29	24.93	20.97	62	24.80	14.37	71
Double Leverage															
Equity investment in subs / Equity capital	122.16	104.01	95	131.68	105.02	98	128.70	103.22	96	142.05	104.49	98	142.29	104.21	98
Total investment in subs / Equity capital	122.16	109.29	86	135.57	105.33	98	128.70	108.40	88	142.05	104.82	98	142.29	104.48	98
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.70	0.39	91	1.70	0.39	92	1.65	0.29	93	2.27	0.49	91	3.38	0.44	96
Equity investment in subs – equity cap / Net income-div (X)	3.01	1.15	89	4.61	1.11	97	4.31	1.05	94	2.94	1.45	86	3.76	1.47	86
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	10.79	130.36	8	85.79	124.85	32	67.02	152.85	13	187.16	121.76	85	146.68	153.39	62
Cash from ops + noncash items + op expense / Op expense + dividend	14.40	118.32	19	71.59	133.48	26	86.11	154.48	17	194.11	138.81	82	124.80	152.31	47
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	144.18	105.80	77	90.21	97.73	43	103.36	98.54	57	180.41	140.42	76	136.58	105.99	80
Pretax operating income + interest expense / Interest expense	-108.21	1,565.66	8	514.29	1,305.64	50	380.35	1,835.33	19	464.82	2,318.94	35	210.38	17,211.14	10
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-100.27	1,454.22	5	503.56	1,307.27	47	372.90	1,770.77	18	453.50	1,435.81	32	204.66	2,481.22	12
Dividends + interest from subsidiaries / Interest expense + dividends	0.02	150.57	5	87.59	131.41	26	66.77	174.12	13	213.79	137	84	178.04	196.13	61
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	4.29	39	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)	9.45	26.99	18	10.99	384.53	27	12.14	47.61	24	10.24	52.16	25	9.84	71.69	21
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.34	3.60	68	3.05	2.35	64	5.88	3.44	69	5.76	2.19	77	0.50	1.59	54
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0			0.17			0			0	
Nonaccrual		0.65			0			0.92			0			8.16	
Total		0.95			0			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0	50	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.01	47	0	0	50	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	0.07	32	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0.06	40	0	0	49	0	0	49

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		70.90		132.38	71.85	93	191.72	66.37	95	36.30	79.13	18	36.10	65.39	26
Dividends declared / Net income	43.57	31.93	75	63.06	21.14	94	61.64	28.27	96	22.80	29.39	38	10.17	25.65	26
Net income – dividends / Average equity	8.50	7.51	65	7.94	9.40	28	7.94	8.62	47	15.93	6.36	97	11.86	7.61	91
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	102.08	140.94	36	76.95	155.92	23	353.95	130.75	92	192	160.93	68
Dividends from nonbank subsidiaries	0.03	2.76	50	0.01	1.09	61	0.60	4.90	60	8.64	3.01	83	328.88	2.59	97
Dividends from subsidiary holding companies	0	4.73	45	0	0	47	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	0.03	183.35	10	102.09	154.27	32	77.56	203.53	14	362.59	158.62	91	520.88	209.89	88
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	55.65	32.44	75	41.37	45.96	40	67.49	43.52	74	16.10	45.88	21
Interest income from bank subsidiaries	0	0.21	26	0	0.02	35	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.95	38	0	0.43	44	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries	0	0	46	0	0	45	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	52.71	4	55.65	35	74	41.37	51.33	39	67.49	51.02	72	16.10	48.40	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	3.72	47.96	35	0.80	52.68	29	37.05	62.63	35	678.03	99.52	94	933.47	76.61	98
Interest income from nonbank subsidiaries	0	3.25	35	0	0.05	46	0	2.44	31	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0	47	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries	0	0.12	46	0	0.01	46	0	0.07	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries	3.72	64.26	26	0.80	55.52	23	37.05	87.22	31	678.03	105.70	94	933.47	83.73	98
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		72.55			42.23			38.10			29.39			65.48	
Interest income from subsidiary holding companies		15.40			0			5.26			0			0	
Management and service fees from subsidiary holding companies		0.27			0			0.73			0			0	
Other income from subsidiary holding companies		-3			0			-0.40			0			0	
Operating income from subsidiary holding companies		85.23			42.23			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	99.99	70.85	85	99.22	74.16	73	97.62	76.69	52	36.80	77.61	18
Interest income from bank subsidiaries	0	0.98	23	0	0.14	35	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0	1.25	38	0	1.67	44	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries	0	0.03	46	0	0.01	45	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	0	81.70	4	99.99	80.63	77	99.22	83.13	61	97.62	84.80	38	36.80	94.06	11
Dividends from nonbank subsidiaries	100	2.90	99	0.01	1.02	62	0.78	3.07	65	2.38	1.76	77	63.04	1.13	96
Interest income from nonbank subsidiaries	0	0.28	38	0	0	46	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0	48	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries	0	0	47	0	0	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries	100	4.41	98	0.01	1.49	53	0.78	4.67	56	2.38	2.06	76	63.04	1.56	95
Dividends from subsidiary holding companies	0	2.46	45	0	0	47	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0	50	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	50	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.74	44	0	0.01	47	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt	77.32	284.57	58		501.25			158.10		154.64	400.31	54	103.09	1,178.56	27
Loans and advances from subsidiaries / Total debt	5.74	27.96	37	7.69	38.87	29	7.69	26.38	39	7.50	59.71	31	7.34	70.71	33