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

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BHC Name JOHN DEERE CAPITAL CORPORATION

City/State RENO, NV

Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 45,847,353
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: _____

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

Mailing Address:

JOHN DEERE CAPITAL CORPORATION
10587 DOUBLE R BOULEVARD, SUITE 100

RENO, NV 89521

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	42,979,371	40,953,024	41,847,942	40,834,838	39,131,780
Net income ($000)	359,073	372,000	733,634	447,951	408,948
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.75	2.67	54	2.43	2.65	29	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18
+ Non-interest income	2.48	0.96	92	2.85	1.11	92	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85
– Overhead expense	3.01	2.17	87	3.03	2.24	89	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
– Provision for credit losses	0.07	0.09	54	-0.06	-0.15	59	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	1	0	0.01	35
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	76
= Pretax net operating income (tax equivalent)	2.15	1.40	92	2.32	1.79	81	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24
Net operating income	1.67	1.06	93	1.82	1.36	82	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28
Net income	1.67	1.06	93	1.82	1.35	82	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.70	3.12	89	3.81	3.14	90	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83
Interest expense	0.91	0.24	96	1.35	0.27	99	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96
Net interest income (tax equivalent)	2.80	2.88	39	2.46	2.85	21	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.08	66	0.02	0.13	24	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56
Earnings coverage of net loan and lease losses (X)	26.19	-9.51	56	140	4.52	93	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.31	1.17	2	0.36	1.39	3	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7
Allowance for loan and lease losses / Total loans and leases	0.31	1.15	4	0.36	1.37	3	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.41	82	0.75	0.63	66	0.75	0.49	82	0.79	0.71	63	1.07	0.57	89
30–89 days past due loans and leases / Total loans and leases	1.07	0.32	92	1.01	0.27	93	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91
Liquidity and Funding															
Net noncore funding dependence	97.92	3.09	99	100.67	-1.82	99	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98
Net short-term noncore funding dependence	33.61	-1.79	99	31.97	-8.21	98	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92
Net loans and leases / Total assets	86.29	61.60	97	84.35	59.81	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Capitalization															
Tier 1 leverage ratio	0	9.08	0	0	9.11	0	0	8.98	0	0	9.13	0	0	9.76	1
Holding company equity capital / Total assets	10.14	10.04	51	10.51	10.88	47	10.84	10.71	55	10.59	11.16	43	10.30	12.43	25
Total equity capital (including minority interest) / Total assets	10.14	10.14	50	10.51	11.01	46	10.85	10.82	54	10.60	11.29	41	10.31	12.57	23
Common equity tier 1 capital / Total risk-weighted assets		11.90			12.69			12.42			12.38			12.17	
Net loans and leases / Equity capital (X)	8.51	6.22	87	8.03	5.51	90	7.79	5.53	89	7.75	5.58	86	7.68	5.21	88
Cash dividends / Net income	75.19	34	93	25.54	25.30	53	53.16	28.27	93	63.62	42.30	81	62.36	33.12	91
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	6.40	7.91	56	5.47	9.29	40	4.90	10.50	29	1.72	16.68	11	7.01	9.26	53
Equity capital	2.67	-0.29	65	11.56	9.31	71	7.35	7.46	61	4.61	6.99	42	3.32	10.49	26
Net loans and leases	8.84	11.87	45	10.03	0.79	81	7.93	3.36	73	5.47	9.07	40	4.70	9.10	41
Noncore funding	5.84	10.50	54	5.36	-23.76	84	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60
Parent Company Ratios															
Short-term debt / Equity capital	183.11	0.43	99	150.07	0.48	99	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99
Long-term debt / Equity capital	447.64	11.61	99	430.19	11.05	99	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99
Equity investment in subsidiaries / Equity capital	127.76	103.92	96	122.58	103.07	95	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95
Cash from ops + noncash items + op expense / Op expense + dividends	63.88	116.54	32	115.87	130.64	48	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	743,030	732,135	1,473,735	1,572,425	1,759,216	1.49	15.15
Income from lease financing receivables	26,912	24,420	51,125	48,293	48,176	10.20	45.09
Fully taxable income on loans and leases	767,830	754,499	1,520,714	1,616,729	1,803,738	1.77	15.97
Tax-exempt income on loans and leases	2,112	2,056	4,146	3,989	3,654	2.72	19.05
Estimated tax benefit on income on loans and leases	561	546	1,102	1,060	971	2.75	-41.32
Income on loans and leases (tax equivalent)	770,503	757,101	1,525,962	1,621,778	1,808,363	1.77	15.90
Investment interest income (tax equivalent)	91	80	171	80	139	13.75	
Interest on balances due from depository institutions	2,234	1,262	2,685	9,341	29,246	77.02	-45.35
Interest income on other earning assets	10,322	9,899	22,213	22,070	31,713	4.27	506.82
Total interest income (tax equivalent)	783,150	768,342	1,551,031	1,653,269	1,869,461	1.93	16.79
Interest on time deposits of $250K or more	0	0	0	0	0		
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	90	66	148	191	401	36.36	-45.12
Interest on other deposits	2,005	1,694	3,451	3,791	6,325	18.36	-22.85
Interest on other borrowings and trading liabilities	189,739	269,999	512,180	708,256	1,000,372	-29.73	-26.51
Interest on subordinated debt and mandatory convertible securities	20	20	41	39	30	0.00	233.33
Total interest expense	191,854	271,779	515,820	712,277	1,007,128	-29.41	-26.47
Net interest income (tax equivalent)	591,296	496,563	1,035,211	940,992	862,333	19.08	44.34
Non-interest income	533,362	584,477	1,141,676	1,105,147	969,162	-8.75	39.45
Adjusted operating income (tax equivalent)	1,124,658	1,081,040	2,176,887	2,046,139	1,831,495	4.03	41.98
Overhead expense	647,522	619,473	1,240,587	1,365,231	1,273,865	4.53	22.61
Provision for credit losses	14,051	-12,518	-3,169	86,512	54,863		-74.20
Securities gains (losses)	0	0	0	-1,343	0		
Other tax equivalent adjustments	0	0	0	0	1		
Pretax net operating income (tax equivalent)	463,085	474,085	939,469	593,053	502,768	-2.32	120.97
Applicable income taxes	103,502	101,274	204,421	144,147	92,724	2.20	46.42
Tax equivalent adjustments	561	546	1,102	1,060	972	2.75	-41.32
Applicable income taxes (tax equivalent)	104,063	101,820	205,523	145,207	93,696	2.20	45.25
Minority interest	-51	265	312	-105	124		
Net income before discontinued operations, net of minority interest	359,073	372,000	733,634	447,951	408,948	-3.48	160.53
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	359,073	372,000	733,634	447,951	408,948	-3.48	160.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest	359,022	372,265	733,946	447,846	409,072	-3.56	160.30
Investment securities income (tax equivalent)	91	80	171	80	139	13.75	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
All other securities	91	80	171	80	139	13.75	
Cash dividends declared	270,000	95,000	390,004	285,004	255,004	184.21	170.00
Common	270,000	95,000	390,004	285,004	255,004	184.21	170.00
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.64	2.90	90	3.75	2.92	90	3.71	2.85	89	4.05	3.27	89	4.78	4	88
Less: Interest expense	0.89	0.22	96	1.33	0.25	99	1.23	0.23	99	1.74	0.48	96	2.57	0.98	96
Equals: Net interest income (tax equivalent)	2.75	2.67	54	2.43	2.65	29	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18
Plus: Non-interest income	2.48	0.96	92	2.85	1.11	92	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85
Equals: adjusted operating income (tax equivalent)	5.23	3.67	91	5.28	3.82	90	5.20	3.70	93	5.01	4.04	87	4.68	4.41	68
Less: Overhead expense	3.01	2.17	87	3.03	2.24	89	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
Less: Provision for credit losses	0.07	0.09	54	-0.06	-0.15	59	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	1	0	0.01	35
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	76
Equals: Pretax net operating income (tax equivalent)	2.15	1.40	92	2.32	1.79	81	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24
Less: Applicable income taxes (tax equivalent)	0.48	0.33	89	0.50	0.41	74	0.49	0.38	81	0.36	0.23	85	0.24	0.36	19
Less: Minority interest	0	0	5	0	0	85	0	0	82	0	0	5	0	0	76
Equals: Net operating income	1.67	1.06	93	1.82	1.36	82	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.67	1.06	93	1.82	1.35	82	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Memo: Net income (last four quarters)	1.68	1.12	92	1.68	1.25	84	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Net income–BHC and noncontrolling (minority) interest	1.67	1.07	93	1.82	1.37	82	1.75	1.27	88	1.10	0.83	75	1.05	1.20	26
Margin Analysis															
Average earning assets / Average assets	98.37	92.97	96	98.59	93.15	96	98.55	93.08	96	96.10	92.32	89	96.39	91.05	93
Average interest-bearing funds / Average assets	87.59	60.12	98	87.57	62.32	98	86.73	61.99	97	86.07	64.06	96	85.32	65.57	96
Interest income (tax equivalent) / Average earning assets	3.70	3.12	89	3.81	3.14	90	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83
Interest expense / Average earning assets	0.91	0.24	96	1.35	0.27	99	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96
Net interest income (tax equivalent) / Average earning assets	2.80	2.88	39	2.46	2.85	21	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14
Yield or Cost															
Total loans and leases (tax equivalent)	4.17	4.01	66	4.39	4.05	74	4.31	4.01	70	4.93	4.27	84	5.64	5.09	81
Interest-bearing bank balances	0.74	0.42	96	0.43	0.11	99	0.45	0.14	99	0.97	0.27	97	4.04	2.04	95
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.70	3.09	89	3.80	3.11	90	3.76	3.04	90	4.21	3.51	87	4.95	4.36	84
Investment securities (tax equivalent)	3.50	1.85	97	3.31	1.80	97	3.52	1.77	97	1.38	2.25	3	2.52	2.76	32
US Treasury and agency securities (excluding mortgage-backed securities)		1.22			1.28			1.14			1.75			2.32	
Mortgage-backed securities		1.78			1.56			1.57			2.05			2.61	
All other securities	3.75	2.82	83	3.40	2.91	70	3.61	2.81	79	1.52	3.24	7	2.67	4.06	10
Interest-bearing deposits	3.36	0.20	99	2.88	0.24	99	2.87	0.21	99	3.60	0.53	99	5.67	1.10	99
Time deposits of $250K or more		0.50			0.76			0.66			1.42			1.96	
Time deposits < $250K		0.44			0.72			0.62			1.36			1.82	
Other domestic deposits	4.25	0.17	99	3.63	0.17	99	3.66	0.15	99	4.39	0.36	99	6.33	0.93	99
Foreign deposits	1.74	0.25	92	1.11	0.12	96	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96
Federal funds purchased and repos		0.36			0.19			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.03	1.24	39	1.52	1.31	59	1.41	1.27	56	2.01	1.50	77	2.94	2.38	80
All interest-bearing funds	1.02	0.36	94	1.52	0.40	98	1.42	0.37	99	2.03	0.74	96	3.02	1.49	93

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

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	533,362	584,477	1,141,676	1,105,147	969,162
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
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	4	11	30	30	28
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	36,593	44,773	86,257	-15,031	-94,603
Other non-interest income	496,765	539,693	1,055,389	1,120,148	1,063,737
Total overhead expenses	647,522	619,473	1,240,587	1,365,231	1,273,865
Personnel expense	119,221	122,958	241,339	246,429	250,602
Net occupancy expense	4,138	4,495	8,894	9,391	10,091
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	524,163	492,020	990,354	1,109,411	1,013,172
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,445	1,472	1,442	1,460	1,623
Average personnel expense per employee	82.51	83.53	167.36	168.79	154.41
Average assets per employee	29,743.51	27,821.35	29,020.76	27,969.07	24,110.77

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	57.60	59.40	40	57.33	59.03	39	57.02	59.28	35	66.76	62.28	72	69.59	61.29	80
Percent of Average Assets															
Total overhead expense	3.01	2.17	87	3.03	2.24	89	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
Personnel expense	0.55	1.20	4	0.60	1.25	3	0.58	1.21	3	0.60	1.30	2	0.64	1.41	2
Net occupancy expense	0.02	0.22	1	0.02	0.24	0	0.02	0.23	1	0.02	0.26	0	0.03	0.28	0
Other operating expenses	2.44	0.72	98	2.40	0.73	98	2.37	0.72	98	2.72	0.94	93	2.59	0.97	96
Overhead less non-interest income	0.53	1.19	10	0.17	1.10	9	0.24	1.10	8	0.64	1.25	13	0.78	1.32	16
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.58	58.92	43	57.30	58.45	40	56.99	58.83	37	66.72	61.82	75	69.55	60.64	84
Personnel expense	10.60	32.65	0	11.37	33.10	0	11.09	32.93	0	12.04	32.36	0	13.68	32.39	1
Net occupancy expense	0.37	6.14	0	0.42	6.33	0	0.41	6.23	0	0.46	6.58	0	0.55	6.52	0
Other operating expenses	46.61	19.36	98	45.51	18.60	99	45.49	19.18	99	54.22	22.28	92	55.32	21.20	97
Total non-interest income	47.42	25.40	88	54.07	28.18	90	52.45	27.67	89	54.01	28.83	90	52.92	29.23	87
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0	3.45	2	0	3.19	2	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.38	20	0	0.55	24	0	0.60	23	0	0.01	50	0	0.28	31
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.25	1.51	81	4.14	3.83	61	3.96	3.30	65	-0.73	3.92	3	-5.17	1.86	1
Other non-interest income	44.17	9.09	98	49.92	9.26	99	48.48	9.27	98	54.74	9.65	98	58.08	10.04	97
Overhead less non-interest income	10.15	32.73	7	3.24	29.94	9	4.54	30.52	6	12.71	31.93	10	16.64	31.06	17
Applicable income taxes / Pretax net operating income (tax equivalent)	22.35	21.22	63	21.36	21.54	45	21.76	21.18	55	24.31	18.63	86	18.44	20.56	29
Applicable income tax + TE / Pretax net operating income + TE	22.47	23.38	44	21.48	23.10	25	21.88	22.67	34	24.48	21.18	78	18.64	23.23	13

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

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	7,893	9,466	8,212	7,667	4,647	-16.62	
Commercial and industrial loans	13,639,355	13,164,926	11,468,718	12,114,487	12,651,474	3.60	28.35
Loans to individuals	3,032,379	2,898,724	2,927,943	2,636,069	2,280,217	4.61	70.64
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	21,798,507	19,310,236	20,117,946	17,306,482	15,501,128	12.89	44.46
Other loans and leases	1,209,180	1,096,512	1,148,572	1,017,866	888,849	10.28	84.21
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	39,687,314	36,479,864	35,671,391	33,082,571	31,326,315	8.79	40.99
Less: Allowance for loan and lease losses	124,061	131,532	128,191	149,636	100,370	-5.68	6.24
Net loans and leases	39,563,253	36,348,332	35,543,200	32,932,935	31,225,945	8.84	41.13
Debt securities that reprice or mature in over 1 year	1,206	2,019	1,847	2,344	0	-40.27	
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	39,564,459	36,350,351	35,545,047	32,935,279	31,225,945	8.84	41.14
Interest-bearing bank balances	616,143	590,377	600,808	603,999	1,309,940	4.36	-42.98
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	0	0	0	3,531		
Trading assets	0	0	0	0	0		
Total earning assets	40,180,602	36,940,728	36,145,855	33,539,278	32,539,416	8.77	38.02
Non-interest-bearing cash and due from depository institutions	47,370	63,828	80,563	70,045	100,883	-25.78	125.42
Premises, fixed assets, and leases	37,302	39,868	39,162	41,552	45,741	-6.44	-18.78
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	22,864	21,515	21,927	20,683	16,815	6.27	74.12
Intangible and other assets	5,559,215	6,023,958	5,805,793	6,455,438	6,745,585	-7.71	3.83
Total assets	45,847,353	43,089,897	42,093,300	40,126,996	39,448,440	6.40	32.71
Quarterly average assets	44,088,611	41,944,592	42,492,728	40,635,303	39,428,930	5.11	28.58
Average loans and leases (YTD)	36,964,592	34,523,904	35,443,415	32,922,147	32,037,474	7.07	36.80
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	39,687,314	36,479,864	35,671,391	33,082,571	31,326,315	8.79	40.99
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	1,206	2,019	1,847	2,344	3,531	-40.27	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,206	2,019	1,847	2,344	3,531	-40.27	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,206	2,019	1,847	2,344	3,531	-40.27	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,206	2,019	1,847	2,344	3,531	-40.27	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-3,672	-2,702	-2,952	-2,303	-2,380		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	2,019	0	2,344	0	-100.00	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	8,660	7,160	11,331	11,171	10,148	20.95	61.90
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < $250K	0	0	0	0	0		
MMDA and other savings accounts	95,077	94,997	94,967	92,860	98,191	0.08	-12.91
Other non-interest-bearing deposits	8,235	12,312	12,860	7,516	12,035	-33.11	-86.14
Core deposits	111,972	114,469	119,158	111,547	120,374	-2.18	-35.63
Time deposits of $250K or more	0	0	0	0	0		
Foreign deposits	20,327	20,688	20,815	21,169	17,978	-1.74	43.76
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,333,282	1,343,912	1,072,903	1,424,848	2,040,241	148.03	147.79
Other borrowings w/remaining maturity of 1 year or less	10,580,277	10,868,121	10,427,650	9,567,091	6,229,209	-2.65	57.86
Other borrowings w/remaining maturity over 1 year	25,422,106	24,952,417	24,643,246	23,450,325	25,455,825	1.88	19.83
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	39,355,992	37,185,138	36,164,614	34,463,433	33,743,253	5.84	34.43
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	400	0	400	0	0		
Other liabilities	1,728,694	1,260,842	1,243,426	1,299,196	1,519,491	37.11	10.95
Total liabilities	41,197,058	38,560,449	37,527,598	35,874,176	35,383,118	6.84	32.86
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00
Retained earnings	3,244,612	3,088,909	3,155,539	2,812,022	2,675,171	5.04	52.45
Accumulated other comprehensive income	-78,901	-44,049	-74,472	-43,526	-94,195		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,648,534	4,527,683	4,563,890	4,251,319	4,063,799	2.67	31.40
Noncontrolling (minority) interest in subsidiaries	1,761	1,765	1,812	1,501	1,523	-0.23	256.48
Total equity capital, including minority interest	4,650,295	4,529,448	4,565,702	4,252,820	4,065,322	2.67	31.43
Total liabilities and capital	45,847,353	43,089,897	42,093,300	40,126,996	39,448,440	6.40	32.71
Memoranda							
Non-interest-bearing deposits	26,653	28,518	33,749	27,016	29,091	-6.54	-60.58
Interest-bearing deposits	105,646	106,639	106,224	105,700	109,261	-0.93	-12.32
Total deposits	132,299	135,157	139,973	132,716	138,352	-2.11	-29.67
Long-term debt that reprices within 1 year	2,563,544	3,135,943	2,593,032	3,589,066	5,499,501	-18.25	-37.37
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,563,890	4,251,319	4,251,319	4,063,799	3,933,394		
Accounting restatements	0	-113	-113	-26,096	0		
Net income	359,073	372,000	733,634	447,951	408,948		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	270,000	95,000	390,004	285,004	255,004		
Change in other comprehensive income	-4,429	-523	-30,946	50,669	-23,539		
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	4,648,534	4,527,683	4,563,890	4,251,319	4,063,799		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0.02	38.78	1	0.02	36.32	1	0.02	36.25	1	0.02	36.22	2	0.01	37.78	2
Commercial and industrial loans	29.75	11.05	97	30.55	12.25	97	27.25	10.76	97	30.19	13.52	96	32.07	12.02	98
Loans to individuals	6.61	3.52	80	6.73	3.48	80	6.96	3.36	81	6.57	3.40	77	5.78	4.20	65
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	47.55	0.19	99	44.81	0.21	99	47.79	0.18	99	43.13	0.19	99	39.29	0.24	99
Other loans and leases	2.64	4.45	43	2.54	4.22	40	2.73	4.47	43	2.54	4.63	37	2.25	5.01	31
Net loans and leases	86.29	61.60	97	84.35	59.81	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Debt securities over 1 year	0	19.46	0	0	17.61	0	0	19.46	0	0.01	15.55	1	0	14.60	1
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	86.30	82.34	60	84.36	78.32	74	84.44	79.22	68	82.08	78.16	60	79.16	79.65	26
Interest-bearing bank balances	1.34	4.59	21	1.37	9.11	6	1.43	8.50	9	1.51	7.51	10	3.32	3.06	61
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0	1.68	1	0	1.53	0	0	1.56	0	0	1.68	1	0.01	1.91	1
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	87.64	90.95	10	85.73	91.43	5	85.87	91.77	5	83.58	91.05	4	82.49	89.53	7
Non-interest cash and due from depository institutions	0.10	1.01	3	0.15	1.01	3	0.19	0.82	4	0.17	1.07	2	0.26	1.14	4
Other real estate owned	0	0.01	11	0	0.02	6	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	12.26	7.97	93	14.12	7.50	94	13.94	7.35	95	16.24	7.82	96	17.26	9.27	93
Memoranda															
Short-term investments	1.34	7.68	6	1.37	12.01	1	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41
U.S. Treasury securities	0	1.96	7	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	0	13.68	0	0	12.97	1	0	14.14	0	0	11.75	1	0	11.44	1
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	21	0	0.52	25	0	0.53	24	0.01	0.42	28	0.01	0.39	30
Loans held-for-sale	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	86.56	61.41	96	84.66	59.85	96	84.74	58.06	97	82.44	61.72	96	79.41	63.50	92
Real estate loans secured by 1–4 family	0	12.26	1	0	11.69	1	0	11.46	1	0	11.91	1	0	13.29	2
Revolving	0	1.49	2	0	1.45	2	0	1.42	2	0	1.66	3	0	2.07	3
Closed-end, secured by first liens	0	10.40	1	0	9.84	1	0	9.67	1	0	9.81	1	0	10.69	2
Closed-end, secured by junior liens	0	0.18	3	0	0.20	3	0	0.17	3	0	0.22	3	0	0.28	3
Commercial real estate loans	0	24.34	1	0	22.48	1	0	22.69	1	0	22.22	1	0	22.23	1
Construction and land development	0	3.75	2	0	3.35	1	0	3.34	1	0	3.40	3	0	3.44	3
Multifamily	0	3.69	1	0	3.31	1	0	3.57	1	0	3.12	1	0	3.01	2
Nonfarm nonresidential	0	15.50	1	0	14.81	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 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	0.02	62.08	1	0.03	59.66	1	0.02	61.05	1	0.02	57.15	2	0.01	57.46	1
Real estate loans secured by 1–4 family	0	20.31	1	0	19.82	1	0	19.86	1	0	19.43	1	0	20.75	2
Revolving	0	2.40	2	0	2.42	2	0	2.43	2	0	2.64	3	0	3.15	3
Closed-end	0	17.67	1	0	17.22	1	0	17.24	1	0	16.59	1	0	17.39	2
Commercial real estate loans	0	38.23	1	0	36.54	1	0	37.86	1	0	34.63	1	0	33.52	1
Construction and land development	0	5.97	2	0	5.50	1	0	5.65	1	0	5.26	3	0	5.09	3
1–4 family	0	1.34	4	0	1.11	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0	4.56	2	0	4.33	1	0	4.40	1	0	4.19	3	0	4.02	3
Multifamily	0	5.72	1	0	5.34	1	0	5.78	1	0	4.96	1	0	4.69	2
Nonfarm nonresidential	0	24.64	1	0	24.14	1	0	24.56	1	0	22.93	1	0	22.15	2
Owner-occupied	0	8.28	2	0	8.14	2	0	8.29	2	0	7.68	2	0	7.72	3
Other	0	16.13	1	0	15.71	1	0	15.94	1	0	14.95	1	0	14.34	2
Real estate loans secured by farmland	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	34.37	18.46	89	36.09	20.98	87	32.15	18.86	84	36.62	22.17	86	40.39	19.53	92
Loans to individuals	7.64	6.27	69	7.95	6.28	69	8.21	6.24	69	7.97	6.13	69	7.28	7.13	62
Credit card loans	1.50	0.53	87	1.62	0.51	87	1.55	0.53	87	1.56	0.65	84	1.52	0.81	81
Agricultural loans	54.93	0.32	99	52.93	0.37	99	56.40	0.34	99	52.31	0.32	99	49.48	0.37	99
Other loans and leases	3.05	8.30	28	3.01	8.03	29	3.22	8.75	29	3.08	9.09	27	2.84	9.85	27
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans		407.54			383.17			391.81			381.27			391.26	
Real estate loans secured by 1–4 family		130.40			124.52			126.06			125.03			138.18	
Revolving		15.55			15.53			15.44			17.42			21.26	
Closed-end		113.22			107.53			108.85			106.14			115.20	
Commercial real estate loans		254.23			238.21			245.88			234.65			229.44	
Construction and land development		38.88			35.52			35.95			35.62			34.95	
1–4 family		8.60			7.06			7.42			6.34			6.61	
Other		29.76			28.07			28.11			28.16			27.32	
Multifamily		39.14			34.78			38.66			32.74			31.04	
Nonfarm nonresidential		162.28			157.17			158.05			155.06			152.10	
Owner-occupied		54.20			52.65			52.99			52.37			53.07	
Other		106.54			102.08			102.54			100.54			97.41	
Real estate loans secured by farmland		3.62			3.59			3.22			3.44			3.60	
Loans to depository institutions and acceptances of other banks		0.27			0.18			0.21			0.28			0.44	
Commercial and industrial loans		115.10			127.07			114.45			139.91			122.02	
Loans to individuals		35.52			35.29			34.55			37.47			43.51	
Credit card loans		2.76			2.61			2.77			3.30			4.34	
Agricultural loans		1.81			2.01			1.86			1.88			2.18	
Other loans and leases		50.19			46.75			51.06			49.54			52.44	
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	30.64	1	0	28.84	1	0	30.07	1	0	27.32	1	0	26.45	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		203.71			187.37			195.33			183.76			178.57	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		261.50			244.59			252.85			240.85			236.10	

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	1.34	7.68	6	1.37	12.01	1	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41
Liquid assets	1.45	25.39	0	1.52	28.17	0	1.62	29.03	0	1.68	26.22	0	3.58	22.44	0
Investment securities	0	21.68	0	0	19.64	0	0	21.63	0	0.01	17.85	1	0.01	16.99	1
Net loans and leases	86.29	61.60	97	84.35	59.81	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Net loans, leases and standby letters of credit	86.29	62.44	97	84.35	60.62	97	84.44	59.49	97	82.07	62.48	96	79.16	64.84	90
Core deposits	0.24	75.64	0	0.27	74.75	0	0.28	75.71	0	0.28	70.67	1	0.31	63.09	1
Noncore funding	85.84	10.86	99	86.30	10.89	99	85.92	10.30	99	85.89	14.13	99	85.54	19.36	99
Time deposits of $250K or more	0	1.54	1	0	1.81	1	0	1.58	1	0	2.11	1	0	2.94	2
Foreign deposits	0.04	0.34	81	0.05	0.35	80	0.05	0.34	80	0.05	0.36	79	0.05	0.43	78
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	7.27	0.02	99	3.12	0.01	99	2.55	0.01	98	3.55	0.01	99	5.17	0.02	99
Other borrowings w/remaining maturity of 1 year or less	23.08	1.63	98	25.22	0.99	99	24.77	1	98	23.84	1.24	98	15.79	3.01	97
Earning assets that reprice within 1 year	42.98	36.16	63	44.21	38.93	65	40.87	37.37	58	44.43	39.38	61	48.74	39.29	80
Interest-bearing liabilities that reprice within 1 year	0.23	6.49	1	0.25	7.04	0	0.25	6.39	0	0.26	8.20	2	0.28	10.19	3
Long-term debt that reprices within 1 year	5.59	0.28	97	7.28	0.26	99	6.16	0.26	98	8.94	0.47	96	13.94	0.96	96
Net assets that reprice within 1 year	37.16	28.22	69	36.69	30.25	62	34.46	29.65	61	35.22	29.11	58	34.52	26.63	70
Other Liquidity and Funding Ratios															
Net noncore funding dependence	97.92	3.09	99	100.67	-1.82	99	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98
Net short-term noncore funding dependence	33.61	-1.79	99	31.97	-8.21	98	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92
Short-term investment / Short-term noncore funding	4.43	166.36	0	4.83	284.81	0	5.22	273.46	1	5.49	184.19	1	15.88	77.77	19
Liquid assets - short-term noncore funding / Nonliquid assets	-29.32	28.61	0	-27.24	34.02	1	-26.13	36.68	1	-26.15	28.18	0	-18.03	16.97	2
Net loans and leases / Total deposits	29,904.42	76.80	99	26,893.41	74.66	99	25,392.90	72.79	99	24,814.59	79.43	99	22,569.93	90.31	99
Net loans and leases / Core deposits	35,333.17	82.80	99	31,753.87	81.17	99	29,828.63	78.25	99	29,523.82	88.34	99	25,940.77	103.93	99
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital		-13.54			1.94			-0.25			4.31			1.36	
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	74.56	97	100	84.66	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0	9.26	7	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	0	63.23	0	0	66.59	0	0	66.54	0	0	66.64	1	0	67.43	0
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	100	3.01	99	100	3.17	99	100	3.08	99	100	3.01	99	100	2.94	99
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0	8.89	1	0	8.69	0	0	7.78	0	0	10.55	0	100	11.86	99
Debt securities 1 to 5 years	44.03	20.02	87	27.98	17.05	77	36	18.25	85	0	17.03	1	0	17.94	1
Debt securities over 5 years	55.97	68.75	23	72.02	72.17	40	64	71.11	30	100	69.86	99	0	66.02	0
Pledged securities	0	30.80	1	100	33.87	99	0	32.26	1	100	35.67	99	0	30.57	2
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	4.36	-31.70	81	-25.23	51.37	12	-0.53	27.98	34	-54.02	183.32	1	65.60	26.69	81
Investment securities	-40.27	21.19	1	-13.42	33.34	6	-21.20	31.36	3	-33.62	23.62	0	-10.49	11.75	6
Core deposits	-2.18	9.58	10	17.31	16.88	60	6.82	16.94	15	-7.33	26.88	0	-15.12	11.23	0
Noncore funding	5.84	10.50	54	5.36	-23.76	84	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	38,701,524	38,822,217	41,776,002	39,488,309	37,125,694
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	28,436,696	27,971,733	28,998,146	28,375,522	28,272,939
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	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	0	0	0	0	0
Written options contracts (interest rate)	1,185,287	1,862,225	1,543,297	1,835,000	2,069,090
Purchased options contracts (interest rate)	1,185,287	1,862,225	1,543,297	1,835,000	2,069,090
Interest rate swaps	13,064,905	12,538,752	12,735,946	10,774,000	13,764,300
Futures and forward foreign exchange	981,408	69,898	959,309	116,312	882,540
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	131,263	202,784	303,468	149,000	84,507
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	84.41	24.48	96	90.10	22.45	96	99.25	22.78	96	98.41	22.01	96	94.11	23.52	96
Standby letters of credit	0	0.66	1	0	0.67	1	0	0.65	1	0	0.71	2	0	0.84	3
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	36.09	44.65	72	38.38	49.75	73	40.59	46.30	75	36.66	48.62	68	47.83	68.47	69
Interest rate contracts	33.67	32.11	75	37.74	35.96	77	37.59	32.46	76	36	34.36	73	45.38	47.31	73
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	2.59	1.58	84	4.32	1.82	87	3.67	1.41	87	4.57	2.18	85	5.25	2.47	88
Purchased options contracts (interest rate)	2.59	1.48	82	4.32	1.33	86	3.67	1.31	85	4.57	1.46	86	5.25	2.65	80
Interest rate swaps	28.50	21.90	77	29.10	20.67	79	30.26	20.49	79	26.85	20.83	72	34.89	28.86	78
Foreign exchange contracts	2.43	6.76	78	0.63	6.16	71	3	6.30	81	0.66	6.01	70	2.45	10.12	79
Futures and forward foreign exchange contracts	2.14	4.19	80	0.16	3.93	67	2.28	3.78	82	0.29	3.47	67	2.24	5.23	80
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.29	0.79	80	0.47	0.73	84	0.72	0.76	84	0.37	0.77	83	0.21	2.03	78
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	104.70	46.07	92	112.45	42.93	91	117.87	44.98	93	119.94	42.82	90	115.88	45.53	89

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	16,548,150	16,535,884	17,085,317	14,709,312	18,869,527
Interest rate contracts	15,435,479	16,263,202	15,822,540	14,444,000	17,902,480
Foreign exchange contracts	1,112,671	272,682	1,262,777	265,312	967,047
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	981,408	69,898	959,309	116,312	882,540
Written options	1,185,287	1,862,225	1,543,297	1,835,000	2,069,090
Exchange-traded	0	0	0	0	0
Over-the-counter	1,185,287	1,862,225	1,543,297	1,835,000	2,069,090
Purchased options	1,185,287	1,862,225	1,543,297	1,835,000	2,069,090
Exchange-traded	0	0	0	0	0
Over-the-counter	1,185,287	1,862,225	1,543,297	1,835,000	2,069,090
Swaps	13,196,168	12,741,536	13,039,414	10,923,000	13,848,807
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	16,548,150	16,535,884	17,085,317	14,709,312	18,869,527
Interest rate contracts	15,435,479	16,263,202	15,822,540	14,444,000	17,902,480
Foreign exchange contracts	1,112,671	272,682	1,262,777	265,312	967,047
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	608,066	73,234	102,821	35,777	65,351
Gross positive fair value	194,552	280,664	193,500	556,975	268,322
Held for trading	0	0	0	0	0
Non-traded	194,552	280,664	193,500	556,975	268,322
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 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	93.28	93.66	30	98.35	94.09	36	92.61	94.17	28	98.20	94.10	39	94.88	93.44	32
Foreign exchange contracts	6.72	3.30	79	1.65	3.27	69	7.39	3.47	80	1.80	3.49	67	5.12	3.20	79
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	5.93	9.78	57	0.42	12.57	24	5.61	11.16	53	0.79	14.05	21	4.68	13.49	42
Written options	7.16	5.78	65	11.26	7.49	73	9.03	6.28	71	12.48	8.18	75	10.97	5.91	77
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.16	5.46	67	11.26	7.20	73	9.03	5.96	71	12.48	7.73	77	10.97	5.10	81
Purchased options	7.16	3.69	72	11.26	3.44	83	9.03	3.27	80	12.48	3.42	86	10.97	4.42	79
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.16	3.17	76	11.26	3.04	85	9.03	2.87	83	12.48	2.86	89	10.97	3.35	84
Swaps	79.74	74.97	43	77.05	71.23	47	76.32	74.26	39	74.26	68.76	45	73.39	69.75	44
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	93.28	57.94	58	98.35	56.19	67	92.61	56.71	60	98.20	53.82	70	94.88	52.22	68
Foreign exchange contracts	6.72	0.36	93	1.65	0.38	88	7.39	0.40	93	1.80	0.46	87	5.12	0.34	93
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	0	93.09	1	0	91.87	1	0	92.53	1	0	91.48	1	0	93.86	1
One year or less	0	31.78	5	0	28.05	3	0	27.56	3	0	32.05	4	0	32.17	2
Over 1 year to 5 years	0	24.76	6	0	26.03	5	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	3.67	1.56	96	0.44	1.25	25	0.60	0.98	33	0.24	1.55	12	0.35	0.83	34
Gross positive fair value	1.18	1.74	44	1.70	1.68	51	1.13	1.34	42	3.79	2.23	85	1.42	1.19	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)		0.07			0.05			0.04			0.07			0.06	
Gross positive fair value (X)		0.08			0.07			0.05			0.09			0.07	
Held for trading (X)		0.06			0.05			0.04			0.07			0.06	
Non-traded (X)		0.02			0.01			0.01			0.02			0.01	
Current credit exposure (X)		0.04			0.05			0.04			0.06			0.05	
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	
Other Ratios															
Current credit exposure / Risk-weighted assets		0.54			0.63			0.46			0.85			0.73	

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	128,191	149,636	149,636	100,370	106,486
Gross losses	40,241	27,655	62,934	100,259	95,420
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	22,034	24,362	47,539	39,068	34,458
Net losses	18,207	3,293	15,395	61,191	60,962
Provision for loan and lease losses	14,294	-12,518	-4,999	86,512	54,863
Adjustments	-217	-2,293	-1,051	23,945	-17
Ending balance	124,061	131,532	128,191	149,636	100,370
Memo: Allocated transfer risk reserve (ATRR)					

	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	0.07	0.08	57	-0.06	-0.14	61	-0.01	-0.09	67	0.21	0.51	15	0.14	0.15	57
Provision for loan and lease losses / Average loans and leases	0.08	0.14	45	-0.07	-0.25	67	-0.01	-0.16	70	0.26	0.82	7	0.17	0.24	47
Provision for loan and lease losses / Net loan and lease losses	78.51	198.72	42	-380.14	77.32	18	-32.47	-105.48	57	141.38	487.86	6	90	130.58	15
Allowance for loan and lease losses / Total loans and leases not held for sale	0.31	1.17	2	0.36	1.39	3	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7
Allowance for loan and lease losses / Total loans and leases	0.31	1.15	4	0.36	1.37	3	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7
Allowance for loan and lease losses / Net loans and leases losses (X)	3.41	28.67	7	19.97	15.27	76	8.33	21.39	33	2.45	11.58	4	1.65	8.03	10
Allowance for loan and lease losses / Nonaccrual assets	44.11	413.77	2	41.84	318.67	2	42.51	364.13	3	46.67	299.17	2	24.70	218.72	4
ALLL / 90+ days past due + nonaccrual loans and leases	45.97	319.24	3	46.35	260.68	4	47.08	287.08	6	53.24	244.34	6	29.58	151.73	6
Gross loan and lease losses / Average loans and leases	0.22	0.16	70	0.16	0.22	48	0.18	0.19	56	0.30	0.34	56	0.30	0.28	63
Recoveries / Average loans and leases	0.12	0.07	79	0.14	0.08	81	0.13	0.08	80	0.12	0.07	80	0.11	0.08	76
Net losses / Average loans and leases	0.10	0.08	66	0.02	0.13	24	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	35.01	23.25	81	24.30	16.12	79	47.42	34.67	74	40.94	33.98	70	41.87	36.22	71
Earnings coverage of net loan and lease losses (X)	26.19	-9.51	56	140	4.52	93	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	66	0	0.03	42	0	0.02	41	0	0.04	23	0	0.01	38
Real estate loans secured by 1–4 family		-0.02			-0.01			-0.02			0.01			0.01	
Revolving		-0.08			-0.05			-0.07			0.01			0.02	
Closed-end		-0.02			-0.01			-0.01			0			0	
Commercial real estate loans		0			0.05			0.04			0.07			0.01	
Construction and land development		-0.02			0			0			0			-0.01	
1–4 family		0			0			0			0			0	
Other		-0.01			-0.01			0			0			-0.01	
Multifamily		0			0.01			0.01			0			0	
Nonfarm nonresidential		0			0.07			0.05			0.11			0.02	
Owner-occupied		0			0.01			0.01			0.02			0.01	
Other		0			0.06			0.04			0.08			0.01	
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.14	0.10	69	0.06	0.20	38	0.14	0.17	52	0.24	0.47	38	0.22	0.37	40
Loans to individuals	0.32	0.65	33	0.22	0.78	25	0.24	0.71	26	0.26	1.13	15	0.29	1.17	19
Credit card loans	1.11	1.99	21	0.66	2.18	21	0.72	1.84	18	1.03	2.92	18	1.38	3.11	21
Agricultural loans	0.03	0.01	84	-0.05	0.03	11	-0.05	0.02	15	0.13	0.19	70	0.16	0.08	80
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.12	0.14	67	0.22	0.08	80	0.29	0.10	83	0.35	0.15	79	0.23	0.15	73

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	424,279	368,003	364,737	318,799	366,329
90+ days past due loans and leases	7,515	8,737	5,863	18,790	4,861
Nonaccrual loans and leases	262,351	275,029	266,409	262,259	334,474
Total past due and nonaccrual loans and leases	694,145	651,769	637,009	599,848	705,664
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	16,673	23,484	22,855	23,741	21,180
Total restructured loans and leases	16,673	23,484	22,855	23,741	21,180
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	4,711	2,967	2,189	3,785	99
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	49,412	62,387	52,995	71,909	80,267
90+ days past due	41	347	0	130	1,864
Nonaccrual	18,912	39,309	35,116	58,360	71,937
Total other assets past due and nonaccrual	68,365	102,043	88,111	130,399	154,068

	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	1.07	0.32	92	1.01	0.27	93	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91
90+ days past due loans and leases	0.02	0.09	43	0.02	0.10	48	0.02	0.10	45	0.06	0.12	57	0.02	0.15	33
Nonaccrual loans and leases	0.66	0.38	84	0.75	0.58	71	0.75	0.46	83	0.79	0.66	66	1.07	0.51	92
90+ days past due and nonaccrual loans and leases	0.68	0.53	72	0.78	0.73	60	0.76	0.62	69	0.85	0.85	59	1.08	0.71	83
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.04	0.09	42	0.06	0.12	42	0.06	0.10	46	0.07	0.13	43	0.07	0.14	38
30–89 days past due loans held for sale	0	0	40	0	0	40	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	38	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	1.19	0.32	93	1.18	0.27	94	1.17	0.32	93	1.18	0.40	92	1.42	0.43	93
90+ days past due assets	0.02	0.10	42	0.02	0.10	48	0.02	0.10	44	0.06	0.12	56	0.02	0.15	34
Nonaccrual assets	0.71	0.39	85	0.86	0.59	76	0.84	0.47	85	0.97	0.67	79	1.29	0.53	92
30+ days past due and nonaccrual assets	1.92	0.88	89	2.06	1.04	86	2.03	0.97	87	2.20	1.29	84	2.73	1.19	89
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.63	0.32	85	0.75	0.43	86	0.73	0.36	88	0.85	0.52	83	1.05	0.44	91
90+ days past due and nonaccrual assets + other real estate owned	0.63	0.34	85	0.75	0.46	86	0.73	0.37	88	0.85	0.55	83	1.05	0.48	89
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.58	0.38	77	0.65	0.52	69	0.64	0.41	77	0.66	0.60	62	0.85	0.53	80
Allowance for loan and lease losses	215.27	57.44	95	211.35	67.93	93	209.53	62.64	93	177.79	66.66	93	333.34	115.41	92
Equity capital + allowance for loan and lease losses	5.60	3.52	80	5.97	4.43	75	5.72	3.60	80	6.05	4.97	68	8.03	4.28	87
Tier 1 capital + allowance for loan and lease losses	215.27	3.97	99	211.35	5.28	99	209.53	4.30	99	177.79	6.05	99	333.34	5.65	99
Loans and leases + other real estate owned	0.67	0.63	62	0.76	0.88	46	0.75	0.71	60	0.80	0.97	41	1.07	0.85	70

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0	0.26	1	0	0.24	2	0	0.26	2	0	0.39	1	0	0.38	2
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0	0.45	1	0	0.65	1	0	0.52	1	0	0.76	1	0	0.46	2
Commercial and industrial	30–89 days past due	1.28	0.28	93	1.30	0.17	98	1.43	0.24	96	1.16	0.23	95	1.15	0.31	93
	90+ days past due	0.05	0.03	76	0.06	0.02	87	0.05	0.04	75	0.13	0.03	89	0.01	0.05	45
	Nonaccrual	1.05	0.46	85	0.92	0.64	74	1.12	0.57	86	0.74	0.75	56	1	0.83	64
Individuals	30–89 days past due	1.21	0.70	84	0.93	0.55	82	1.57	0.63	87	1.08	0.83	74	1.40	0.83	80
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0.64	0.18	86	0.55	0.18	89	0.67	0.17	91	0.55	0.28	82	0.79	0.17	93
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0.81	0.10	92	0.67	0.16	85	0.69	0.07	93	0.78	0.17	89	1.09	0.24	90
	90+ days past due	0	0	89	0	0	88	0	0	87	0.01	0	90	0.02	0	89
	Nonaccrual	0.40	0.36	72	0.64	0.69	71	0.52	0.70	75	0.80	0.49	79	1.11	0.67	76
Foreign governments	30–89 days past due	0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.18	36	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due	3.67	0.11	98	4.72	0.11	98	1.61	0.12	96	2.02	0.18	96	2.87	0.20	97
	90+ days past due	0	0.01	33	0.10	0.01	93	0.02	0.01	87	0.23	0.01	96	0.08	0.01	89
	Nonaccrual	1.36	0.07	98	1.66	0.13	99	1.42	0.09	99	2.52	0.15	97	2.46	0.13	99

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due		0.39			0.35			0.46			0.65			0.67	
	90+ days past due		0.22			0.27			0.24			0.33			0.31	
	Nonaccrual		0.61			0.82			0.71			0.89			0.73	
Revolving	30–89 days past due		0.26			0.29			0.28			0.48			0.45	
	90+ days past due		0.02			0.02			0.02			0.03			0.05	
	Nonaccrual		1.15			1.05			1.18			1.13			1	
Closed-end	30–89 days past due		0.42			0.36			0.49			0.65			0.70	
	90+ days past due		0.25			0.29			0.26			0.38			0.35	
	Nonaccrual		0.60			0.77			0.67			0.87			0.70	
Junior lien	30–89 days past due		0.01			0.01			0.01			0.02			0.02	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.02			0.04			0.03			0.04			0.04	
Commercial real estate	30–89 days past due		0.16			0.14			0.15			0.26			0.18	
	90+ days past due		0.01			0.01			0.01			0.02			0.03	
	Nonaccrual		0.32			0.52			0.38			0.62			0.23	
Construction and development	30–89 days past due		0.22			0.12			0.17			0.28			0.28	
	90+ days past due		0.01			0.01			0.01			0.01			0.02	
	Nonaccrual		0.16			0.36			0.20			0.41			0.20	
1–4 family	30–89 days past due		0.02			0.02			0.02			0.03			0.06	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0.02			0.01			0.03			0.02	
Other	30–89 days past due		0.17			0.07			0.13			0.22			0.20	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.13			0.29			0.16			0.35			0.17	
Multifamily	30–89 days past due		0.04			0.06			0.07			0.09			0.08	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.07			0.14			0.17			0.11			0.05	
Nonfarm non-residential	30–89 days past due		0.13			0.14			0.13			0.23			0.14	
	90+ days past due		0.01			0.01			0.01			0.02			0.03	
	Nonaccrual		0.39			0.66			0.45			0.80			0.28	
Owner Occupied	30–89 days past due		0.04			0.04			0.04			0.07			0.07	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.14			0.25			0.17			0.27			0.16	
Other	30–89 days past due		0.08			0.09			0.08			0.14			0.07	
	90+ days past due		0			0.01			0			0.01			0.01	
	Nonaccrual		0.21			0.40			0.23			0.44			0.10	
Farmland	30–89 days past due		0.11			0.11			0.10			0.11			0.23	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.10			0.69			1.13			0.84	
Credit card	30–89 days past due	0.90	1.02	53	0.60	0.63	40	1.54	0.81	87	1.01	0.95	50	1.12	1.19	37
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0.30	0.11	84	0.24	0.08	82	0.37	0.10	84	0.33	0.05	90	0.41	0.11	86

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 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	0	11.85	1	0	12.66	0	0	12.37	1	0	12.35	0	0	12.11	1
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	0	12.53	1	0	13.44	0	0	13.11	1	0	13.08	0	0	12.78	1
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	0	14.37	1	0	15.42	0	0	14.91	1	0	15.23	0	0	14.36	1
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	0	9.08	0	0	9.11	0	0	8.98	0	0	9.13	0	0	9.76	1
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	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	0	0	0	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			7.32	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.13	3	0	11.54	3	0	12	2	0	11.03	3	0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,988,667	6,284,883	5,581,392	5,427,937	4,885,899
Real estate loans	7,893	9,466	8,212	7,667	0
Commercial and industrial loans	2,607,357	2,845,573	2,079,789	2,043,340	1,863,884
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	237,105	234,370	218,988	240,400	178,074
Loans to individuals	1,097	1,618	1,470	1,427	632
Agricultural loans	2,842,688	2,894,731	2,981,175	2,837,854	2,541,548
Other foreign loans	0	0	0	0	0
Lease financing receivables	292,527	299,125	291,758	297,249	301,761
Debt securities	1,206	2,019	1,847	2,344	3,531
Interest-bearing bank balances	114,518	89,345	99,784	103,501	104,964
Total selected foreign assets	6,104,391	6,376,247	5,683,023	5,533,782	4,994,394
Total foreign deposits	20,327	20,688	20,815	21,169	17,978
Interest-bearing deposits	10,569	11,642	11,257	12,840	11,070
Non-interest-bearing deposits	9,758	9,046	9,558	8,329	6,908

	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	5.01	0.77	90	4.92	0.64	90	5.02	0.66	90	4.88	0.87	89	5.05	1.25	87
Cost: Interest-bearing deposits	1.74	0.25	92	1.11	0.12	96	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61		0.04	1.03	28	0.06	0.79	29	0.11	0.64	33	0.07	0.29	10
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-4.71	11.61	39	20.62	-1.19	77	2.83	6.83	54	11.09	-2.40	78	6.31	22.48	54
Total selected assets	-4.26	18.50	41	20.31	3.19	70	2.70	9.48	56	10.80	2.04	69	3.24	12.40	57
Deposits	-1.74	-4.80	43	14.60	9.07	65	-1.67	0.73	35	17.75	3.46	66	3.34	10.36	43

Servicing, Securitization and Asset Sale Activities—Part 1

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

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	53,439	76,084	192,794	156,852	167,586	-29.76	-10.03
Dividends	40,000	60,000	160,000	100,000	85,000	-33.33	0.00
Interest	13,439	16,084	32,794	56,852	82,586	-16.44	-30.72
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	48,485	34,449	98,779	160,044	333,728	40.74	-47.95
Dividends	0	0	29,172	6,688	22,282		-100.00
Interest	26,941	11,198	21,231	100,971	260,367	140.59	-43.50
Management and service fees	21,544	23,251	48,376	52,385	51,079	-7.34	-10.55
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	101,924	110,533	291,573	316,896	501,314	-7.79	-33.19
Securities gains (losses)	0	0	0	0	0		
Other operating income	330,526	287,864	585,107	562,823	592,200	14.82	54.42
Total operating income	432,450	398,397	876,680	879,719	1,093,514	8.55	17.96
Operating Expenses							
Personnel expenses	77	73	130	158	170	5.48	-28.70
Interest expense	183,455	202,902	382,639	559,117	799,301	-9.58	-10.94
Other expenses	160,655	94,758	210,073	179,930	134,624	69.54	78.77
Provision for loan and lease losses	11,345	-517	12,406	46,929	12,957		-28.92
Total operating expenses	355,532	297,216	605,248	786,134	947,052	19.62	13.98
Income (loss) before taxes	76,918	101,181	271,432	93,585	146,462	-23.98	40.68
Applicable income taxes (credit)	16,200	26,262	53,271	30,134	-13,947	-38.31	
Extraordinary items							
Income before undistributed income of subsidiaries	60,718	74,919	218,161	63,451	160,409	-18.96	10.81
Equity in undistributed income of subsidiaries	298,355	297,081	515,473	384,500	248,539	0.43	258.90
Bank subsidiaries	35,910	28,617	31,993	55,700	45,002	25.48	
Nonbank subsidiaries	262,445	268,464	483,480	328,800	203,537	-2.24	206.15
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	359,073	372,000	733,634	447,951	408,948	-3.48	160.34
Memoranda							
Bank net income	75,910	88,617	191,993	155,700	130,002	-14.34	102.94
Nonbank net income	262,445	268,464	512,652	335,488	225,819	-2.24	145.03
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	3,882,738	10.20	3,574,903	10.74	2,777,992	7.96	2,713,171	2,792,359	8.61	18.22
Common and preferred stock	709,808	1.86	680,597	2.04	707,498	2.03	675,505	629,880	4.29	44.72
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,172,930	8.33	2,894,306	8.69	2,070,494	5.93	2,037,666	2,162,479	9.63	13.57
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	13,650,769	35.86	12,530,961	37.63	12,259,698	35.11	12,650,855	14,741,196	8.94	0.45
Common and preferred stock	5,229,296	13.74	4,869,503	14.62	5,019,337	14.37	4,581,912	4,210,099	7.39	34.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,421,473	22.12	7,661,458	23.01	7,240,361	20.73	8,068,943	10,531,097	9.92	-13.15
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	19,473,770	51.16	15,816,315	47.49	18,560,404	53.15	14,271,324	11,486,557	23.12	91.92
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	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	506,503	1.33	501,083	1.50	501,099	1.43	500,531	1,205,366	1.08	-49.35
Premises, furnishings, fixtures and equipment	58	0	483	0	109	0	496	615	-87.99	-73.87
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	55,076	0.14	49,198	0.15	34,172	0.10	59,145	126,917	11.95	-62.54
Balance due from subsidiaries and related institutions	498,637	1.31	828,290	2.49	786,854	2.25	1,047,054	1,381,633	-39.80	145.55
Total assets	38,067,551	100.00	33,301,233	100.00	34,920,328	100.00	31,242,576	31,734,643	14.31	34.18
Liabilities and Capital										
Deposits	74,351	0.20	75,369	0.23	74,872	0.21	74,188	69,251	-1.35	-7.93
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	3,333,282	8.76	1,343,912	4.04	1,072,903	3.07	1,424,848	2,040,240	148.03	147.79
Other borrowings 1 year or less	5,178,950	13.60	5,450,903	16.37	4,921,962	14.09	5,654,600	5,149,218	-4.99	38.06
Borrowings with maturity over 1 year	20,808,762	54.66	19,478,197	58.49	20,121,961	57.62	18,051,842	19,743,140	6.83	29.89
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	227,332	0.60	249,038	0.75	242,590	0.69	235,155	230,816	-8.72	17.47
Balance due to subsidiaries and related institutions	3,796,281	9.97	2,176,032	6.53	3,922,091	11.23	1,550,524	438,084	74.46	10.29
Total liabilities	33,418,958	87.79	28,773,451	86.40	30,356,379	86.93	26,991,157	27,670,749	16.15	34.57
Equity Capital	4,648,593	12.21	4,527,782	13.60	4,563,949	13.07	4,251,419	4,063,894	2.67	31.40
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	1,482,823	3.90	1,482,823	4.45	1,482,823	4.25	1,482,823	1,482,823	0.00	0.00
Retained earnings	3,113,687	8.18	3,045,997	9.15	3,070,974	8.79	2,773,395	2,585,912	2.22	51.60
Accumulated other comprehensive income	52,083	0.14	-1,038	0	10,152	0.03	-4,799	-4,841		5041.46
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	38,067,551	100.00	33,301,233	100.00	34,920,328	100.00	31,242,576	31,734,643	14.31	34.18
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	535,168	1.41	460,428	1.38	601,260	1.72	525,280	396,827	16.23	-45.17
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	3,261,113	8.57	1,715,604	5.15	3,320,831	9.51	1,025,244	41,257	90.09	32.24
Subordinated and long-term debt 1 year or less	3,184,905	8.37	2,110,884	6.34	3,819,775	10.94	1,543,547	413,815	50.88	-5.70
Guaranteed loans to banks, nonbanks, and holding companies	1,043,000	2.74	1,165,150	3.50	1,100,700	3.15	1,172,125	1,350,300	-10.48	-9.71

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	15.41	10.52	87	16.86	12.64	80	16.38	11.94	87	10.72	7.29	78	9.95	9.68	57
Bank net income / Average equity investment in banks	21.75	11.07	94	26.60	12.37	95	29.72	11.80	96	25	7.45	98	22.32	10.51	96
Nonbank net income / Average equity investment in nonbanks	10.23	10.05	58	11.36	13.40	57	10.60	13.12	54	7.69	9.75	55	5.52	7.89	54
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	21.14	98.83	10	23.82	96.24	12	26.17	96.79	12	34.76	88.16	14	31.79	82.22	17
Nonbank net income / Parent net income	73.09	2.55	98	72.17	3.10	98	69.88	3.40	98	74.89	3.59	96	55.22	5.93	93
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	718.90	17.48	99	635.49	16.87	99	665.13	16.81	99	634.87	20.06	99	680.89	20.43	99
Total debt / Equity capital	630.75	12.15	99	580.26	11.60	99	572.24	11.71	99	591.13	14.41	99	662.73	14.31	99
Total debt + notes payable to subs that issued TPS / Equity capital	630.75	14.28	99	580.26	13.82	99	572.24	13.63	99	591.13	16.67	99	662.73	16.36	99
Total debt + Loans guaranteed for affiliate / Equity capital	653.19	12.21	99	606	11.69	99	596.36	11.77	99	618.70	14.68	99	695.96	14.56	99
Total debt / Equity capital – excess over fair value	630.75	12.27	99	580.26	11.71	99	572.24	11.81	99	591.13	14.52	99	662.73	14.51	99
Long-term debt / Equity capital	447.64	11.61	99	430.19	11.05	99	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99
Short-term debt / Equity capital	183.11	0.43	99	150.07	0.48	99	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99
Current portion of long-term debt / Equity capital	68.51	0.07	99	46.62	0.06	99	83.69	0.06	99	36.31	0.06	98	10.18	0.05	96
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	81.85	39.62	86	78.06	39.10	83	81.65	39.86	83	76.98	34.67	86	77.56	28.44	92
Double Leverage															
Equity investment in subs / Equity capital	127.76	103.92	96	122.58	103.07	95	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95
Total investment in subs / Equity capital	377.18	109.01	99	355.71	108.26	98	329.49	108.40	98	361.39	110.16	98	431.45	111.07	99
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)	1.80	0.41	91	1.37	0.25	91	1.59	0.29	92	2.25	0.47	92	1.90	0.36	95
Equity investment in subs – equity cap / Net income-div (X)	7.24	1.23	96	1.85	0.83	84	3.38	1.05	91	6.17	1.82	92	5.04	1.22	93
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	68.76	126.15	27	96.59	138.64	31	85.46	152.85	17	83.85	136.59	18	90.87	177.68	18
Cash from ops + noncash items + op expense / Op expense + dividend	63.88	116.54	32	115.87	130.64	48	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.47	92.87	56	100.18	103.17	53	100.42	98.54	52	89.45	134.08	19	113.73	116.34	54
Pretax operating income + interest expense / Interest expense	141.93	1,457.38	23	149.87	1,479.01	16	170.94	1,835.33	9	116.74	2,016.32	14	118.32	1,968.54	9
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	141.93	1,417.74	22	149.87	1,667.11	14	170.94	1,770.77	8	116.74	1,539.23	14	118.32	1,632.83	8
Dividends + interest from subsidiaries / Interest expense + dividends	17.73	140.52	15	29.30	153.06	11	31.48	174.12	7	31.34	150.43	4	42.70	210.80	4
Fees + other income from subsidiaries / Salary + other expenses	13.40	10.93	74	24.52	12.78	75	23.01	11.92	77	29.09	13.95	74	37.89	16.52	76
Net income / Current part of long-term debt + preferred dividends (X)	0.11	28.68	3	0.18	41.77	1	0.19	47.61	1	0.29	35.64	3	0.99	57.11	8
Other Ratios															
Net assets that reprice within 1 year / Total assets	18.51	3.32	96	23.30	3.64	99	20.59	3.44	96	19.45	3.85	95	24.67	2.64	99
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0.92	0.76	85	1.03	0.96	88	0.95	0.92	85	1.07	1.03	87	1.63	0.54	87
Total	0.92	1.12	78	1.03	1.17	82	0.95	1.09	78	1.07	1.13	81	1.63	0.58	87
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	22.44	0.01	96	25.73	0.03	97	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	22.44	0.01	96	25.73	0.03	97	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	49.08	1.69	97	54.18	1.79	97	48.84	1.76	97	56.17	2.66	95	60.87	5.62	93
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	13.12	0.05	97	14.63	0.07	97	13.33	0.06	97	13.61	0.08	97	12.35	0.19	97

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	444.68	82.17	96	126.80	78.46	85	178.77	66.37	93	449.17	81.10	94	158.97	57.84	93
Dividends declared / Net income	75.19	34	93	25.54	25.30	53	53.16	28.27	93	63.62	42.29	81	62.36	33.08	91
Net income – dividends / Average equity	3.82	7.04	15	12.55	9.64	75	7.67	8.62	42	3.90	4.14	48	3.75	6.46	18
Percent of Dividends Paid															
Dividends from bank subsidiaries	14.81	128.25	26	63.16	139.49	26	41.03	155.92	19	35.09	132.17	19	33.33	178.13	21
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	7.48	4.90	78	2.35	3.41	71	8.74	7.53	79
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	14.81	168.66	17	63.16	193.08	18	48.51	203.53	10	37.43	174.85	9	42.07	260.40	7
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	52.69	43.08	55	67.71	36.56	79	83.34	45.96	84	64.23	60.28	52	65.38	66.55	48
Interest income from bank subsidiaries	17.70	0.13	98	18.15	0.11	98	17.08	0.11	98	36.51	0.36	98	63.53	0.54	99
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	70.40	46.71	69	85.86	38.35	89	100.42	51.33	91	100.74	62.88	82	128.91	69.36	91
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	18	5.69	62.63	23	1.99	56.39	35	9.87	82.95	34
Interest income from nonbank subsidiaries	10.27	2.85	83	4.17	2.35	80	4.14	2.44	79	30.10	7.38	89	115.30	20.25	89
Management and service fees from nonbank subsidiaries	8.21	0.54	93	8.66	0.63	92	9.44	0.37	95	15.61	0.86	95	22.62	1.92	93
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	18.47	54.49	44	12.83	76.16	35	19.27	87.22	28	47.70	79.84	40	147.79	150.41	68
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	9.25	65.33	26	15.06	67.82	23	18.25	74.16	17	11.37	69.76	20	7.77	67.32	22
Interest income from bank subsidiaries	3.11	0.78	88	4.04	0.39	92	3.74	0.23	94	6.46	0.63	94	7.55	0.80	94
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	12.36	75.26	19	19.10	81.78	16	21.99	83.13	15	17.83	82.20	16	15.33	78.80	19
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	3.33	3.07	79	0.76	1.95	65	2.04	2.65	68
Interest income from nonbank subsidiaries	6.23	0.24	94	2.81	0.35	90	2.42	0.18	92	11.48	0.73	92	23.81	1.19	93
Management and service fees from nonbank subsidiaries	4.98	0.01	97	5.84	0.02	96	5.52	0.01	97	5.95	0.02	96	4.67	0.06	95
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	11.21	5.58	82	8.65	6.48	80	11.27	4.67	84	18.19	4.70	87	30.52	7.29	87
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt	44.60	189.04	42	32.02	135.34	38	65.42	158.10	53	21.90	135.13	32	6.09	83.37	31
Loans and advances from subsidiaries / Total debt	12.95	28.16	47	8.28	28.31	39	15.02	26.38	49	6.17	27.08	37	1.63	28.33	31