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

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BHC Name BANKUNITED, INC.

City/State MIAMI LAKES, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 36,599,906
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:

BANKUNITED, INC.
14817 OAK LANE

MIAMI LAKES, FL 33016

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	36,390,695	35,486,046	35,567,406	34,389,076	32,809,701
Net income ($000)	220,764	289,729	414,984	197,853	313,098
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.51	2.79	23	2.27	2.65	19	2.29	2.60	24	2.25	2.77	17	2.37	3.01	21
+ Non-interest income	0.24	0.94	6	0.31	1.09	7	0.35	1.04	11	0.34	1.21	8	0.37	1.32	9
– Overhead expense	1.44	2.18	9	1.35	2.21	7	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3
– Provision for credit losses	0.13	0.10	63	-0.25	-0.12	20	-0.19	-0.09	25	0.54	0.51	58	0.03	0.15	19
+ Securities gains (losses)	0.01	0	96	0.03	0.01	89	0.03	0.01	89	0.04	0.02	72	0.06	0.01	93
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	12
= Pretax net operating income (tax equivalent)	1.12	1.46	14	1.50	1.76	30	1.31	1.66	22	0.78	1.04	27	1.30	1.56	27
Net operating income	0.81	1.10	13	1.09	1.34	27	1.17	1.26	43	0.58	0.81	24	0.95	1.19	19
Net income	0.81	1.10	13	1.09	1.34	27	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.22	3.36	37	2.89	3.12	31	2.87	3.06	33	3.31	3.55	30	4.17	4.41	31
Interest expense	0.61	0.35	85	0.52	0.26	88	0.48	0.25	87	0.96	0.52	90	1.69	1.08	86
Net interest income (tax equivalent)	2.61	3.01	21	2.37	2.85	18	2.39	2.80	20	2.35	3.01	17	2.48	3.33	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.09	79	0.19	0.12	69	0.29	0.11	91	0.26	0.27	62	0.05	0.21	21
Earnings coverage of net loan and lease losses (X)	11.19	36.38	32	9.95	26.30	30	5.80	39.72	16	7.08	22.91	33	40.62	24.40	80
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.54	1.17	7	0.70	1.32	12	0.53	1.23	8	1.08	1.58	20	0.47	0.83	19
Allowance for loan and lease losses / Total loans and leases	0.54	1.15	9	0.70	1.30	13	0.53	1.20	9	1.08	1.55	21	0.47	0.81	19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.65	0.39	84	1.23	0.58	90	0.88	0.49	87	1.12	0.71	86	0.90	0.57	83
30–89 days past due loans and leases / Total loans and leases	1.28	0.33	93	1.40	0.29	96	1.47	0.32	96	1.44	0.39	94	0.58	0.43	77
Liquidity and Funding															
Net noncore funding dependence	12.18	5.89	74	-1.16	-3.31	58	1.92	-2.33	62	8.22	3.20	69	19.04	14.45	69
Net short-term noncore funding dependence	6.73	0.87	75	-5.47	-9.17	60	-3.03	-7.71	64	5.35	-4.76	82	14.77	3.38	84
Net loans and leases / Total assets	65.95	63.09	54	64.14	58.81	66	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58
Capitalization															
Tier 1 leverage ratio	7.71	9.22	14	8.63	9.07	39	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30
Holding company equity capital / Total assets	6.78	9.68	9	8.77	10.79	18	8.48	10.71	15	8.52	11.16	14	9.07	12.43	11
Total equity capital (including minority interest) / Total assets	6.78	9.81	8	8.77	10.91	17	8.48	10.82	13	8.52	11.29	13	9.07	12.57	8
Common equity tier 1 capital / Total risk-weighted assets	11.35	11.79	49	13.40	12.64	67	12.60	12.42	60	12.57	12.38	59	12.32	12.17	57
Net loans and leases / Equity capital (X)	9.73	6.64	89	7.31	5.47	84	7.78	5.53	88	7.92	5.58	88	7.74	5.21	88
Cash dividends / Net income	26.98	31.93	37	21.91	27.22	40	20.09	28.27	32	44.51	42.30	55	26.57	33.12	34
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.65	6.04	48	0.79	9.51	12	2.30	10.50	17	6.53	16.68	20	2.20	9.26	21
Equity capital	-19.88	-3.83	14	8.09	7.52	68	1.84	7.46	25	0.07	6.99	16	1.95	10.49	17
Net loans and leases	6.57	14.48	23	-3.66	-0.66	43	0.02	3.36	45	2.38	9.07	25	5.39	9.10	45
Noncore funding	48.16	36.20	67	-29.86	-21.64	38	-13.07	-14.79	53	-16.60	-12.18	46	4.61	6.59	51
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0.01	0.77	76	0.01	1.02	74
Long-term debt / Equity capital	28.10	11.91	84	22.49	10.65	82	22.93	10.95	83	23.39	13.56	79	13.33	13.04	66
Equity investment in subsidiaries / Equity capital	115.30	104.01	88	110.27	103.15	82	114.07	103.22	90	110.23	102.81	87	104.16	103.22	57
Cash from ops + noncash items + op expense / Op expense + dividends	474.03	118.32	95	249.21	155.61	84	251.80	154.48	85	52.91	147.24	7	268.10	190.27	79

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	633,450	590,135	784,897	845,161	961,169	7.34	-13.07
Income from lease financing receivables	13,685	14,378	18,501	21,127	22,177	-4.82	11.18
Fully taxable income on loans and leases	608,292	565,306	752,281	809,225	917,388	7.60	-13.23
Tax-exempt income on loans and leases	38,843	39,207	51,117	57,063	65,958	-0.93	-2.87
Estimated tax benefit on income on loans and leases	10,906	11,004	14,382	15,788	18,043	-0.89	-51.27
Income on loans and leases (tax equivalent)	658,041	615,517	817,780	882,076	1,001,389	6.91	-13.80
Investment interest income (tax equivalent)	176,630	116,044	154,782	196,503	284,478	52.21	17.43
Interest on balances due from depository institutions	2,476	689	1,054	1,005	4,387	259.36	49.88
Interest income on other earning assets	5,888	3,924	4,956	8,572	15,515	50.05	-34.24
Total interest income (tax equivalent)	843,035	736,174	978,572	1,088,156	1,305,769	14.52	-8.80
Interest on time deposits of $250K or more	2,357	5,072	6,121	16,327	34,429	-53.53	-84.36
Interest on time deposits < $250K	13,293	8,361	9,843	78,636	127,755	58.99	-67.13
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	69,740	40,532	51,632	105,017	222,999	72.06	7.86
Interest on other borrowings and trading liabilities	61,579	66,038	80,296	107,066	143,905	-6.75	2.28
Interest on subordinated debt and mandatory convertible securities	11,919	11,899	15,868	8,805	0	0.17	
Total interest expense	158,888	131,902	163,760	315,851	529,088	20.46	-11.91
Net interest income (tax equivalent)	684,147	604,272	814,812	772,305	776,681	13.22	-8.05
Non-interest income	65,137	81,337	125,669	115,372	120,902	-19.92	-18.46
Adjusted operating income (tax equivalent)	749,284	685,609	940,481	887,677	897,583	9.29	-9.06
Overhead expense	391,665	360,346	548,115	453,647	483,896	8.69	-17.17
Provision for credit losses	35,546	-67,365	-67,119	184,003	8,904		-44.09
Securities gains (losses)	3,927	7,623	9,009	14,001	18,538	-48.48	-86.55
Other tax equivalent adjustments	0	0	0	0	-1		
Pretax net operating income (tax equivalent)	305,948	398,484	465,930	267,794	425,956	-23.22	-3.40
Applicable income taxes	72,576	96,125	34,401	51,506	90,898	-24.50	-18.51
Tax equivalent adjustments	12,608	12,630	16,545	18,435	21,960	-0.17	-59.55
Applicable income taxes (tax equivalent)	85,184	108,755	50,946	69,941	112,858	-21.67	-29.15
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	220,764	289,729	414,984	197,853	313,098	-23.80	12.36
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	220,764	289,729	414,984	197,853	313,098	-23.80	12.36
Memoranda							
Net income - holding company and noncontrolling (minority) interest	220,764	289,729	414,984	197,853	313,098	-23.80	12.36
Investment securities income (tax equivalent)	176,630	116,044	154,782	196,503	284,478	52.21	17.43
US Treasury and agency securities (excluding mortgage-backed securities)	1,727	2,795	3,200	5,291	12,940	-38.21	-82.74
Mortgage-backed securities	128,959	73,408	98,596	124,123	184,005	75.67	57.96
All other securities	45,944	39,841	52,986	67,089	87,533	15.32	-21.82
Cash dividends declared	59,567	63,481	83,357	88,056	83,185	-6.17	-13.82
Common	59,567	63,481	83,357	88,056	83,185	-6.17	-13.82
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.09	3.12	47	2.77	2.90	40	2.75	2.85	42	3.16	3.27	42	3.98	4	50
Less: Interest expense	0.58	0.33	85	0.50	0.24	88	0.46	0.23	87	0.92	0.48	90	1.61	0.98	87
Equals: Net interest income (tax equivalent)	2.51	2.79	23	2.27	2.65	19	2.29	2.60	24	2.25	2.77	17	2.37	3.01	21
Plus: Non-interest income	0.24	0.94	6	0.31	1.09	7	0.35	1.04	11	0.34	1.21	8	0.37	1.32	9
Equals: adjusted operating income (tax equivalent)	2.75	3.77	6	2.58	3.80	6	2.64	3.70	7	2.58	4.04	3	2.74	4.41	4
Less: Overhead expense	1.44	2.18	9	1.35	2.21	7	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3
Less: Provision for credit losses	0.13	0.10	63	-0.25	-0.12	20	-0.19	-0.09	25	0.54	0.51	58	0.03	0.15	19
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	0.01	0	96	0.03	0.01	89	0.03	0.01	89	0.04	0.02	72	0.06	0.01	93
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	12
Equals: Pretax net operating income (tax equivalent)	1.12	1.46	14	1.50	1.76	30	1.31	1.66	22	0.78	1.04	27	1.30	1.56	27
Less: Applicable income taxes (tax equivalent)	0.31	0.34	42	0.41	0.41	62	0.14	0.38	8	0.20	0.23	42	0.34	0.36	40
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.81	1.10	13	1.09	1.34	27	1.17	1.26	43	0.58	0.81	24	0.95	1.19	19
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.81	1.10	13	1.09	1.34	27	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19
Memo: Net income (last four quarters)	0.95	1.10	27	1.06	1.30	26	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19
Net income–BHC and noncontrolling (minority) interest	0.81	1.11	12	1.09	1.35	25	1.17	1.27	41	0.58	0.83	24	0.95	1.20	19
Margin Analysis															
Average earning assets / Average assets	95.89	92.93	83	95.87	93.09	81	95.82	93.08	82	95.66	92.32	86	95.52	91.05	90
Average interest-bearing funds / Average assets	65	60.58	71	65.96	61.98	71	65.75	61.99	70	73.63	64.06	82	77.57	65.57	85
Interest income (tax equivalent) / Average earning assets	3.22	3.36	37	2.89	3.12	31	2.87	3.06	33	3.31	3.55	30	4.17	4.41	31
Interest expense / Average earning assets	0.61	0.35	85	0.52	0.26	88	0.48	0.25	87	0.96	0.52	90	1.69	1.08	86
Net interest income (tax equivalent) / Average earning assets	2.61	3.01	21	2.37	2.85	18	2.39	2.80	20	2.35	3.01	17	2.48	3.33	20
Yield or Cost															
Total loans and leases (tax equivalent)	3.70	4.24	14	3.55	4.07	24	3.54	4.01	24	3.77	4.27	21	4.44	5.09	14
Interest-bearing bank balances	0.61	0.79	27	0.13	0.13	62	0.17	0.14	84	0.24	0.27	48	1.51	2.04	22
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.17	3.33	33	2.84	3.09	29	2.82	3.04	32	3.25	3.51	29	4.10	4.36	30
Investment securities (tax equivalent)	2.25	1.96	77	1.59	1.77	41	1.58	1.77	40	2.26	2.25	50	3.47	2.76	93
US Treasury and agency securities (excluding mortgage-backed securities)	0.86	1.38	14	1.06	1.23	39	0.94	1.14	36	1.64	1.75	49	2.82	2.32	82
Mortgage-backed securities	2.05	1.87	69	1.33	1.55	29	1.32	1.57	26	2.04	2.05	47	3.46	2.61	96
All other securities	3.29	2.89	68	2.56	2.85	42	2.60	2.81	47	2.92	3.24	40	4.01	4.06	63
Interest-bearing deposits	0.60	0.35	83	0.36	0.22	81	0.34	0.21	79	1	0.53	91	1.96	1.10	92
Time deposits of $250K or more	0.66	0.61	63	0.74	0.70	58	0.72	0.66	60	0.98	1.42	18	1.71	1.96	28
Time deposits < $250K	0.65	0.58	64	0.40	0.67	20	0.35	0.62	20	1.64	1.36	73	2.55	1.82	93
Other domestic deposits	0.58	0.31	86	0.34	0.16	87	0.32	0.15	87	0.76	0.36	92	1.73	0.93	91
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.92	0.88	60	0.09	0.18	42	0.09	0.17	42	0.54	0.62	58	2.23	1.86	66
Other borrowed funds and trading liabilities	1.88	1.55	64	2.65	1.29	91	2.61	1.27	90	2.19	1.50	84	2.53	2.38	61
All interest-bearing funds	0.90	0.54	83	0.75	0.38	89	0.70	0.37	87	1.25	0.74	88	2.08	1.49	81

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	65,137	81,337	125,669	115,372	120,902
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	15,423	13,871	18,843	13,990	13,187
Trading revenue	3,697	5,963	6,480	2,280	9,558
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	1,761	2,377	2,480	3,293	2,124
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-2,579	6,022	24,935	15,367	8,560
Other non-interest income	46,835	53,104	72,931	80,442	87,473
Total overhead expenses	391,665	360,346	548,115	453,647	483,896
Personnel expense	194,395	172,553	242,892	216,642	234,275
Net occupancy expense	58,592	56,397	77,178	74,351	73,882
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	37	44
Other operating expenses	138,678	131,396	228,045	162,617	175,695
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	1,564	1,471	1,474	1,474	1,511
Average personnel expense per employee	124.29	117.30	164.78	146.98	155.05
Average assets per employee	23,267.71	24,123.76	24,129.85	23,330.44	21,713.90

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	53.17	58.02	30	53.54	58.85	27	59.32	59.28	45	52.19	62.28	17	55.26	61.29	22
Percent of Average Assets															
Total overhead expense	1.44	2.18	9	1.35	2.21	7	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3
Personnel expense	0.71	1.20	7	0.65	1.23	4	0.68	1.21	6	0.63	1.30	3	0.71	1.41	3
Net occupancy expense	0.21	0.22	44	0.21	0.24	33	0.22	0.23	40	0.22	0.26	26	0.23	0.28	23
Other operating expenses	0.51	0.73	15	0.49	0.72	15	0.64	0.72	45	0.47	0.94	8	0.54	0.97	8
Overhead less non-interest income	1.20	1.22	43	1.05	1.08	39	1.19	1.10	51	0.98	1.25	31	1.11	1.32	30
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.27	57.55	27	52.56	58.34	23	58.28	58.83	42	51.10	61.82	14	53.91	60.64	19
Personnel expense	25.94	31.86	19	25.17	32.89	16	25.83	32.93	19	24.41	32.36	14	26.10	32.39	19
Net occupancy expense	7.82	5.98	81	8.23	6.26	80	8.21	6.23	80	8.38	6.58	79	8.23	6.52	81
Other operating expenses	18.51	19.14	48	19.16	18.68	54	24.25	19.18	82	18.32	22.28	38	19.58	21.20	48
Total non-interest income	8.69	24.10	9	11.86	28.20	13	13.36	27.67	17	13	28.83	15	13.47	29.23	14
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	2.06	3.30	32	2.02	3.25	30	2	3.27	31	1.58	3.27	24	1.47	3.88	20
Trading revenue	0.49	0.57	68	0.87	0.68	75	0.69	0.62	68	0.26	1.28	53	1.06	1.18	67
Investment banking fees and commissions	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.24	1.23	44	0.35	0.56	61	0.26	0.60	53	0.37	0.01	78	0.24	0.28	64
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.34	1.19	8	0.88	3.64	30	2.65	3.30	51	1.73	3.92	43	0.95	1.86	40
Other non-interest income	6.25	8.80	42	7.75	9.39	49	7.75	9.27	48	9.06	9.65	56	9.75	10.04	62
Overhead less non-interest income	43.58	32.79	87	40.70	29.67	81	44.92	30.52	90	38.11	31.93	66	40.44	31.06	77
Applicable income taxes / Pretax net operating income (tax equivalent)	23.72	21.50	71	24.12	21.49	78	7.38	21.18	3	19.23	18.63	48	21.34	20.56	56
Applicable income tax + TE / Pretax net operating income + TE	27.84	23.57	87	27.29	23.11	89	10.93	22.67	4	26.12	21.18	88	26.50	23.23	80

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	15,885,364	15,197,874	15,563,687	14,731,027	14,723,043	4.52	15.08
Commercial and industrial loans	4,293,546	3,841,071	4,084,185	4,729,749	4,237,997	11.78	37.88
Loans to individuals	1,581	3,619	3,311	4,006	5,502	-56.31	-91.49
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	84	33,890	43,343	24,147	32,573	-99.75	
Other loans and leases	4,086,157	3,731,515	4,070,527	4,401,789	4,193,799	9.50	10.25
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,266,732	22,807,969	23,765,053	23,890,718	23,192,914	6.40	17.56
Less: Allowance for loan and lease losses	130,671	159,615	126,457	257,323	108,671	-18.13	-17.60
Net loans and leases	24,136,061	22,648,354	23,638,596	23,633,395	23,084,243	6.57	17.83
Debt securities that reprice or mature in over 1 year	2,889,019	3,089,574	2,976,404	2,676,492	1,973,074	-6.49	58.42
Mutual funds and equity securities	90,605	121,618	120,777	104,274	60,572	-25.50	28.13
Subtotal	27,115,685	25,859,546	26,735,777	26,414,161	25,117,889	4.86	21.17
Interest-bearing bank balances	707,758	489,049	295,714	377,483	206,969	44.72	174.62
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	6,817,803	7,118,499	6,967,017	6,395,917	5,735,591	-4.22	36.11
Trading assets	56,607	68,503	55,759	123,345	43,686	-17.37	107.59
Total earning assets	34,697,853	33,535,597	34,054,267	33,310,906	31,104,135	3.47	25.39
Non-interest-bearing cash and due from depository institutions	18,380	17,973	19,143	20,233	7,704	2.26	-47.31
Premises, fixed assets, and leases	135,635	133,768	137,997	150,251	166,236	1.40	78.58
Other real estate owned	923	4,048	2,275	3,052	3,897	-77.20	-84.02
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,747,115	1,620,411	1,607,114	1,531,945	1,589,321	7.82	-1.09
Total assets	36,599,906	35,311,797	35,820,796	35,016,387	32,871,293	3.65	23.84
Quarterly average assets	36,679,892	35,701,379	35,811,485	35,356,539	33,028,673	2.74	25.66
Average loans and leases (YTD)	23,704,025	23,141,842	23,086,266	23,384,781	22,549,974	2.43	20.16
Memoranda							
Loans held-for-sale	0	0	0	24,676	37,926		-100.00
Loans not held-for-sale	24,266,732	22,807,969	23,765,053	23,866,042	23,154,988	6.40	17.74
Real estate loans secured by 1–4 family	8,874,388	7,847,038	8,387,312	6,367,965	5,675,911	13.09	94.10
Commercial real estate loans	7,010,976	7,350,836	7,176,375	8,363,062	9,046,967	-4.62	-24.05
Construction and land development	242,011	148,414	157,098	191,735	252,719	63.06	26.95
Multifamily	887,170	1,102,349	1,064,842	1,596,092	2,125,048	-19.52	-72.91
Nonfarm nonresidential	5,881,795	6,100,073	5,954,435	6,575,235	6,669,200	-3.58	2.02
Real estate loans secured by farmland	0	0	0	0	165		-100.00
Total investment securities	9,797,427	10,329,691	10,064,198	9,176,683	7,769,237	-5.15	41.92
U.S. Treasury securities	95,932	132,190	111,660	80,851	70,325	-27.43	284.39
US agency securities (excluding mortgage-backed securities)	141,626	198,241	183,595	231,545	363,731	-28.56	-75.86
Municipal securities	113,524	225,404	222,277	235,709	273,302	-49.64	-83.23
Mortgage-backed securities	7,708,039	7,769,330	7,708,125	6,464,474	5,129,012	-0.79	84.87
Asset-backed securities	1,637,701	1,872,908	1,707,764	2,049,830	1,862,295	-12.56	20.34
Other debt securities	10,000	10,000	10,000	10,000	10,000	0.00	-27.61
Mutual funds and equity securities	90,605	121,618	120,777	104,274	60,572	-25.50	28.13
Available-for-sale securities	9,696,822	10,198,073	9,933,421	9,062,409	7,698,665	-4.92	40.67
U.S. Treasury securities	95,932	132,190	111,660	80,851	70,325	-27.43	284.39
US agency securities (excluding mortgage-backed securities)	141,626	198,241	183,595	231,545	363,731	-28.56	-75.86
Municipal securities	113,524	225,404	222,277	235,709	273,302	-49.64	-83.23
Mortgage-backed securities	7,708,039	7,769,330	7,708,125	6,464,474	5,129,012	-0.79	84.87
Asset-backed securities	1,637,701	1,872,908	1,707,764	2,049,830	1,862,295	-12.56	20.34
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	40	803	689	1,187	0	-95.02	
Available-for-sale securites appreciation (depreciation)	-635,537	44,771	3,835	85,635	38,345		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,930,026	4,344,912	4,048,474	4,101,697	2,401,181	-9.55	54.65

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	8,864,234	9,231,395	9,005,095	7,035,295	4,322,214	-3.98	178.16
NOW, ATS and transaction accounts	647,848	1,153,089	1,617,040	842,765	428,556	-43.82	28.58
Time deposits less brokered deposits < $250K	-1,407,321	-1,022,955	-1,860,814	-312,606	1,733,917		
MMDA and other savings accounts	14,206,892	14,576,127	15,461,198	14,837,014	12,323,964	-2.53	25.84
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	22,311,653	23,937,656	24,222,519	22,402,468	18,808,651	-6.79	33.16
Time deposits of $250K or more	527,958	711,818	603,074	1,146,736	1,883,006	-25.83	-76.36
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	199,000	199,000	180,000	100,000	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	5,296,881	2,332,814	1,806,827	3,042,766	4,249,389	127.06	15.25
Other borrowings w/remaining maturity over 1 year	424,176	525,253	524,989	602,301	762,714	-19.24	-37.42
Brokered deposits < $250K	4,579,574	3,539,913	4,641,983	3,973,069	3,730,324	29.37	97.04
Noncore funding	10,828,589	7,308,798	7,775,873	8,944,872	10,725,433	48.16	10.14
Trading liabilities	133,421	24,350	22,627	38,519	17,422	447.93	397.52
Subordinated notes and debentures + trust preferred securities	300,000	300,000	300,000	300,000	0	0.00	
Other liabilities	545,258	644,319	462,016	347,516	339,008	-15.37	71.89
Total liabilities	34,118,921	32,215,123	32,783,035	32,033,375	29,890,514	5.91	26.69
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	776	900	856	931	951	-13.78	-27.34
Common surplus	381,411	885,873	707,503	1,017,518	1,083,920	-56.95	-74.45
Retained earnings	2,506,539	2,239,963	2,345,342	2,013,715	1,927,735	11.90	132.72
Accumulated other comprehensive income	-407,741	-30,062	-15,940	-49,152	-31,827		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,480,985	3,096,674	3,037,761	2,983,012	2,980,779	-19.88	-5.43
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,480,985	3,096,674	3,037,761	2,983,012	2,980,779	-19.88	-5.43
Total liabilities and capital	36,599,906	35,311,797	35,820,796	35,016,387	32,871,293	3.65	23.84
Memoranda							
Non-interest-bearing deposits	8,864,234	9,231,395	9,005,095	7,035,295	4,322,214	-3.98	178.16
Interest-bearing deposits	18,554,951	18,957,992	20,462,481	20,486,978	20,099,767	-2.13	2.36
Total deposits	27,419,185	28,189,387	29,467,576	27,522,273	24,421,981	-2.73	28.65
Long-term debt that reprices within 1 year	0	0	0	0	294		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,037,761	2,983,012	2,983,012	2,980,779	2,923,833		
Accounting restatements	0	0	0	-23,817	0		
Net income	220,764	289,729	414,984	197,853	313,098		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-326,172	-131,676	-310,090	-66,422	-136,267		
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	59,567	63,481	83,357	88,056	83,185		
Change in other comprehensive income	-391,801	19,090	33,212	-17,325	-36,700		
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	2,480,985	3,096,674	3,037,761	2,983,012	2,980,779		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	43.40	39.88	54	43.04	36.06	68	43.45	36.25	67	42.07	36.22	58	44.79	37.78	59
Commercial and industrial loans	11.73	11.23	58	10.88	11.11	55	11.40	10.76	61	13.51	13.52	49	12.89	12.02	57
Loans to individuals	0	3.58	2	0.01	3.60	3	0.01	3.36	3	0.01	3.40	2	0.02	4.20	3
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	26	0.10	0.21	63	0.12	0.18	66	0.07	0.19	61	0.10	0.24	61
Other loans and leases	11.16	4.52	90	10.57	4.26	89	11.36	4.47	90	12.57	4.63	93	12.76	5.01	91
Net loans and leases	65.95	63.09	54	64.14	58.81	66	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58
Debt securities over 1 year	7.89	18.76	11	8.75	18.32	13	8.31	19.46	11	7.64	15.55	15	6	14.60	10
Mutual funds and equity securities	0.25	0.05	93	0.34	0.05	95	0.34	0.06	95	0.30	0.05	94	0.18	0.06	85
Subtotal	74.09	83.05	15	73.23	78.17	24	74.64	79.22	25	75.43	78.16	24	76.41	79.65	22
Interest-bearing bank balances	1.93	3.61	40	1.38	9.37	7	0.83	8.50	3	1.08	7.51	6	0.63	3.06	19
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	18.63	1.71	99	20.16	1.51	99	19.45	1.56	99	18.27	1.68	99	17.45	1.91	99
Trading assets	0.15	0.59	59	0.19	0.58	57	0.16	0.49	57	0.35	1.01	51	0.13	1.19	45
Total earning assets	94.80	90.76	90	94.97	91.57	87	95.07	91.77	85	95.13	91.05	95	94.62	89.53	94
Non-interest cash and due from depository institutions	0.05	0.98	0	0.05	0.99	0	0.05	0.82	0	0.06	1.07	0	0.02	1.14	0
Other real estate owned	0	0.01	42	0.01	0.01	60	0.01	0.01	51	0.01	0.02	41	0.01	0.03	36
All other assets	5.15	8.19	15	4.98	7.39	24	4.88	7.35	21	4.81	7.82	13	5.35	9.27	11
Memoranda															
Short-term investments	20.56	6.75	90	21.54	12.31	84	20.28	11.47	84	19.34	11.17	83	18.08	7.63	84
U.S. Treasury securities	0.26	1.98	29	0.37	1.18	54	0.31	1.47	42	0.23	0.84	58	0.21	1.03	53
US agency securities (excluding mortgage-backed securities)	0.39	0.81	49	0.56	0.75	60	0.51	0.82	56	0.66	0.63	68	1.11	0.54	78
Municipal securities	0.31	1.69	35	0.64	1.70	47	0.62	1.73	48	0.67	1.69	45	0.83	1.34	53
Mortgage-backed securities	21.06	12.93	84	22	13.46	84	21.52	14.14	80	18.46	11.75	84	15.60	11.44	76
Asset-backed securities	4.47	0.85	92	5.30	0.47	96	4.77	0.50	96	5.85	0.32	97	5.67	0.28	98
Other debt securities	0.03	0.51	33	0.03	0.51	34	0.03	0.53	32	0.03	0.42	37	0.03	0.39	41
Loans held-for-sale	0	0.30	8	0	0.50	7	0	0.55	7	0.07	0.52	27	0.12	0.39	40
Loans held for investment	66.30	63.03	55	64.59	58.34	68	66.34	58.06	70	68.16	61.72	68	70.44	63.50	62
Real estate loans secured by 1–4 family	24.25	12.79	87	22.22	11.57	88	23.41	11.46	87	18.19	11.91	77	17.27	13.29	66
Revolving	0	1.52	3	0	1.44	5	0	1.42	5	0	1.66	6	0	2.07	7
Closed-end, secured by first liens	24.24	10.86	89	22.22	9.73	89	23.40	9.67	90	18.18	9.81	87	17.26	10.69	79
Closed-end, secured by junior liens	0	0.19	12	0	0.19	11	0.01	0.17	16	0	0.22	9	0	0.28	10
Commercial real estate loans	19.16	24.89	36	20.82	22.35	42	20.03	22.69	42	23.88	22.22	49	27.52	22.23	55
Construction and land development	0.66	3.92	18	0.42	3.40	12	0.44	3.34	15	0.55	3.40	17	0.77	3.44	21
Multifamily	2.42	3.87	43	3.12	3.32	59	2.97	3.57	54	4.56	3.12	74	6.46	3.01	87
Nonfarm nonresidential	16.07	15.73	50	17.27	14.65	60	16.62	14.57	58	18.78	14.72	62	20.29	14.69	66
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	21

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.46	62.29	47	66.63	60.51	54	65.49	61.05	49	61.66	57.15	51	63.48	57.46	49
Real estate loans secured by 1–4 family	36.57	20.65	88	34.40	20	89	35.29	19.86	90	26.65	19.43	75	24.47	20.75	61
Revolving	0	2.39	3	0	2.47	5	0	2.43	5	0	2.64	6	0	3.15	7
Closed-end	36.57	18.01	90	34.40	17.35	91	35.29	17.24	90	26.65	16.59	83	24.47	17.39	76
Commercial real estate loans	28.89	38.12	35	32.23	37.13	39	30.20	37.86	36	35.01	34.63	46	39.01	33.52	54
Construction and land development	1	6.10	14	0.65	5.69	8	0.66	5.65	9	0.80	5.26	10	1.09	5.09	16
1–4 family	0	1.40	4	0	1.19	4	0	1.18	3	0	0.93	5	0	0.94	14
Other	1	4.62	15	0.65	4.46	9	0.66	4.40	10	0.80	4.19	13	1.09	4.02	17
Multifamily	3.66	5.86	41	4.83	5.41	56	4.48	5.78	48	6.68	4.96	71	9.16	4.69	86
Nonfarm nonresidential	24.24	24.30	48	26.75	24.45	51	25.06	24.56	48	27.52	22.93	59	28.76	22.15	67
Owner-occupied	6.29	8.11	41	6.91	8.31	43	6.67	8.29	44	6.76	7.68	46	7.21	7.72	53
Other	17.95	15.95	57	19.84	15.83	63	18.38	15.94	59	20.76	14.95	72	21.55	14.34	75
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	21
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.69	18.37	55	16.84	19.45	47	17.19	18.86	52	19.80	22.17	44	18.27	19.53	49
Loans to individuals	0.01	6.24	2	0.02	6.58	2	0.01	6.24	2	0.02	6.13	3	0.02	7.13	3
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	27	0.15	0.38	61	0.18	0.34	64	0.10	0.32	60	0.14	0.37	61
Other loans and leases	16.84	8.16	84	16.36	8.42	81	17.13	8.75	81	18.42	9.09	84	18.08	9.85	81
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	540.70	411.16	77	473.77	383.43	71	502.46	391.81	72	458.86	381.27	60	484.05	391.26	64
Real estate loans secured by 1–4 family	302.07	133.66	92	244.62	124.74	88	270.78	126.06	90	198.36	125.03	80	186.61	138.18	70
Revolving	0	15.46	2	0	15.53	4	0	15.44	4	0	17.42	5	0.01	21.26	5
Closed-end	302.07	116.59	93	244.62	107.54	89	270.78	108.85	90	198.35	106.14	89	186.60	115.20	83
Commercial real estate loans	238.64	254.65	46	229.15	238.58	44	231.68	245.88	44	260.50	234.65	53	297.44	229.44	59
Construction and land development	8.24	39.81	18	4.63	36.07	9	5.07	35.95	15	5.97	35.62	17	8.31	34.95	20
1–4 family	0	9.02	4	0	7.44	3	0	7.42	3	0	6.34	5	0.01	6.61	13
Other	8.24	30.27	19	4.63	28.34	13	5.07	28.11	16	5.97	28.16	18	8.30	27.32	21
Multifamily	30.20	40.47	48	34.36	35.29	64	34.38	38.66	58	49.72	32.74	77	69.87	31.04	87
Nonfarm nonresidential	200.20	161.09	65	190.16	156.30	63	192.23	158.05	63	204.81	155.06	64	219.27	152.10	69
Owner-occupied	51.92	53.43	51	49.12	52.63	50	51.19	52.99	51	50.29	52.37	52	54.97	53.07	56
Other	148.29	105.96	74	141.04	100.99	70	141.05	102.54	72	154.52	100.54	74	164.29	97.41	77
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0.01	3.60	20
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	146.14	115.08	69	119.74	116.17	59	131.85	114.45	63	147.33	139.91	53	139.33	122.02	61
Loans to individuals	0.05	35.47	2	0.11	36.56	3	0.11	34.55	3	0.12	37.47	3	0.18	43.51	4
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.73	28	1.06	2.03	64	1.40	1.86	67	0.75	1.88	61	1.07	2.18	65
Other loans and leases	139.08	50.11	91	116.32	47.63	87	131.41	51.06	87	137.11	49.54	92	137.88	52.44	91
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.53	30.74	34	25.75	29.25	42	24.17	30.07	38	28.72	27.32	51	32.11	26.45	62
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	194.36	205.31	49	183.08	187.63	50	185.43	195.33	49	213.72	183.76	55	244.81	178.57	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.27	262.15	45	232.19	244.92	43	236.62	252.85	43	264.01	240.85	51	299.78	236.10	57

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	20.56	6.75	90	21.54	12.31	84	20.28	11.47	84	19.34	11.17	83	18.08	7.63	84
Liquid assets	9.72	23.63	8	9.26	29.12	6	8.15	29.03	5	9.34	26.22	5	9.15	22.44	7
Investment securities	26.77	20.98	72	29.25	20.37	77	28.10	21.63	67	26.21	17.85	82	23.64	16.99	77
Net loans and leases	65.95	63.09	54	64.14	58.81	66	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58
Net loans, leases and standby letters of credit	66.22	63.92	54	64.37	59.61	65	66.25	59.49	71	67.74	62.48	63	70.55	64.84	57
Core deposits	60.96	74.28	15	67.79	75.52	17	67.62	75.71	16	63.98	70.67	22	57.22	63.09	26
Noncore funding	29.59	12.30	88	20.70	10.15	84	21.71	10.30	85	25.54	14.13	81	32.63	19.36	79
Time deposits of $250K or more	1.44	1.67	59	2.02	1.67	68	1.68	1.58	62	3.27	2.11	75	5.73	2.94	88
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0.56	1.19	48	0.56	1.23	47	0.51	1.47	41	0.30	1.94	30
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0.56	0.54	60	0.56	0.54	58	0.51	0.54	55	0.30	0.48	49
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	14.47	2.18	96	6.61	0.88	95	5.04	1	92	8.69	1.24	95	12.93	3.01	96
Earning assets that reprice within 1 year	47.55	35.71	80	42.86	38.80	61	43.75	37.37	64	44.17	39.38	60	45.27	39.29	68
Interest-bearing liabilities that reprice within 1 year	8.11	6.79	74	7.64	6.64	74	7.40	6.39	76	13.30	8.20	82	21.89	10.19	88
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	51
Net assets that reprice within 1 year	39.44	27.35	79	35.22	30.83	58	36.35	29.65	65	30.88	29.11	51	23.38	26.63	39
Other Liquidity and Funding Ratios															
Net noncore funding dependence	12.18	5.89	74	-1.16	-3.31	58	1.92	-2.33	62	8.22	3.20	69	19.04	14.45	69
Net short-term noncore funding dependence	6.73	0.87	75	-5.47	-9.17	60	-3.03	-7.71	64	5.35	-4.76	82	14.77	3.38	84
Short-term investment / Short-term noncore funding	80.48	112.63	48	122.87	304.29	28	112.56	273.46	29	82.74	184.19	27	61.57	77.77	55
Liquid assets - short-term noncore funding / Nonliquid assets	-17.54	24.05	3	-9.12	36.72	3	-10.74	36.68	4	-15.48	28.18	3	-22.25	16.97	1
Net loans and leases / Total deposits	88.03	79.04	69	80.34	73.05	69	80.22	72.79	68	85.87	79.43	70	94.52	90.31	58
Net loans and leases / Core deposits	108.18	86.19	81	94.61	78.83	81	97.59	78.25	82	105.49	88.34	81	122.73	103.93	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	97	0.03	0.50	35	0.02	0.12	47	0.04	1.57	15	0	0.72	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-22.52	-19.27	35	1.46	1.06	65	0.13	-0.25	63	2.85	4.31	33	1.31	1.36	56
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0.10	26.09	18	0.10	13.65	32	0.10	14.28	30	0.11	11.38	34	0.13	12.67	33
Available-for-sale securities	98.97	71.92	81	98.73	84.59	64	98.70	83.77	67	98.75	87.23	65	99.09	85.40	75
U.S. Treasury securities	0.98	9.62	27	1.28	6.01	47	1.11	6.70	39	0.88	4.72	52	0.91	6.15	48
US agency securities (excluding mortgage-backed securities)	1.45	4.10	46	1.92	4.24	51	1.82	4.12	49	2.52	4.01	56	4.68	3.49	69
Municipal securities	1.16	8.02	32	2.18	8.38	39	2.21	8.22	38	2.57	9.83	38	3.52	7.75	47
Mortgage-backed securities	78.67	62.34	76	75.21	66.09	57	76.59	66.54	59	70.44	66.64	53	66.02	67.43	44
Asset-backed securities	16.72	4.33	87	18.13	2.45	94	16.97	2.50	94	22.34	1.91	96	23.97	1.66	96
Other debt securities	0.10	3.02	31	0.10	3.01	30	0.10	3.08	31	0.11	3.01	33	0.13	2.94	37
Mutual funds and equity securities	0.92	0.27	88	1.18	0.29	90	1.20	0.29	88	1.14	0.35	85	0.78	0.40	76
Debt securities 1 year or less	69.59	9.28	99	68.91	8.18	98	69.23	7.78	98	69.70	10.55	98	73.82	11.86	96
Debt securities 1 to 5 years	2.31	20.14	6	1.34	17.39	9	1.34	18.25	7	1.22	17.03	9	2.56	17.94	19
Debt securities over 5 years	27.18	68.28	6	28.57	72.07	6	28.23	71.11	6	27.95	69.86	8	22.84	66.02	9
Pledged securities	40.11	31.26	67	42.06	33.37	64	40.23	32.26	62	44.70	35.67	63	30.91	30.57	53
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-1.08	-40.81	84	15.03	64.27	34	7.22	27.98	41	13.98	183.32	16	-5.38	26.69	29
Investment securities	-5.15	11.76	30	11.06	32.48	31	9.67	31.36	27	18.12	23.62	48	-4.87	11.75	14
Core deposits	-6.79	4.57	10	13.57	16.96	41	8.12	16.94	19	19.11	26.88	24	0.92	11.23	10
Noncore funding	48.16	36.20	67	-29.86	-21.64	38	-13.07	-14.79	53	-16.60	-12.18	46	4.61	6.59	51

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)			4,883,019	4,525,233	4,185,261
Commit: Secured commercial real estate loans	829,904	580,931	711,789	604,395	359,727
Commit: Unsecured real estate loans	401,767	125,909	112,047	58,522	70,879
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	102,163	82,730	93,222	85,147	107,642
Commercial and similar letters of credit	11,567	16,480	15,792	8,178	5,701
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)	167,920	25,000	25,000	25,921	61,004
Purchased options contracts (interest rate)	367,920	125,000	225,000	125,921	61,004
Interest rate swaps	5,714,646	5,256,504	4,442,034	6,273,303	6,301,710
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							13.63	22.78	19	12.92	22.01	17	12.73	23.52	14
Standby letters of credit	0.28	0.66	33	0.23	0.66	24	0.26	0.65	29	0.24	0.71	23	0.33	0.84	28
Commercial and similar letters of credit	0.03	0.02	76	0.05	0.02	84	0.04	0.02	82	0.02	0.02	72	0.02	0.02	68
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	17.08	44.74	51	15.31	47.31	48	13.10	46.30	43	18.35	48.62	48	19.54	68.47	49
Interest rate contracts	17.08	32.78	54	15.31	35.15	51	13.10	32.46	48	18.35	34.36	50	19.54	47.31	51
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.46	1.49	60	0.07	1.69	24	0.07	1.41	24	0.07	2.18	21	0.19	2.47	33
Purchased options contracts (interest rate)	1.01	1.57	72	0.35	1.29	63	0.63	1.31	71	0.36	1.46	60	0.19	2.65	56
Interest rate swaps	15.61	23.04	57	14.89	20.27	56	12.40	20.49	50	17.92	20.83	57	19.17	28.86	60
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							21.15	44.98	16	19.35	42.82	14	18.56	45.53	13

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	6,250,486	5,406,504	4,692,034	6,425,145	6,423,718
Interest rate contracts	6,250,486	5,406,504	4,692,034	6,425,145	6,423,718
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	167,920	25,000	25,000	25,921	61,004
Exchange-traded	0	0	0	0	0
Over-the-counter	167,920	25,000	25,000	25,921	61,004
Purchased options	367,920	125,000	225,000	125,921	61,004
Exchange-traded	0	0	0	0	0
Over-the-counter	367,920	125,000	225,000	125,921	61,004
Swaps	5,714,646	5,256,504	4,442,034	6,273,303	6,301,710
Held for trading	3,880,486	3,375,504	3,387,034	3,304,145	3,042,718
Interest rate contracts	3,880,486	3,375,504	3,387,034	3,304,145	3,042,718
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,370,000	2,031,000	1,305,000	3,121,000	3,381,000
Interest rate contracts	2,370,000	2,031,000	1,305,000	3,121,000	3,381,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	6,082,566	5,381,504	4,667,034	6,399,224	6,362,714
One year or less	2,911,689	844,069	268,486	1,848,441	440,947
Over 1 year to 5 years	2,094,297	2,434,970	2,851,585	1,983,780	3,169,082
Over 5 years	1,076,580	2,102,465	1,546,963	2,567,003	2,752,685
Gross negative fair value (absolute value)	134,307	28,295	25,314	44,490	19,029
Gross positive fair value	73,989	69,821	59,019	123,830	43,686
Held for trading	56,607	68,503	55,759	123,345	43,686
Non-traded	17,382	1,318	3,260	485	0
Current credit exposure on risk-based capital derivative contracts	71,953	68,456	52,782	123,345	42,810
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	2.69	5.29	53	0.46	7.18	19	0.53	6.28	20	0.40	8.18	17	0.95	5.91	24
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.69	4.93	54	0.46	6.91	19	0.53	5.96	20	0.40	7.73	17	0.95	5.10	25
Purchased options	5.89	4.14	68	2.31	3.41	61	4.80	3.27	68	1.96	3.42	58	0.95	4.42	50
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	5.89	3.58	72	2.31	3.01	64	4.80	2.87	70	1.96	2.86	62	0.95	3.35	54
Swaps	91.43	77.96	61	97.23	71.71	81	94.67	74.26	72	97.64	68.76	84	98.10	69.75	84
Held for trading	62.08	38.03	58	62.43	40.70	55	72.19	40.42	63	51.43	43.53	48	47.37	44.16	48
Interest rate contracts	62.08	31.70	65	62.43	34.66	63	72.19	34.15	73	51.43	36.62	53	47.37	37.24	55
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	37.92	61.97	41	37.57	59.30	44	27.81	59.58	36	48.57	56.47	51	52.63	55.84	51
Interest rate contracts	37.92	57.96	44	37.57	56.22	45	27.81	56.71	39	48.57	53.82	54	52.63	52.22	54
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	97.31	93.16	41	99.54	91.91	67	99.47	92.53	66	99.60	91.48	70	99.05	93.86	64
One year or less	46.58	37.29	64	15.61	27.90	45	5.72	27.56	27	28.77	32.05	53	6.86	32.17	29
Over 1 year to 5 years	33.51	22.61	72	45.04	29.78	72	60.78	27.01	90	30.88	27.06	58	49.33	30.45	78
Over 5 years	17.22	26.09	45	38.89	29.19	62	32.97	29.89	56	39.95	29.56	63	42.85	28.09	68
Gross negative fair value (absolute value)	2.15	2.48	41	0.52	1.18	28	0.54	0.98	32	0.69	1.55	36	0.30	0.83	30
Gross positive fair value	1.18	2.55	27	1.29	1.59	39	1.26	1.34	46	1.93	2.23	46	0.68	1.19	29
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.10	49	0.01	0.05	34	0.01	0.04	36	0.01	0.07	34	0.01	0.06	31
Gross positive fair value (X)	0.03	0.10	40	0.02	0.06	42	0.02	0.05	41	0.04	0.09	42	0.01	0.07	33
Held for trading (X)	0.02	0.06	59	0.02	0.05	59	0.02	0.04	60	0.04	0.07	55	0.01	0.06	48
Non-traded (X)	0.01	0.02	45	0	0.01	18	0	0.01	30	0	0.02	12	0	0.01	5
Current credit exposure (X)	0.03	0.06	51	0.02	0.05	50	0.02	0.04	47	0.04	0.06	50	0.01	0.05	40
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.29	0.70	49	0.30	0.59	52	0.22	0.46	47	0.52	0.85	49	0.18	0.73	41

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	126,457	257,323	257,323	108,671	109,931
Gross losses	35,930	35,212	71,250	69,602	17,541
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,738	3,027	4,840	8,610	7,377
Net losses	29,192	32,185	66,410	60,992	10,164
Provision for loan and lease losses	33,406	-65,523	-64,456	182,340	8,904
Adjustments	0	0	0	27,304	0
Ending balance	130,671	159,615	126,457	257,323	108,671
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.09	71	-0.25	-0.12	20	-0.18	-0.09	25	0.53	0.51	58	0.03	0.15	19
Provision for loan and lease losses / Average loans and leases	0.19	0.16	66	-0.38	-0.21	27	-0.28	-0.16	31	0.78	0.82	52	0.04	0.24	15
Provision for loan and lease losses / Net loan and lease losses	114.44	151.30	51	-203.58	-65.12	30	-97.06	-105.48	45	298.96	487.86	42	87.60	130.58	14
Allowance for loan and lease losses / Total loans and leases not held for sale	0.54	1.17	7	0.70	1.32	12	0.53	1.23	8	1.08	1.58	20	0.47	0.83	19
Allowance for loan and lease losses / Total loans and leases	0.54	1.15	9	0.70	1.30	13	0.53	1.20	9	1.08	1.55	21	0.47	0.81	19
Allowance for loan and lease losses / Net loans and leases losses (X)	3.36	38.64	5	3.72	17.40	6	1.90	21.39	1	4.22	11.58	23	10.69	8.03	75
Allowance for loan and lease losses / Nonaccrual assets	83.86	428.13	4	57.70	330.05	5	61.42	364.13	5	97.12	299.17	9	53.07	218.72	9
ALLL / 90+ days past due + nonaccrual loans and leases	17.76	320.87	1	16.72	271.93	1	13.50	287.08	1	31.07	244.34	2	14.76	151.73	3
Gross loan and lease losses / Average loans and leases	0.20	0.16	70	0.20	0.20	59	0.31	0.19	77	0.30	0.34	55	0.08	0.28	19
Recoveries / Average loans and leases	0.04	0.07	36	0.02	0.08	15	0.02	0.08	18	0.04	0.07	30	0.03	0.08	29
Net losses / Average loans and leases	0.16	0.09	79	0.19	0.12	69	0.29	0.11	91	0.26	0.27	62	0.05	0.21	21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	9.46	34.26	8	4.35	25.09	6	6.95	34.67	9	49.09	33.98	77	11	36.22	9
Earnings coverage of net loan and lease losses (X)	11.19	36.38	32	9.95	26.30	30	5.80	39.72	16	7.08	22.91	33	40.62	24.40	80
Net Loan and Lease Losses By Type															
Real estate loans	0.07	-0.01	93	0.08	0.02	84	0.06	0.02	80	0.08	0.04	74	0.02	0.01	62
Real estate loans secured by 1–4 family	0.01	-0.02	87	0.01	-0.01	75	0	-0.02	76	0	0.01	43	0	0.01	37
Revolving		-0.06		-15.82	-0.07	0	-300	-0.07	0	-47.06	0.01	0	-85.14	0.02	0
Closed-end	0.01	-0.01	84	0.01	-0.01	78	0	-0.01	78	0	0	52	0	0	45
Commercial real estate loans	0.16	0	96	0.17	0.04	88	0.12	0.04	84	0.13	0.07	80	0.03	0.01	73
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0.30	0	96	0.03	-0.01	87
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0.30	0	97	0.03	-0.01	89
Multifamily	0	0	56	0.75	0.01	99	0.59	0.01	99	0.13	0	98	0	0	56
Nonfarm nonresidential	0.19	0	96	0.06	0.05	68	0.04	0.05	61	0.13	0.11	71	0.04	0.02	71
Owner-occupied	0.05	0	96	0.01	0.01	71	-0.01	0.01	9	0.02	0.02	65	0	0.01	28
Other	0.14	0.01	96	0.06	0.04	70	0.04	0.04	69	0.11	0.08	75	0.04	0.01	85
Real estate loans secured by farmland		0			-0.01			0			0.02		0	0.01	48
Commercial and industrial loans	0.47	0.11	91	0.79	0.19	93	1.18	0.17	97	1.05	0.47	85	0.17	0.37	35
Loans to individuals		0.76			0.72			0.71			1.13			1.17	
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.17	0.13	71	0	0.09	22	0.23	0.10	80	0	0.15	38	0.01	0.15	39

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	311,239	319,017	349,857	343,810	134,413
90+ days past due loans and leases	580,105	678,172	730,985	563,333	531,269
Nonaccrual loans and leases	155,817	276,641	205,885	264,953	204,788
Total past due and nonaccrual loans and leases	1,047,161	1,273,830	1,286,727	1,172,096	870,470
Restructured 30–89 days past due	98,186	17,159	19,330	14,031	12,795
Restructured 90+ days past due	38,765	8,132	11,053	7,468	5,105
Restructured nonaccrual	22,833	33,159	25,574	49,790	38,438
Total restructured loans and leases	159,784	58,450	55,957	71,289	56,338
30–89 days past due loans held for sale	0	0	0	0	910
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	20,500	0
Total past due and nonaccrual loans held for sale	0	0	0	20,500	910
Restructured loans and leases in compliance	290,194	57,415	52,876	41,243	57,516
Other real estate owned	923	4,048	2,275	3,052	3,897
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	1.28	0.33	93	1.40	0.29	96	1.47	0.32	96	1.44	0.39	94	0.58	0.43	77
90+ days past due loans and leases	2.39	0.10	98	2.97	0.09	98	3.08	0.10	98	2.36	0.12	97	2.29	0.15	98
Nonaccrual loans and leases	0.64	0.37	86	1.21	0.54	92	0.87	0.46	87	1.11	0.66	86	0.88	0.51	84
90+ days past due and nonaccrual loans and leases	3.03	0.52	97	4.19	0.68	98	3.94	0.62	98	3.47	0.85	96	3.17	0.71	96
30–89 days past due restructured	0.40	0.01	98	0.08	0.01	90	0.08	0.01	92	0.06	0.01	89	0.06	0.01	88
90+ days past due restructured	0.16	0.01	96	0.04	0	90	0.05	0	90	0.03	0.01	89	0.02	0.01	88
Nonaccrual restructured	0.09	0.09	60	0.15	0.12	65	0.11	0.10	58	0.21	0.13	75	0.17	0.14	64
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	88
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0.09	0.01	93	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.28	0.33	93	1.40	0.29	95	1.47	0.32	95	1.44	0.40	94	0.58	0.43	77
90+ days past due assets	2.39	0.10	98	2.97	0.09	98	3.08	0.10	98	2.36	0.12	97	2.29	0.15	98
Nonaccrual assets	0.64	0.37	84	1.21	0.55	91	0.87	0.47	87	1.11	0.67	85	0.88	0.53	84
30+ days past due and nonaccrual assets	4.32	0.89	96	5.59	1	98	5.41	0.97	97	4.91	1.29	97	3.75	1.19	92
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.01	0.33	97	2.70	0.40	98	2.62	0.36	98	2.37	0.52	97	2.24	0.44	97
90+ days past due and nonaccrual assets + other real estate owned	2.01	0.35	97	2.72	0.42	98	2.62	0.37	98	2.37	0.55	96	2.25	0.48	96
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.60	0.38	93	1.03	0.48	90	0.81	0.41	88	0.94	0.60	84	0.86	0.53	84
Allowance for loan and lease losses	446.84	55.46	98	227.67	67.85	95	230.45	62.64	95	128.53	66.66	88	261.43	115.41	90
Equity capital + allowance for loan and lease losses	22.36	3.63	96	11.16	4.12	93	9.21	3.60	93	10.21	4.97	89	9.20	4.28	92
Tier 1 capital + allowance for loan and lease losses	19.77	3.90	95	11.23	4.89	92	9.35	4.30	91	10.14	6.05	86	9.34	5.65	84
Loans and leases + other real estate owned	2.41	0.61	95	1.59	0.82	89	1.23	0.71	86	1.38	0.97	77	1.22	0.85	80

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

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	1.94	0.23	97	1.96	0.25	98	2.11	0.26	96	1.82	0.39	96	0.84	0.38	89
	90+ days past due	3.65	0.11	98	4.46	0.12	98	4.70	0.12	98	3.82	0.16	96	3.61	0.16	97
	Nonaccrual	0.39	0.41	57	0.77	0.60	71	0.66	0.52	71	1.11	0.76	79	0.65	0.46	72
Commercial and industrial	30–89 days past due	0.07	0.29	24	0.22	0.24	60	0.51	0.24	82	0.89	0.23	93	0.26	0.31	53
	90+ days past due	0.01	0.06	50	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	2.12	0.47	96	3.59	0.65	96	2.27	0.57	93	2.03	0.75	93	2.18	0.83	91
Individuals	30–89 days past due	0	0.83	4	0	0.60	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.17	10	49.52	0.17	99	47.27	0.17	99	49.58	0.28	98	0.31	0.17	73
Depository institution loans	30–89 days past due		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0	0.13	16	0.35	0.11	86	0	0.12	16	0.78	0.18	88	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.05	0.06	70	0.51	0.13	86	0.21	0.09	81	0.08	0.15	59	0.40	0.13	86

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	3.24	0.39	97	3.63	0.36	97	3.72	0.46	96	2.86	0.65	94	2.14	0.67	91
	90+ days past due	6.53	0.22	98	8.64	0.25	98	8.72	0.24	98	8.85	0.33	96	9.36	0.31	97
	Nonaccrual	0.21	0.58	25	0.40	0.76	32	0.32	0.71	23	0.42	0.89	27	0.33	0.73	24
Revolving	30–89 days past due		0.31		0	0.33	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due		0.02		0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual		0.86		0	1.05	6	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	3.24	0.41	97	3.63	0.36	97	3.72	0.49	96	2.86	0.65	96	2.14	0.70	90
	90+ days past due	6.53	0.25	98	8.64	0.27	98	8.72	0.26	98	8.85	0.38	96	9.36	0.35	97
	Nonaccrual	0.21	0.57	26	0.40	0.71	33	0.32	0.67	26	0.42	0.87	29	0.33	0.70	28
Junior lien	30–89 days past due	0	0.01	31	0	0.01	29	0	0.01	23	0	0.02	24	0	0.02	21
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	13	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.29	0.13	85	0.17	0.16	65	0.24	0.15	75	1.02	0.26	93	0.02	0.18	14
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.63	0.29	86	1.18	0.48	87	1.06	0.38	91	1.63	0.62	92	0.85	0.23	93
Construction and development	30–89 days past due	5.32	0.19	96	0.60	0.15	88	0.12	0.17	66	4.86	0.28	98	0.14	0.28	52
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	2.89	0.14	96	4.63	0.31	96	4.65	0.20	97	3.63	0.41	93	1.26	0.20	91
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	5.32	0.13	96	0.60	0.10	89	0.12	0.13	74	4.86	0.22	98	0.14	0.20	66
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	2.89	0.12	96	4.63	0.25	96	4.65	0.16	98	3.63	0.35	93	1.26	0.17	92
Multifamily	30–89 days past due	0	0.04	28	1.02	0.09	94	1.62	0.07	99	1.12	0.09	96	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0.80	0.13	90	0.82	0.17	86	1.37	0.11	97	0.29	0.05	92
Nonfarm non-residential	30–89 days past due	0.13	0.10	65	0	0.12	11	0	0.13	6	0.88	0.23	90	0.02	0.14	16
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.63	0.36	77	1.16	0.58	85	1	0.45	85	1.64	0.80	85	1.01	0.28	96
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0.19	0.07	87	0.02	0.07	24
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.34	0.12	87	0.36	0.20	79	0.34	0.17	81	0.35	0.27	63	0.41	0.16	86
Other	30–89 days past due	0.13	0.05	82	0	0.07	24	0	0.08	14	0.69	0.14	91	0	0.07	23
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.29	0.21	72	0.79	0.31	83	0.66	0.23	86	1.29	0.44	88	0.60	0.10	94
Farmland	30–89 days past due		0.09			0.13			0.10			0.11		0	0.23	23
	90+ days past due		0			0.01			0			0		0	0.01	42
	Nonaccrual		0.51			1.06			0.69			1.13		0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	382,187	886,773	708,359	1,018,449	1,084,871
Retained earnings	2,521,567	2,268,412	2,365,378	2,066,194	1,927,735
Accumulated other comprehensive income (AOCI)	-407,741	-30,062	-15,940	-49,152	-31,827
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,496,013	3,125,123	3,057,797	3,035,491	2,980,779
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	81,494	78,472	82,653	79,147	79,667
Accumulated other comprehensive income-related adjustments	-407,741	-30,063	-15,940	-49,152	-31,827
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,822,260	3,076,714	2,991,084	3,005,496	2,932,939
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,822,260	3,076,714	2,991,084	3,005,496	2,932,939
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
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	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,822,260	3,076,714	2,991,084	3,005,496	2,932,939
Tier 2 Capital					
Tier 2 capital instruments and related surplus	300,000	300,000	300,000	300,000	0
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	113,577	125,224	99,980	197,308	111,324
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	413,577	425,224	399,980	497,308	111,324
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	413,577	425,224	399,980	497,308	111,324
Exited advanced approach tier 2 capital					
Total capital	3,235,837	3,501,938	3,391,064	3,502,804	3,044,263
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	36,694,918	35,729,830	35,831,521	35,409,018	33,028,673
Less: Deductions from common equity tier 1 capital	81,493	78,471	82,653	79,147	79,667
Less: Other deductions	0	0	0	506,130	0
Total assets for leverage ratio	36,613,425	35,651,359	35,748,868	34,823,741	32,949,006
Total risk-weighted assets	24,866,252	22,954,874	23,735,890	23,900,707	23,808,169
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	11.35	11.77	49	13.40	12.59	67	12.60	12.37	61	12.57	12.35	59	12.32	12.11	57
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	11.35	12.48	38	13.40	13.31	63	12.60	13.11	46	12.57	13.08	50	12.32	12.78	49
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	13.01	14.27	31	15.26	15.21	59	14.29	14.91	47	14.66	15.23	48	12.79	14.36	25
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.71	9.22	14	8.63	9.07	39	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	308,176	308,912	309,477	294,629	282,151	-0.24	23.83

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		2.54			2.90			2.76			2.84			7.32	
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.44	12.02	42	9.55	11.72	39	9.93	12	38	9.03	11.03	41	9.28	11.51	43
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	231,114	185,299	201,359	206,195	211,641
Real estate loans	142,058	172,126	166,676	179,007	185,706
Commercial and industrial loans	89,056	13,173	34,683	27,188	25,935
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	10,000	10,000	10,000	10,000	10,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	241,114	195,299	211,359	216,195	221,641
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	24.72	20.31	65	-6.52	-0.16	44	-2.35	6.83	48	-2.57	-2.40	59	-20.59	22.48	12
Total selected assets	23.46	21.10	70	-6.20	3.36	38	-2.24	9.48	43	-2.46	2.04	45	-19.85	12.40	17
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	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	0	0	0	0	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	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	490,779	222,250	325,014	15,935	323,080	120.82	355.03
Dividends	480,000	212,000	312,000	0	305,000	126.42	405.26
Interest	0	0	0	0	0		
Management and service fees	10,779	10,250	13,014	15,935	18,080	5.16	-16.16
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	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		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	490,779	222,250	325,014	15,935	323,080	120.82	355.03
Securities gains (losses)	0	0	0	0	0		
Other operating income	3,697	3,607	4,958	4,214	3,592	2.50	35.52
Total operating income	494,476	225,857	329,972	20,149	326,672	118.93	347.15
Operating Expenses							
Personnel expenses	21,421	20,343	26,723	24,855	28,258	5.30	9.99
Interest expense	27,151	27,101	36,143	29,041	20,200	0.18	79.86
Other expenses	2,998	2,775	3,751	3,723	4,407	8.04	-21.21
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	51,570	50,219	66,617	57,619	52,865	2.69	34.38
Income (loss) before taxes	422,854	173,905	260,825	-33,648	276,497	143.15	485.61
Applicable income taxes (credit)	-10,552	-8,390	-10,487	-6,767	-5,876		
Extraordinary items							
Income before undistributed income of subsidiaries	433,406	182,295	271,312	-26,881	282,373	137.75	447.10
Equity in undistributed income of subsidiaries	-212,642	107,434	143,672	224,734	30,723		
Bank subsidiaries	-212,642	107,434	143,672	224,734	30,723		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	220,764	289,729	414,984	197,853	313,096	-23.80	12.36
Memoranda							
Bank net income	267,358	319,434	455,672	224,734	335,723	-16.30	25.96
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,862,010	88.64	3,415,657	88.92	3,465,136	91.93	3,289,217	3,110,643	-16.21	0.96
Common and preferred stock	2,860,693	88.60	3,414,776	88.90	3,465,136	91.93	3,288,252	3,104,660	-16.23	0.91
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,317	0.04	881	0.02	0	0	965	5,983	49.49	
Investment in nonbank subsidiaries	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		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	90,605	2.81	121,618	3.17	120,777	3.20	104,274	60,572	-25.50	40.18
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	238,342	7.38	290,176	7.55	164,211	4.36	289,760	204,588	-17.86	69.33
Cash and due from unrelated depository institution	3	0	2	0	1	0	1	1	50.00	200.00
Premises, furnishings, fixtures and equipment	1,463	0.05	1,796	0.05	1,706	0.05	2,129	2,542	-18.54	91.74
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	36,352	1.13	11,838	0.31	17,559	0.47	32,778	33,929	207.08	184.82
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,228,775	100.00	3,841,087	100.00	3,769,390	100.00	3,718,159	3,412,275	-15.94	5.73
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	313	294		
Borrowings with maturity over 1 year	397,207	12.30	396,403	10.32	396,600	10.52	397,625	397,202	0.20	0.93
Subordinated notes and debentures	300,000	9.29	300,000	7.81	300,000	7.96	300,000	0	0.00	
Other liabilities	50,582	1.57	48,011	1.25	34,437	0.91	37,209	34,000	5.36	37.84
Balance due to subsidiaries and related institutions	0	0	0	0	592	0.02	0	0		
Total liabilities	747,789	23.16	744,414	19.38	731,629	19.41	735,147	431,496	0.45	73.80
Equity Capital	2,480,986	76.84	3,096,673	80.62	3,037,761	80.59	2,983,012	2,980,779	-19.88	-5.43
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	776	0.02	900	0.02	856	0.02	931	951	-13.78	-27.34
Common surplus	381,411	11.81	885,873	23.06	707,503	18.77	1,017,518	1,083,920	-56.95	-74.45
Retained earnings	2,506,540	77.63	2,239,962	58.32	2,345,342	62.22	2,013,715	1,927,735	11.90	132.72
Accumulated other comprehensive income	-407,741	-12.63	-30,062	-0.78	-15,940	-0.42	-49,152	-31,827		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,228,775	100.00	3,841,087	100.00	3,769,390	100.00	3,718,159	3,412,275	-15.94	5.73
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	592	0.02	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	10.61	11.02	53	12.36	12.52	56	13.29	11.94	67	6.90	7.29	42	10.63	9.68	65
Bank net income / Average equity investment in banks	11.30	11.60	53	12.50	12.35	59	13.33	11.80	67	7.32	7.45	44	10.89	10.51	59
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	121.11	98.76	97	110.25	96.45	92	109.80	96.79	88	113.59	88.16	89	107.23	82.22	77
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	30.14	18.39	81	24.04	16.51	78	24.08	16.81	77	24.64	20.06	72	14.48	20.43	59
Total debt / Equity capital	28.10	12.61	83	22.49	11.37	81	22.93	11.71	81	23.40	14.41	78	13.34	14.31	66
Total debt + notes payable to subs that issued TPS / Equity capital	28.10	14.76	82	22.49	13.41	79	22.93	13.63	80	23.40	16.67	76	13.34	16.36	62
Total debt + Loans guaranteed for affiliate / Equity capital	28.10	12.68	83	22.49	11.46	81	22.93	11.77	81	23.40	14.68	78	13.34	14.56	65
Total debt / Equity capital – excess over fair value	28.10	12.75	83	22.49	11.47	81	22.93	11.81	80	23.40	14.52	77	13.34	14.51	66
Long-term debt / Equity capital	28.10	11.91	84	22.49	10.65	82	22.93	10.95	83	23.39	13.56	79	13.33	13.04	66
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0.01	0.77	76	0.01	1.02	74
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0.02	0.06	86	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	96.28	39.59	90	84.39	40.69	84	84.44	39.86	84	77.32	34.67	87	52.08	28.44	73
Double Leverage															
Equity investment in subs / Equity capital	115.30	104.01	88	110.27	103.15	82	114.07	103.22	90	110.23	102.81	87	104.16	103.22	57
Total investment in subs / Equity capital	115.36	109.29	78	110.30	108.29	73	114.07	108.40	80	110.26	110.16	73	104.36	111.07	43
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)	1.29	0.39	84	0.82	0.27	82	1.03	0.29	86	1.54	0.47	87	0.40	0.36	56
Equity investment in subs – equity cap / Net income-div (X)	1.77	1.15	68	1.05	0.85	70	1.29	1.05	70	2.78	1.82	77	0.54	1.22	34
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	464.96	130.36	96	214.76	152.56	75	235.80	152.85	82	28.77	136.59	3	257.08	177.68	79
Cash from ops + noncash items + op expense / Op expense + dividend	474.03	118.32	95	249.21	155.61	84	251.80	154.48	85	52.91	147.24	7	268.10	190.27	79
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	176.89	105.80	83	108.98	94.59	67	26.27	98.54	10	169.49	134.08	75	156.92	116.34	80
Pretax operating income + interest expense / Interest expense	1,657.42	1,565.66	70	741.69	1,645.53	33	821.65	1,835.33	33	-15.86	2,016.32	2	1,468.80	1,968.54	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,657.42	1,454.22	68	741.69	1,896.20	33	821.65	1,770.77	34	-15.86	1,539.23	2	1,468.80	1,632.83	58
Dividends + interest from subsidiaries / Interest expense + dividends	553.52	150.57	94	234.04	174.48	72	261.09	174.12	76	0	150.43	0	295.01	210.80	78
Fees + other income from subsidiaries / Salary + other expenses	44.14	10.18	85	44.34	12.03	83	42.71	11.92	83	55.76	13.95	84	55.35	16.52	81
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79		700.99	47.61	95		35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.09	3.60	74	6.69	3.29	77	3.89	3.44	58	7.50	3.85	76	6.05	2.64	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	13.74	70.90	8	34.82	69.90	25	30.72	66.37	20		81.10		29.46	57.84	26
Dividends declared / Net income	26.98	31.93	37	21.91	27.22	40	20.09	28.27	32	44.51	42.29	55	26.57	33.08	34
Net income – dividends / Average equity	7.75	7.51	57	9.65	9.25	62	10.62	8.62	74	3.83	4.14	45	7.80	6.46	68
Percent of Dividends Paid															
Dividends from bank subsidiaries	805.82	133.26	97	333.96	160.45	83	374.29	155.92	88	0	132.17	7	366.65	178.13	87
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	805.82	183.35	95	333.96	213.42	78	374.29	203.53	85	0	174.85	2	366.65	260.40	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	179.53	43.79	99	66.37	43.30	68	68.47	45.96	69	0	60.28	4	90.85	66.55	75
Interest income from bank subsidiaries	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	4.03	0.95	87	3.21	0.87	83	2.86	0.88	84	7.09	1.47	85	5.39	1.55	83
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	183.57	52.71	97	69.58	48.70	72	71.33	51.33	70	7.09	62.88	8	96.23	69.36	75
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.07	67.73	57	93.86	72.55	47	94.55	74.16	46	0	69.76	8	93.37	67.32	50
Interest income from bank subsidiaries	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	2.18	1.25	82	4.54	1.64	83	3.94	1.44	83	79.09	1.87	99	5.53	1.81	83
Other income from bank subsidiaries	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.25	81.70	55	98.40	82.68	57	98.50	83.13	52	79.09	82.20	24	98.90	78.80	59
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		284.57			152.66			158.10		0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11