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

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BHC Name SYNCHRONY FINANCIAL

City/State STAMFORD, CT

Bank Holding Company Information

Federal Reserve District: 3
Consolidated Assets ($000): 100,766,000
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:

SYNCHRONY FINANCIAL
777 LONG RIDGE ROAD

STAMFORD, CT 06902

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	96,833,667	93,904,000	94,101,500	97,717,500	105,690,000
Net income ($000)	2,439,000	3,408,000	4,221,000	1,385,000	3,747,000
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	11.33	2.79	99	10.15	2.65	99	10.32	2.60	99	11.01	2.77	99	12.25	3.01	99
+ Non-interest income	0.45	0.94	24	0.32	1.09	9	0.30	1.04	8	0.37	1.21	10	0.34	1.32	8
– Overhead expense	4.39	2.18	96	4.03	2.21	96	4.21	2.17	96	4.15	2.57	89	4.02	2.69	88
– Provision for credit losses	2.99	0.10	99	0.23	-0.12	98	0.77	-0.09	99	5.43	0.51	99	3.95	0.15	99
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	8	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	6	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	4.44	1.46	98	6.33	1.76	98	5.85	1.66	98	1.84	1.04	90	4.62	1.56	99
Net operating income	3.36	1.10	98	4.84	1.34	98	4.49	1.26	98	1.42	0.81	91	3.55	1.19	99
Net income	3.36	1.10	98	4.84	1.34	98	4.49	1.26	98	1.42	0.82	90	3.55	1.19	99
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	12.27	3.36	99	10.91	3.12	99	11.05	3.06	99	12.27	3.55	99	14.26	4.41	99
Interest expense	1.23	0.35	96	1.11	0.26	96	1.06	0.25	96	1.64	0.52	96	2.14	1.08	92
Net interest income (tax equivalent)	11.04	3.01	99	9.80	2.85	99	9.99	2.80	99	10.62	3.01	99	12.12	3.33	99
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	2.81	0.09	99	3.11	0.12	99	2.92	0.11	99	4.58	0.27	99	5.68	0.21	99
Earnings coverage of net loan and lease losses (X)	3.07	36.38	21	2.54	26.30	15	2.70	39.72	11	1.94	22.91	11	1.81	24.40	9
Allowance for loan and lease losses / Total loans and leases not held-for-sale	10.58	1.17	99	11.28	1.32	99	10.76	1.23	99	12.54	1.58	99	6.47	0.83	99
Allowance for loan and lease losses / Total loans and leases	10.58	1.15	99	10.79	1.30	99	10.21	1.20	99	12.54	1.55	99	6.41	0.81	99
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.01	0.39	1	0.01	0.58	1	0.01	0.49	1	0.01	0.71	1	0.02	0.57	3
30–89 days past due loans and leases / Total loans and leases	1.85	0.33	94	1.33	0.29	94	1.40	0.32	94	1.67	0.39	96	2.30	0.43	96
Liquidity and Funding															
Net noncore funding dependence	23.45	5.89	90	20.80	-3.31	92	25.79	-2.33	95	23.77	3.20	89	27.12	14.45	82
Net short-term noncore funding dependence	-0.45	0.87	36	2.67	-9.17	87	6.30	-7.71	91	1.92	-4.76	73	-0.72	3.38	29
Net loans and leases / Total assets	76.33	63.09	82	77.47	58.81	89	79.81	58.67	93	74.63	61.58	85	78.01	63.77	88
Capitalization															
Tier 1 leverage ratio	13.19	9.22	97	15.51	9.07	98	14.74	8.98	98	13.98	9.13	97	12.56	9.76	92
Holding company equity capital / Total assets	12.91	9.68	92	15.16	10.79	93	14.26	10.71	92	13.24	11.16	79	14.39	12.43	76
Total equity capital (including minority interest) / Total assets	12.91	9.81	92	15.16	10.91	93	14.26	10.82	91	13.24	11.29	79	14.39	12.57	76
Common equity tier 1 capital / Total risk-weighted assets	14.33	11.79	84	17.06	12.64	90	15.62	12.42	87	15.88	12.38	88	14.12	12.17	81
Net loans and leases / Equity capital (X)	5.91	6.64	36	5.11	5.47	43	5.60	5.53	51	5.64	5.58	52	5.42	5.21	57
Cash dividends / Net income	14.88	31.93	21	12.09	27.22	21	12.84	28.27	20	40.58	42.30	48	15.51	33.12	18
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	9.60	6.04	70	-3.89	9.51	6	-0.21	10.50	11	-8.47	16.68	0	-1.84	9.26	8
Equity capital	-6.63	-3.83	47	15.18	7.52	84	7.51	7.46	64	-15.82	6.99	3	2.79	10.49	22
Net loans and leases	7.98	14.48	35	4.16	-0.66	78	6.71	3.36	67	-12.44	9.07	2	-5.01	9.10	1
Noncore funding	20.64	36.20	52	-17.48	-21.64	59	-4.50	-14.79	70	-16.42	-12.18	47	-15.17	6.59	20
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	5.37	0.55	91	5.49	0.57	92	5.90	0.77	90	6.62	1.02	88
Long-term debt / Equity capital	49.72	11.91	90	35.70	10.65	88	41.89	10.95	90	45.03	13.56	87	42.82	13.04	85
Equity investment in subsidiaries / Equity capital	102.63	104.01	49	101.02	103.15	42	101	103.22	44	96.09	102.81	13	94.84	103.22	10
Cash from ops + noncash items + op expense / Op expense + dividends	445.39	118.32	94	243.29	155.61	82	305.92	154.48	91	179.17	147.24	71	452.02	190.27	94

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	9,014,000	7,923,000	10,697,000	12,305,000	14,847,000	13.77	-8.29
Income from lease financing receivables	3,000	2,000	3,000	0	0	50.00	
Fully taxable income on loans and leases	9,017,000	7,925,000	10,700,000	12,305,000	14,847,000	13.78	-8.26
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	9,017,000	7,925,000	10,700,000	12,305,000	14,847,000	13.78	-8.26
Investment interest income (tax equivalent)	46,000	22,000	30,000	70,000	148,000	109.09	4.22
Interest on balances due from depository institutions	87,000	10,000	14,000	47,000	237,000	770.00	1.79
Interest income on other earning assets	0	0	0	0	4,000		-100.00
Total interest income (tax equivalent)	9,150,000	7,957,000	10,744,000	12,422,000	15,236,000	14.99	-8.12
Interest on time deposits of $250K or more	31,000	37,000	45,000	109,000	170,000	-16.22	-41.49
Interest on time deposits < $250K	253,000	296,000	374,000	725,000	913,000	-14.53	-34.83
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	275,000	117,000	158,000	259,000	472,000	135.04	62.73
Interest on other borrowings and trading liabilities	360,000	359,000	455,000	572,000	735,000	0.28	-11.25
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	919,000	809,000	1,032,000	1,665,000	2,290,000	13.60	-9.53
Net interest income (tax equivalent)	8,231,000	7,148,000	9,712,000	10,757,000	12,946,000	15.15	-7.96
Non-interest income	324,000	225,000	282,000	363,000	359,000	44.00	42.89
Adjusted operating income (tax equivalent)	8,555,000	7,373,000	9,994,000	11,120,000	13,305,000	16.03	-6.70
Overhead expense	3,186,000	2,841,000	3,963,000	4,055,000	4,246,000	12.14	14.75
Provision for credit losses	2,174,000	165,000	726,000	5,310,000	4,180,000		-44.85
Securities gains (losses)	0	0	-1,000	0	0		
Other tax equivalent adjustments	0	0	-1,000	0	0		-100.00
Pretax net operating income (tax equivalent)	3,221,000	4,456,000	5,503,000	1,797,000	4,887,000	-27.72	31.47
Applicable income taxes	782,000	1,048,000	1,282,000	412,000	1,140,000	-25.38	-13.06
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	782,000	1,048,000	1,282,000	412,000	1,140,000	-25.38	-13.06
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	2,439,000	3,408,000	4,221,000	1,385,000	3,747,000	-28.43	57.30
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	2,439,000	3,408,000	4,221,000	1,385,000	3,747,000	-28.43	57.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest	2,439,000	3,408,000	4,221,000	1,385,000	3,747,000	-28.43	57.30
Investment securities income (tax equivalent)	46,000	22,000	30,000	70,000	148,000	109.09	4.22
US Treasury and agency securities (excluding mortgage-backed securities)	22,000	3,000	4,000	24,000	73,000	633.33	-2.16
Mortgage-backed securities	10,000	8,000	11,000	12,000	23,000	25.00	-49.29
All other securities	14,000	11,000	15,000	34,000	52,000	27.27	623.51
Cash dividends declared	363,000	412,000	542,000	562,000	581,000	-11.89	10.53
Common	331,000	380,000	500,000	520,000	581,000	-12.89	0.79
Preferred	32,000	32,000	42,000	42,000	0	0.00	

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)	12.60	3.12	99	11.30	2.90	99	11.42	2.85	99	12.71	3.27	99	14.42	4	99
Less: Interest expense	1.27	0.33	98	1.15	0.24	98	1.10	0.23	98	1.70	0.48	96	2.17	0.98	93
Equals: Net interest income (tax equivalent)	11.33	2.79	99	10.15	2.65	99	10.32	2.60	99	11.01	2.77	99	12.25	3.01	99
Plus: Non-interest income	0.45	0.94	24	0.32	1.09	9	0.30	1.04	8	0.37	1.21	10	0.34	1.32	8
Equals: adjusted operating income (tax equivalent)	11.78	3.77	99	10.47	3.80	98	10.62	3.70	99	11.38	4.04	98	12.59	4.41	99
Less: Overhead expense	4.39	2.18	96	4.03	2.21	96	4.21	2.17	96	4.15	2.57	89	4.02	2.69	88
Less: Provision for credit losses	2.99	0.10	99	0.23	-0.12	98	0.77	-0.09	99	5.43	0.51	99	3.95	0.15	99
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	7	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	6	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	4.44	1.46	98	6.33	1.76	98	5.85	1.66	98	1.84	1.04	90	4.62	1.56	99
Less: Applicable income taxes (tax equivalent)	1.08	0.34	98	1.49	0.41	98	1.36	0.38	98	0.42	0.23	88	1.08	0.36	98
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	3.36	1.10	98	4.84	1.34	98	4.49	1.26	98	1.42	0.81	91	3.55	1.19	99
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	3.36	1.10	98	4.84	1.34	98	4.49	1.26	98	1.42	0.82	90	3.55	1.19	99
Memo: Net income (last four quarters)	3.38	1.10	98	4.39	1.30	98	4.49	1.26	98	1.42	0.82	90	3.55	1.19	99
Net income–BHC and noncontrolling (minority) interest	3.36	1.11	98	4.84	1.35	98	4.49	1.27	98	1.42	0.83	89	3.55	1.20	99
Margin Analysis															
Average earning assets / Average assets	102.67	92.93	99	103.56	93.09	99	103.31	93.08	99	103.61	92.32	99	101.09	91.05	99
Average interest-bearing funds / Average assets	80.55	60.58	93	80.33	61.98	92	80.38	61.99	92	82.60	64.06	95	81.56	65.57	92
Interest income (tax equivalent) / Average earning assets	12.27	3.36	99	10.91	3.12	99	11.05	3.06	99	12.27	3.55	99	14.26	4.41	99
Interest expense / Average earning assets	1.23	0.35	96	1.11	0.26	96	1.06	0.25	96	1.64	0.52	96	2.14	1.08	92
Net interest income (tax equivalent) / Average earning assets	11.04	3.01	99	9.80	2.85	99	9.99	2.80	99	10.62	3.01	99	12.12	3.33	99
Yield or Cost															
Total loans and leases (tax equivalent)	14.42	4.24	99	13.55	4.07	99	13.56	4.01	99	15.35	4.27	99	16.86	5.09	99
Interest-bearing bank balances	1.29	0.79	94	0.12	0.13	36	0.14	0.14	52	0.41	0.27	85	2.50	2.04	76
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	12.27	3.33	99	10.91	3.09	99	11.05	3.04	99	12.27	3.51	99	14.26	4.36	99
Investment securities (tax equivalent)	1.05	1.96	1	0.44	1.77	1	0.47	1.77	1	0.82	2.25	0	2.07	2.76	0
US Treasury and agency securities (excluding mortgage-backed securities)	0.97	1.38	20	0.15	1.23	6	0.16	1.14	5	0.54	1.75	5	2.15	2.32	42
Mortgage-backed securities	2.56	1.87	93	1.51	1.55	49	1.62	1.57	58	1.38	2.05	4	2.09	2.61	4
All other securities	1.28	2.89	7	0.59	2.85	2	0.60	2.81	1	1.35	3.24	4	2.31	4.06	8
Interest-bearing deposits	1.16	0.35	96	0.98	0.22	97	0.95	0.21	96	1.71	0.53	98	2.40	1.10	98
Time deposits of $250K or more	0.94	0.61	83	1.06	0.70	83	1	0.66	82	1.64	1.42	70	2.36	1.96	84
Time deposits < $250K	1.37	0.58	92	1.68	0.67	98	1.59	0.62	96	2.37	1.36	98	2.60	1.82	95
Other domestic deposits	1.03	0.31	95	0.47	0.16	96	0.47	0.15	96	0.98	0.36	95	2.11	0.93	96
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.88			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	3.44	1.55	96	3.32	1.29	94	3.23	1.27	93	3.39	1.50	95	3.41	2.38	88
All interest-bearing funds	1.57	0.54	97	1.43	0.38	98	1.36	0.37	98	2.06	0.74	97	2.66	1.49	90

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	324,000	225,000	282,000	363,000	359,000
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	58,000	49,000	65,000	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	120,000	-1,000	-1,000	8,000	0
Other non-interest income	146,000	177,000	218,000	355,000	359,000
Total overhead expenses	3,186,000	2,841,000	3,963,000	4,055,000	4,246,000
Personnel expense	1,379,000	1,261,000	1,741,000	1,626,000	1,673,000
Net occupancy expense	122,000	91,000	117,000	187,000	159,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	277,000	245,000	383,000	347,000	297,000
Other operating expenses	1,408,000	1,244,000	1,722,000	1,895,000	2,117,000
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	25,820	24,253	24,859	24,904	26,924
Average personnel expense per employee	53.41	51.99	70.03	65.29	62.14
Average assets per employee	3,750.34	3,871.85	3,785.41	3,923.77	3,925.49

	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	37.24	58.02	3	38.53	58.85	2	39.66	59.28	3	36.47	62.28	1	31.91	61.29	0
Percent of Average Assets															
Total overhead expense	4.39	2.18	96	4.03	2.21	96	4.21	2.17	96	4.15	2.57	89	4.02	2.69	88
Personnel expense	1.90	1.20	92	1.79	1.23	90	1.85	1.21	93	1.66	1.30	84	1.58	1.41	66
Net occupancy expense	0.17	0.22	22	0.13	0.24	12	0.12	0.23	12	0.19	0.26	18	0.15	0.28	11
Other operating expenses	2.32	0.73	97	2.11	0.72	96	2.24	0.72	96	2.29	0.94	92	2.28	0.97	95
Overhead less non-interest income	3.94	1.22	99	3.71	1.08	99	3.91	1.10	99	3.78	1.25	96	3.68	1.32	99
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	37.24	57.55	3	38.53	58.34	2	39.65	58.83	3	36.47	61.82	1	31.91	60.64	0
Personnel expense	16.12	31.86	3	17.10	32.89	3	17.42	32.93	4	14.62	32.36	1	12.57	32.39	0
Net occupancy expense	1.43	5.98	4	1.23	6.26	2	1.17	6.23	2	1.68	6.58	2	1.20	6.52	1
Other operating expenses	19.70	19.14	57	20.20	18.68	62	21.06	19.18	65	20.16	22.28	52	18.14	21.20	37
Total non-interest income	3.79	24.10	1	3.05	28.20	0	2.82	27.67	0	3.26	28.83	1	2.70	29.23	1
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	0	3.30	1	0	3.25	1	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0.68	0.36	78	0.66	0.38	77	0.65	0.36	76	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.40	1.19	62	-0.01	3.64	2	-0.01	3.30	3	0.07	3.92	16	0	1.86	12
Other non-interest income	1.71	8.80	6	2.40	9.39	3	2.18	9.27	3	3.19	9.65	6	2.70	10.04	6
Overhead less non-interest income	33.45	32.79	45	35.48	29.67	63	36.83	30.52	68	33.20	31.93	50	29.21	31.06	37
Applicable income taxes / Pretax net operating income (tax equivalent)	24.28	21.50	77	23.52	21.49	70	23.30	21.18	75	22.93	18.63	78	23.33	20.56	74
Applicable income tax + TE / Pretax net operating income + TE	24.28	23.57	62	23.52	23.11	59	23.30	22.67	61	22.93	21.18	57	23.33	23.23	53

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	15,000	6,000	8,000	0	0	150.00	3505.77
Commercial and industrial loans	1,644,000	1,326,000	1,309,000	1,186,000	1,148,000	23.98	24.14
Loans to individuals	84,198,000	78,353,000	83,665,000	80,581,000	86,115,000	7.46	12.23
Loans to depository institutions and acceptances of other banks	2,000	1,000	1,000	1,000	1,000	100.00	173.97
Agricultural loans	0	0	0	0	0		
Other loans and leases	153,000	152,000	118,000	104,000	116,000	0.66	70.12
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	86,012,000	79,838,000	85,101,000	81,872,000	87,380,000	7.73	12.52
Less: Allowance for loan and lease losses	9,102,000	8,615,000	8,688,000	10,265,000	5,603,000	5.65	69.80
Net loans and leases	76,910,000	71,223,000	76,413,000	71,607,000	81,777,000	7.98	8.20
Debt securities that reprice or mature in over 1 year	1,649,000	1,963,000	1,851,000	3,371,000	1,587,000	-16.00	-2.55
Mutual funds and equity securities	1,040,000	50,000	303,000	64,000	78,000	1980.00	1484.88
Subtotal	79,599,000	73,236,000	78,567,000	75,042,000	83,442,000	8.69	9.28
Interest-bearing bank balances	10,650,000	8,434,000	6,914,000	10,119,000	10,050,000	26.27	-14.65
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,433,000	3,481,000	3,432,000	4,098,000	5,672,000	-1.38	55.36
Trading assets	0	0	0	0	0		
Total earning assets	93,682,000	85,151,000	88,913,000	89,259,000	99,164,000	10.02	7.03
Non-interest-bearing cash and due from depository institutions	1,385,000	1,432,000	1,484,000	1,438,000	1,187,000	-3.28	44.37
Premises, fixed assets, and leases	219,000	251,000	244,000	265,000	382,000	-12.75	-4.39
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	22,000	114,000	142,000	73,000	47,000	-80.70	
Intangible and other assets	5,458,000	4,989,000	4,965,000	4,913,000	4,046,000	9.40	42.38
Total assets	100,766,000	91,937,000	95,748,000	95,948,000	104,826,000	9.60	8.88
Quarterly average assets	98,789,000	91,925,000	94,694,000	95,931,000	106,078,000	7.47	8.42
Average loans and leases (YTD)	83,399,000	77,964,333	78,919,000	80,145,500	88,074,500	6.97	12.23
Memoranda							
Loans held-for-sale	0	3,450,000	4,361,000	5,000	720,000	-100.00	
Loans not held-for-sale	86,012,000	76,388,000	80,740,000	81,867,000	86,660,000	12.60	12.52
Real estate loans secured by 1–4 family	0	0	0	0	0		-100.00
Commercial real estate loans	15,000	6,000	8,000	0	0	150.00	6537.17
Construction and land development	15,000	6,000	8,000	0	0	150.00	
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		-100.00
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	6,122,000	5,494,000	5,586,000	7,533,000	7,337,000	11.43	54.31
U.S. Treasury securities	3,702,000	2,523,000	2,220,000	3,926,000	3,817,000	46.73	59.22
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	10,000	33,000	13,000	39,000	45,000	-69.70	-77.19
Mortgage-backed securities	435,000	664,000	607,000	842,000	1,026,000	-34.49	-66.58
Asset-backed securities	928,000	2,210,000	2,429,000	2,662,000	2,371,000	-58.01	301.62
Other debt securities	7,000	14,000	14,000	0	0	-50.00	2339.02
Mutual funds and equity securities	1,040,000	50,000	303,000	64,000	78,000	1980.00	1484.88
Available-for-sale securities	5,082,000	5,444,000	5,283,000	7,469,000	7,259,000	-6.65	28.09
U.S. Treasury securities	3,702,000	2,523,000	2,220,000	3,926,000	3,817,000	46.73	59.22
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	10,000	33,000	13,000	39,000	45,000	-69.70	-77.19
Mortgage-backed securities	435,000	664,000	607,000	842,000	1,026,000	-34.49	-66.58
Asset-backed securities	928,000	2,210,000	2,429,000	2,662,000	2,371,000	-58.01	301.62
Other debt securities	7,000	14,000	14,000	0	0	-50.00	2339.02
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-140,000	17,000	6,000	33,000	-1,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,128,000	196,000	433,000	278,000	413,000	475.51	173.11

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	0	0	0	0	0		
NOW, ATS and transaction accounts	1,258,000	1,166,000	1,169,000	1,156,000	571,000	7.89	3454.68
Time deposits less brokered deposits < $250K	13,333,000	11,192,000	11,003,000	15,998,000	23,236,000	19.13	-16.69
MMDA and other savings accounts	35,063,000	33,303,000	33,685,000	29,089,000	22,588,000	5.28	70.85
Other non-interest-bearing deposits	374,000	357,000	361,000	317,000	282,000	4.76	68.23
Core deposits	50,028,000	46,018,000	46,218,000	46,560,000	46,677,000	8.71	36.01
Time deposits of $250K or more	4,826,000	3,988,000	3,955,000	5,595,000	7,583,000	21.01	-0.03
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,890,000	4,021,000	4,606,000	4,823,000	4,206,000	-28.13	-20.98
Other borrowings w/remaining maturity over 1 year	11,431,000	8,739,000	9,901,000	10,952,000	15,660,000	30.80	-29.62
Brokered deposits < $250K	13,602,000	10,399,000	12,148,000	10,682,000	10,899,000	30.80	5.91
Noncore funding	32,749,000	27,147,000	30,610,000	32,052,000	38,348,000	20.64	-12.83
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	4,977,000	4,836,000	5,265,000	4,635,000	4,713,000	2.92	31.22
Total liabilities	87,754,000	78,001,000	82,093,000	83,247,000	89,738,000	12.50	12.29
Equity Capital							
Perpetual preferred stock (including surplus)	734,000	734,000	734,000	734,000	734,000	0.00	
Common stock	1,000	1,000	1,000	1,000	1,000	0.00	19.90
Common surplus	9,685,000	9,649,000	9,669,000	9,570,000	9,538,000	0.37	2.71
Retained earnings	16,252,000	13,562,000	14,245,000	10,621,000	12,117,000	19.83	148.40
Accumulated other comprehensive income	-187,000	-64,000	-68,000	-51,000	-58,000		
Other equity capital components	-13,473,000	-9,946,000	-10,926,000	-8,174,000	-7,244,000		
Total holding company equity capital	13,012,000	13,936,000	13,655,000	12,701,000	15,088,000	-6.63	-9.65
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	13,012,000	13,936,000	13,655,000	12,701,000	15,088,000	-6.63	-9.65
Total liabilities and capital	100,766,000	91,937,000	95,748,000	95,948,000	104,826,000	9.60	8.88
Memoranda							
Non-interest-bearing deposits	374,000	357,000	361,000	317,000	282,000	4.76	68.23
Interest-bearing deposits	68,082,000	60,048,000	61,960,000	62,520,000	64,877,000	13.38	25.54
Total deposits	68,456,000	60,405,000	62,321,000	62,837,000	65,159,000	13.33	25.71
Long-term debt that reprices within 1 year	1,800,000	2,175,000	3,475,000	1,300,000	2,200,000	-17.24	-52.30
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	13,655,000	12,701,000	12,701,000	15,088,000	14,678,000		
Accounting restatements	0	0	0	-2,276,000	0		
Net income	2,439,000	3,408,000	4,221,000	1,385,000	3,747,000		
Net sale of new perpetual preferred stock	0	0	0	0	734,000		
Net sale of new common stock	15,000	79,000	99,000	32,000	56,000		
Sale of treasury stock	4,000	66,000	70,000	11,000	55,000		
Less: Purchase of treasury stock	2,620,000	1,894,000	2,876,000	985,000	3,618,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	363,000	412,000	542,000	562,000	581,000		
Change in other comprehensive income	-118,000	-12,000	-18,000	8,000	17,000		
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	13,012,000	13,936,000	13,655,000	12,701,000	15,088,000		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0.01	39.88	1	0.01	36.06	0	0.01	36.25	0	0	36.22	0	0	37.78	0
Commercial and industrial loans	1.63	11.23	5	1.44	11.11	3	1.37	10.76	4	1.24	13.52	4	1.10	12.02	6
Loans to individuals	83.56	3.58	99	85.22	3.60	99	87.38	3.36	99	83.98	3.40	99	82.15	4.20	98
Loans to depository institutions and acceptances of other banks	0	0.02	71	0	0.02	69	0	0.02	71	0	0.03	67	0	0.04	62
Agricultural loans	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	0.15	4.52	7	0.17	4.26	5	0.12	4.47	5	0.11	4.63	3	0.11	5.01	3
Net loans and leases	76.33	63.09	82	77.47	58.81	89	79.81	58.67	93	74.63	61.58	85	78.01	63.77	88
Debt securities over 1 year	1.64	18.76	3	2.14	18.32	3	1.93	19.46	2	3.51	15.55	5	1.51	14.60	6
Mutual funds and equity securities	1.03	0.05	98	0.05	0.05	67	0.32	0.06	94	0.07	0.05	72	0.07	0.06	69
Subtotal	78.99	83.05	21	79.66	78.17	47	82.06	79.22	54	78.21	78.16	35	79.60	79.65	27
Interest-bearing bank balances	10.57	3.61	90	9.17	9.37	55	7.22	8.50	46	10.55	7.51	73	9.59	3.06	92
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	3.41	1.71	81	3.79	1.51	89	3.58	1.56	87	4.27	1.68	87	5.41	1.91	88
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	92.97	90.76	73	92.62	91.57	61	92.86	91.77	63	93.03	91.05	72	94.60	89.53	93
Non-interest cash and due from depository institutions	1.37	0.98	81	1.56	0.99	90	1.55	0.82	95	1.50	1.07	86	1.13	1.14	46
Other real estate owned	0	0.01	12	0	0.01	6	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	5.66	8.19	21	5.82	7.39	30	5.59	7.35	29	5.47	7.82	24	4.27	9.27	4
Memoranda															
Short-term investments	13.98	6.75	84	12.96	12.31	59	10.81	11.47	51	14.82	11.17	74	15	7.63	83
U.S. Treasury securities	3.67	1.98	78	2.74	1.18	79	2.32	1.47	75	4.09	0.84	88	3.64	1.03	84
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.01	1.69	18	0.04	1.70	21	0.01	1.73	17	0.04	1.69	23	0.04	1.34	24
Mortgage-backed securities	0.43	12.93	3	0.72	13.46	6	0.63	14.14	4	0.88	11.75	6	0.98	11.44	7
Asset-backed securities	0.92	0.85	66	2.40	0.47	90	2.54	0.50	89	2.77	0.32	93	2.26	0.28	93
Other debt securities	0.01	0.51	25	0.02	0.51	30	0.01	0.53	31	0	0.42	10	0	0.39	9
Loans held-for-sale	0	0.30	8	3.75	0.50	93	4.55	0.55	92	0.01	0.52	17	0.69	0.39	75
Loans held for investment	85.36	63.03	96	83.09	58.34	97	84.33	58.06	96	85.32	61.72	97	82.67	63.50	94
Real estate loans secured by 1–4 family	0	12.79	1	0	11.57	1	0	11.46	1	0	11.91	1	0	13.29	2
Revolving	0	1.52	3	0	1.44	2	0	1.42	2	0	1.66	3	0	2.07	3
Closed-end, secured by first liens	0	10.86	1	0	9.73	1	0	9.67	1	0	9.81	1	0	10.69	2
Closed-end, secured by junior liens	0	0.19	3	0	0.19	2	0	0.17	3	0	0.22	3	0	0.28	3
Commercial real estate loans	0.01	24.89	2	0.01	22.35	2	0.01	22.69	2	0	22.22	1	0	22.23	1
Construction and land development	0.01	3.92	4	0.01	3.40	3	0.01	3.34	3	0	3.40	3	0	3.44	3
Multifamily	0	3.87	1	0	3.32	1	0	3.57	1	0	3.12	1	0	3.01	2
Nonfarm nonresidential	0	15.73	1	0	14.65	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.02	62.29	1	0.01	60.51	0	0.01	61.05	0	0	57.15	0	0	57.46	0
Real estate loans secured by 1–4 family	0	20.65	1	0	20	1	0	19.86	1	0	19.43	1	0	20.75	2
Revolving	0	2.39	3	0	2.47	2	0	2.43	2	0	2.64	3	0	3.15	3
Closed-end	0	18.01	1	0	17.35	1	0	17.24	1	0	16.59	1	0	17.39	2
Commercial real estate loans	0.02	38.12	2	0.01	37.13	2	0.01	37.86	2	0	34.63	1	0	33.52	1
Construction and land development	0.02	6.10	4	0.01	5.69	3	0.01	5.65	3	0	5.26	3	0	5.09	3
1–4 family	0	1.40	4	0	1.19	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0.02	4.62	5	0.01	4.46	4	0.01	4.40	4	0	4.19	3	0	4.02	3
Multifamily	0	5.86	1	0	5.41	1	0	5.78	1	0	4.96	1	0	4.69	2
Nonfarm nonresidential	0	24.30	1	0	24.45	1	0	24.56	1	0	22.93	1	0	22.15	2
Owner-occupied	0	8.11	2	0	8.31	2	0	8.29	2	0	7.68	2	0	7.72	3
Other	0	15.95	1	0	15.83	1	0	15.94	1	0	14.95	1	0	14.34	2
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.04	69	0	0.03	67	0	0.04	71	0	0.06	65	0	0.11	61
Commercial and industrial loans	1.91	18.37	3	1.66	19.45	2	1.54	18.86	2	1.45	22.17	3	1.31	19.53	4
Loans to individuals	97.89	6.24	99	98.14	6.58	99	98.31	6.24	99	98.42	6.13	99	98.55	7.13	99
Credit card loans	94.47	0.53	99	94.87	0.51	99	95.17	0.53	99	95.83	0.65	99	96.21	0.81	99
Agricultural loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	0.18	8.16	6	0.19	8.42	4	0.14	8.75	3	0.13	9.09	2	0.13	9.85	3
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.07	411.16	0	0.03	383.43	0	0.04	391.81	0	0	381.27	0	0	391.26	0
Real estate loans secured by 1–4 family	0	133.66	1	0	124.74	1	0	126.06	1	0	125.03	1	0	138.18	1
Revolving	0	15.46	2	0	15.53	2	0	15.44	2	0	17.42	2	0	21.26	2
Closed-end	0	116.59	1	0	107.54	1	0	108.85	1	0	106.14	1	0	115.20	1
Commercial real estate loans	0.07	254.65	1	0.03	238.58	1	0.04	245.88	1	0	234.65	1	0	229.44	1
Construction and land development	0.07	39.81	3	0.03	36.07	3	0.04	35.95	3	0	35.62	2	0	34.95	2
1–4 family	0	9.02	4	0	7.44	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	0.07	30.27	4	0.03	28.34	3	0.04	28.11	3	0	28.16	2	0	27.32	2
Multifamily	0	40.47	1	0	35.29	1	0	38.66	1	0	32.74	1	0	31.04	2
Nonfarm nonresidential	0	161.09	1	0	156.30	1	0	158.05	1	0	155.06	1	0	152.10	2
Owner-occupied	0	53.43	2	0	52.63	1	0	52.99	1	0	52.37	2	0	53.07	3
Other	0	105.96	1	0	100.99	1	0	102.54	1	0	100.54	1	0	97.41	2
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.01	0.26	69	0	0.20	67	0	0.21	70	0	0.28	65	0.01	0.44	61
Commercial and industrial loans	8.06	115.08	2	6.42	116.17	2	6.42	114.45	2	5.62	139.91	3	6.15	122.02	4
Loans to individuals	412.86	35.47	98	379.34	36.56	97	410.12	34.55	97	381.79	37.47	98	461.30	43.51	98
Credit card loans	398.42	2.79	99	366.69	2.58	99	397.01	2.77	99	371.72	3.30	98	450.32	4.34	98
Agricultural loans	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	0.75	50.11	5	0.74	47.63	3	0.58	51.06	3	0.49	49.54	2	0.62	52.44	3
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.02	30.74	2	0.01	29.25	2	0.01	30.07	2	0	27.32	1	0	26.45	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.07	205.31	1	0.03	187.63	1	0.04	195.33	1	0	183.76	1	0	178.57	1
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.07	262.15	1	0.03	244.92	1	0.04	252.85	1	0	240.85	1	0	236.10	1

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	13.98	6.75	84	12.96	12.31	59	10.81	11.47	51	14.82	11.17	74	15	7.63	83
Liquid assets	16.05	23.63	33	14.20	29.12	12	11.72	29.03	11	17.01	26.22	24	15.34	22.44	34
Investment securities	6.08	20.98	4	5.98	20.37	7	5.83	21.63	6	7.85	17.85	11	7	16.99	8
Net loans and leases	76.33	63.09	82	77.47	58.81	89	79.81	58.67	93	74.63	61.58	85	78.01	63.77	88
Net loans, leases and standby letters of credit	76.33	63.92	81	77.47	59.61	89	79.81	59.49	93	74.63	62.48	84	78.01	64.84	87
Core deposits	49.65	74.28	8	50.05	75.52	7	48.27	75.71	8	48.53	70.67	11	44.53	63.09	16
Noncore funding	32.50	12.30	90	29.53	10.15	89	31.97	10.30	91	33.41	14.13	86	36.58	19.36	84
Time deposits of $250K or more	4.79	1.67	91	4.34	1.67	91	4.13	1.58	91	5.83	2.11	93	7.23	2.94	92
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.87	2.18	65	4.37	0.88	91	4.81	1	91	5.03	1.24	90	4.01	3.01	63
Earning assets that reprice within 1 year	40.47	35.71	60	42.63	38.80	59	45.17	37.37	70	43.03	39.38	55	42.42	39.29	58
Interest-bearing liabilities that reprice within 1 year	19.09	6.79	89	18.68	6.64	90	18.26	6.39	90	23.42	8.20	91	27.46	10.19	92
Long-term debt that reprices within 1 year	1.79	0.38	87	2.37	0.27	90	3.63	0.26	96	1.35	0.47	83	2.10	0.96	81
Net assets that reprice within 1 year	19.60	27.35	32	21.58	30.83	26	23.28	29.65	35	18.25	29.11	27	12.87	26.63	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	23.45	5.89	90	20.80	-3.31	92	25.79	-2.33	95	23.77	3.20	89	27.12	14.45	82
Net short-term noncore funding dependence	-0.45	0.87	36	2.67	-9.17	87	6.30	-7.71	91	1.92	-4.76	73	-0.72	3.38	29
Short-term investment / Short-term noncore funding	102.59	112.63	60	85.89	304.29	17	67.64	273.46	17	90.81	184.19	27	103.99	77.77	69
Liquid assets - short-term noncore funding / Nonliquid assets	2.89	24.05	21	-1.04	36.72	8	-4.82	36.68	5	0.84	28.18	11	1.08	16.97	20
Net loans and leases / Total deposits	112.35	79.04	94	117.91	73.05	96	122.61	72.79	96	113.96	79.43	92	125.50	90.31	91
Net loans and leases / Core deposits	153.73	86.19	97	154.77	78.83	96	165.33	78.25	97	153.80	88.34	95	175.20	103.93	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-10.05			0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.08	-19.27	96	0.12	1.06	31	0.04	-0.25	60	0.24	4.31	4	-0.01	1.36	10
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	83.01	71.92	64	99.09	84.59	69	94.58	83.77	57	99.15	87.23	70	98.94	85.40	72
U.S. Treasury securities	60.47	9.62	94	45.92	6.01	93	39.74	6.70	93	52.12	4.72	95	52.02	6.15	94
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.16	8.02	18	0.60	8.38	25	0.23	8.22	19	0.52	9.83	23	0.61	7.75	26
Mortgage-backed securities	7.11	62.34	3	12.09	66.09	4	10.87	66.54	3	11.18	66.64	3	13.98	67.43	5
Asset-backed securities	15.16	4.33	84	40.23	2.45	98	43.48	2.50	99	35.34	1.91	97	32.32	1.66	97
Other debt securities	0.11	3.02	32	0.25	3.01	38	0.25	3.08	36	0	3.01	9	0	2.94	9
Mutual funds and equity securities	16.99	0.27	98	0.91	0.29	83	5.42	0.29	97	0.85	0.35	78	1.06	0.40	82
Debt securities 1 year or less	56.08	9.28	98	63.36	8.18	97	61.44	7.78	97	54.40	10.55	96	77.31	11.86	96
Debt securities 1 to 5 years	19.86	20.14	60	23.13	17.39	66	22.11	18.25	63	33.08	17.03	84	7.05	17.94	33
Debt securities over 5 years	7.07	68.28	2	12.60	72.07	3	11.03	71.11	2	11.67	69.86	3	14.58	66.02	5
Pledged securities	18.43	31.26	33	3.57	33.37	12	7.75	32.26	16	3.69	35.67	10	5.63	30.57	13
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	18.20	-40.81	90	-36.66	64.27	5	-27.23	27.98	13	-9.57	183.32	8	21.36	26.69	56
Investment securities	11.43	11.76	59	-46.61	32.48	1	-25.85	31.36	3	2.67	23.62	21	6.64	11.75	52
Core deposits	8.71	4.57	72	-0.87	16.96	3	-0.73	16.94	4	-0.25	26.88	1	8.99	11.23	55
Noncore funding	20.64	36.20	52	-17.48	-21.64	59	-4.50	-14.79	70	-16.42	-12.18	47	-15.17	6.59	20

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)			430,907,000	413,163,000	419,358,000
Commit: Secured commercial real estate loans	5,000	14,000	12,000	20,000	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			430,660,000	412,919,000	419,141,000
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	22,000	22,000	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)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
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)							450.04	22.78	99	430.61	22.01	99	400.05	23.52	99
Standby letters of credit	0	0.66	1	0	0.66	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	0.08	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	0.02	0.18	63	0.02	0.18	61	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	0	44.74	1	0	47.31	1	0	46.30	1	0	48.62	0	0	68.47	1
Interest rate contracts	0	32.78	1	0	35.15	1	0	32.46	1	0	34.36	0	0	47.31	1
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	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0	23.04	4	0	20.27	4	0	20.49	4	0	20.83	3	0	28.86	3
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)							546.01	44.98	99	515.52	42.82	99	476.14	45.53	99

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	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
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
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	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
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)	0	0	0	0	0
Gross positive fair value	0	1,000	1,000	1,000	1,000
Held for trading	0	0	0	0	0
Non-traded	0	1,000	1,000	1,000	1,000
Current credit exposure on risk-based capital derivative contracts	0	1,000	1,000	1,000	1,000
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		93.95			94.10			94.17			94.10			93.44	
Foreign exchange contracts		3.10			3.22			3.47			3.49			3.20	
Equity, commodity, and other contracts		1.15			1.21			1.14			1.17			1.64	
Futures and forwards		9.12			12.59			11.16			14.05			13.49	
Written options		5.29			7.18			6.28			8.18			5.91	
Exchange-traded		0.14			0.11			0.12			0.14			0.15	
Over-the-counter		4.93			6.91			5.96			7.73			5.10	
Purchased options		4.14			3.41			3.27			3.42			4.42	
Exchange-traded		0.14			0.12			0.12			0.15			0.28	
Over-the-counter		3.58			3.01			2.87			2.86			3.35	
Swaps		77.96			71.71			74.26			68.76			69.75	
Held for trading		38.03			40.70			40.42			43.53			44.16	
Interest rate contracts		31.70			34.66			34.15			36.62			37.24	
Foreign exchange contracts		1.66			1.55			1.68			1.60			1.60	
Equity, commodity, and other contracts		0.57			0.61			0.60			0.68			0.83	
Non-traded		61.97			59.30			59.58			56.47			55.84	
Interest rate contracts		57.96			56.22			56.71			53.82			52.22	
Foreign exchange contracts		0.39			0.36			0.40			0.46			0.34	
Equity, commodity, and other contracts		0.10			0.11			0.09			0.10			0.13	
Derivative contracts (excluding futures and forex 14 days or less)		93.16			91.91			92.53			91.48			93.86	
One year or less		37.29			27.90			27.56			32.05			32.17	
Over 1 year to 5 years		22.61			29.78			27.01			27.06			30.45	
Over 5 years		26.09			29.19			29.89			29.56			28.09	
Gross negative fair value (absolute value)		2.48			1.18			0.98			1.55			0.83	
Gross positive fair value		2.55			1.59			1.34			2.23			1.19	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	2	0	0.05	3	0	0.04	2	0	0.07	1	0	0.06	2
Gross positive fair value (X)	0	0.10	1	0	0.06	4	0	0.05	4	0	0.09	2	0	0.07	4
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	4	0	0.01	12	0	0.01	13	0	0.02	10	0	0.01	16
Current credit exposure (X)	0	0.06	6	0	0.05	13	0	0.04	13	0	0.06	12	0	0.05	11
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	0.70	6	0	0.59	12	0	0.46	12	0	0.85	12	0	0.73	11

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	8,688,000	10,265,000	10,265,000	5,603,000	6,427,000
Gross losses	2,384,000	2,473,000	3,148,000	4,606,000	6,031,000
Write-downs, transfers to loans held-for-sale	0	1,000	7,000	0	34,000
Recoveries	624,000	657,000	844,000	938,000	1,027,000
Net losses	1,760,000	1,816,000	2,304,000	3,668,000	5,004,000
Provision for loan and lease losses	2,174,000	165,000	726,000	5,310,000	4,180,000
Adjustments	0	1,000	1,000	3,020,000	0
Ending balance	9,102,000	8,615,000	8,688,000	10,265,000	5,603,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	2.99	0.09	99	0.23	-0.12	98	0.77	-0.09	99	5.43	0.51	99	3.95	0.15	99
Provision for loan and lease losses / Average loans and leases	3.48	0.16	99	0.28	-0.21	97	0.92	-0.16	99	6.63	0.82	99	4.75	0.24	99
Provision for loan and lease losses / Net loan and lease losses	123.52	151.30	54	9.09	-65.12	66	31.51	-105.48	70	144.77	487.86	7	83.53	130.58	12
Allowance for loan and lease losses / Total loans and leases not held for sale	10.58	1.17	99	11.28	1.32	99	10.76	1.23	99	12.54	1.58	99	6.47	0.83	99
Allowance for loan and lease losses / Total loans and leases	10.58	1.15	99	10.79	1.30	99	10.21	1.20	99	12.54	1.55	99	6.41	0.81	99
Allowance for loan and lease losses / Net loans and leases losses (X)	3.88	38.64	9	3.56	17.40	6	3.77	21.39	6	2.80	11.58	8	1.12	8.03	2
Allowance for loan and lease losses / Nonaccrual assets	91,020	428.13	99	215,375	330.05	99	144,800	364.13	99	93,318.18	299.17	99	29,489.47	218.72	99
ALLL / 90+ days past due + nonaccrual loans and leases	738.80	320.87	90	1,071.52	271.93	96	922.29	287.08	94	893.39	244.34	97	297.08	151.73	87
Gross loan and lease losses / Average loans and leases	3.81	0.16	98	4.23	0.20	99	3.99	0.19	99	5.75	0.34	99	6.85	0.28	99
Recoveries / Average loans and leases	1	0.07	98	1.12	0.08	98	1.07	0.08	98	1.17	0.07	98	1.17	0.08	98
Net losses / Average loans and leases	2.81	0.09	99	3.11	0.12	99	2.92	0.11	99	4.58	0.27	99	5.68	0.21	99
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	89	0.01	0	90	0	0	44	0.04	0	96
Recoveries / Prior year-end losses	19.82	34.26	25	14.26	25.09	31	18.32	34.67	26	15.55	33.98	13	18.52	36.22	21
Earnings coverage of net loan and lease losses (X)	3.07	36.38	21	2.54	26.30	15	2.70	39.72	11	1.94	22.91	11	1.81	24.40	9
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	63	0	0.02	45	0	0.02	41		0.04			0.01	
Real estate loans secured by 1–4 family		-0.02			-0.01			-0.02			0.01			0.01	
Revolving		-0.06			-0.07			-0.07			0.01			0.02	
Closed-end		-0.01			-0.01			-0.01			0			0	
Commercial real estate loans	0	0	56	0	0.04	33	0	0.04	31		0.07			0.01	
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64		0			-0.01	
1–4 family	0	0	59	0	0	57	0	0	57		0			0	
Other	0	-0.01	71	0	0.01	63	0	0	64		0			-0.01	
Multifamily		0			0.01			0.01			0			0	
Nonfarm nonresidential		0			0.05			0.05			0.11			0.02	
Owner-occupied		0			0.01			0.01			0.02			0.01	
Other		0.01			0.04			0.04			0.08			0.01	
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	3.41	0.11	99	2.31	0.19	98	2.29	0.17	99	3.37	0.47	96	4.36	0.37	98
Loans to individuals	2.72	0.76	94	3.05	0.72	96	2.72	0.71	94	4.50	1.13	96	5.75	1.17	98
Credit card loans	2.74	1.94	72	3.11	2.27	78	2.76	1.84	77	4.58	2.92	84	5.83	3.11	87
Agricultural loans		0.02			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.87	0.13	92	0.88	0.09	96	0.85	0.10	94	0	0.15	25	1.72	0.15	96

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	1,587,000	1,065,000	1,194,000	1,370,000	2,006,000
90+ days past due loans and leases	1,222,000	800,000	936,000	1,138,000	1,867,000
Nonaccrual loans and leases	10,000	4,000	6,000	11,000	19,000
Total past due and nonaccrual loans and leases	2,819,000	1,869,000	2,136,000	2,519,000	3,892,000
Restructured 30–89 days past due	154,000	106,000	118,000	158,000	216,000
Restructured 90+ days past due	102,000	60,000	72,000	80,000	121,000
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	256,000	166,000	190,000	238,000	337,000
30–89 days past due loans held for sale	0	19,000	23,000	0	11,000
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	2,000
Total past due and nonaccrual loans held for sale	0	19,000	23,000	0	13,000
Restructured loans and leases in compliance	1,004,000	1,000,000	990,000	1,003,000	813,000
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	2,000	1,000	2,000	2,000	0
90+ days past due	0	0	1,000	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	2,000	1,000	3,000	2,000	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	1.85	0.33	94	1.33	0.29	94	1.40	0.32	94	1.67	0.39	96	2.30	0.43	96
90+ days past due loans and leases	1.42	0.10	96	1	0.09	94	1.10	0.10	96	1.39	0.12	96	2.14	0.15	96
Nonaccrual loans and leases	0.01	0.37	1	0.01	0.54	1	0.01	0.46	1	0.01	0.66	1	0.02	0.51	3
90+ days past due and nonaccrual loans and leases	1.43	0.52	90	1.01	0.68	80	1.11	0.62	84	1.40	0.85	85	2.16	0.71	93
30–89 days past due restructured	0.18	0.01	96	0.13	0.01	96	0.14	0.01	98	0.19	0.01	98	0.25	0.01	96
90+ days past due restructured	0.12	0.01	96	0.08	0	94	0.08	0	95	0.10	0.01	94	0.14	0.01	95
Nonaccrual restructured	0	0.09	3	0	0.12	2	0	0.10	2	0	0.13	3	0	0.14	4
30–89 days past due loans held for sale	0	0	40	0.02	0	93	0.03	0	91	0	0	38	0.01	0	91
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	83
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.85	0.33	94	1.34	0.29	94	1.41	0.32	94	1.68	0.40	96	2.30	0.43	96
90+ days past due assets	1.42	0.10	96	1	0.09	94	1.10	0.10	96	1.39	0.12	96	2.14	0.15	96
Nonaccrual assets	0.01	0.37	1	0.01	0.55	1	0.01	0.47	1	0.01	0.67	1	0.02	0.53	2
30+ days past due and nonaccrual assets	3.28	0.89	93	2.34	1	90	2.51	0.97	91	3.08	1.29	90	4.45	1.19	96
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.22	0.33	93	0.87	0.40	89	0.98	0.36	92	1.20	0.52	88	1.80	0.44	95
90+ days past due and nonaccrual assets + other real estate owned	1.22	0.35	93	0.87	0.42	89	0.98	0.37	92	1.20	0.55	88	1.80	0.48	95
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.26	0.38	92	1.27	0.48	92	1.24	0.41	93	1.30	0.60	90	1.12	0.53	92
Allowance for loan and lease losses	13.95	55.46	10	13.58	67.85	4	13.65	62.64	4	12.20	66.66	2	20.86	115.41	6
Equity capital + allowance for loan and lease losses	5.74	3.63	80	5.19	4.12	73	5.31	3.60	77	5.45	4.97	60	5.65	4.28	71
Tier 1 capital + allowance for loan and lease losses	5.74	3.90	76	5.10	4.89	61	5.23	4.30	70	5.26	6.05	46	6.26	5.65	64
Loans and leases + other real estate owned	1.48	0.61	90	1.47	0.82	87	1.39	0.71	89	1.53	0.97	83	1.34	0.85	84

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

Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0	0.23	2	0	0.25	3	0	0.26	2		0.39			0.38	
	90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15		0.16			0.16	
	Nonaccrual	0	0.41	1	0	0.60	1	0	0.52	1		0.76			0.46	
Commercial and industrial	30–89 days past due	2.31	0.29	97	1.36	0.24	96	1.91	0.24	98	1.52	0.23	98	3.05	0.31	98
	90+ days past due	1.34	0.06	97	0.68	0.02	99	0.99	0.04	97	0.84	0.03	97	1.48	0.05	98
	Nonaccrual	0	0.47	2	0	0.65	2	0	0.57	2	0	0.75	3	0	0.83	3
Individuals	30–89 days past due	1.84	0.83	87	1.33	0.60	87	1.40	0.63	84	1.68	0.83	88	2.28	0.83	89
	90+ days past due	1.43	0.10	98	1.01	0.08	95	1.10	0.09	95	1.40	0.14	96	2.15	0.17	97
	Nonaccrual	0.01	0.17	30	0.01	0.17	21	0.01	0.17	27	0.01	0.28	25	0.02	0.17	30
Depository institution loans	30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.09			0.11			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.51			0.70			0.49			0.67	
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	1.31	0.13	95	0.66	0.11	93	0.85	0.12	93	1.92	0.18	96	4.31	0.20	98
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due		0.39			0.36			0.46			0.65			0.67	
	90+ days past due		0.22			0.25			0.24			0.33			0.31	
	Nonaccrual		0.58			0.76			0.71			0.89			0.73	
Revolving	30–89 days past due		0.31			0.33			0.28			0.48			0.45	
	90+ days past due		0.02			0.03			0.02			0.03			0.05	
	Nonaccrual		0.86			1.05			1.18			1.13			1	
Closed-end	30–89 days past due		0.41			0.36			0.49			0.65			0.70	
	90+ days past due		0.25			0.27			0.26			0.38			0.35	
	Nonaccrual		0.57			0.71			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	0.13	4	0	0.16	4	0	0.15	3		0.26			0.18	
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28		0.02			0.03	
	Nonaccrual	0	0.29	1	0	0.48	1	0	0.38	2		0.62			0.23	
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17		0.28			0.28	
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38		0.01			0.02	
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15		0.41			0.20	
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30		0.03			0.06	
	90+ days past due	0	0	45	0	0	45	0	0	44		0			0	
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32		0.03			0.02	
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21		0.22			0.20	
	90+ days past due	0	0	38	0	0	40	0	0	41		0			0.01	
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18		0.35			0.17	
Multifamily	30–89 days past due		0.04			0.09			0.07			0.09			0.08	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.06			0.13			0.17			0.11			0.05	
Nonfarm non-residential	30–89 days past due		0.10			0.12			0.13			0.23			0.14	
	90+ days past due		0.01			0.01			0.01			0.02			0.03	
	Nonaccrual		0.36			0.58			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		0.12			0.20			0.17			0.27			0.16	
Other	30–89 days past due		0.05			0.07			0.08			0.14			0.07	
	90+ days past due		0			0.01			0			0.01			0.01	
	Nonaccrual		0.21			0.31			0.23			0.44			0.10	
Farmland	30–89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30–89 days past due	1.85	1.22	83	1.35	0.79	86	1.40	0.81	84	1.69	0.95	86	2.30	1.19	90
	90+ days past due	1.48	0.50	94	1.04	0.40	89	1.14	0.45	93	1.44	0.63	88	2.20	0.78	94
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0.01	0.05	77	0.01	0.11	71

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-3,787,000	-296,000	-1,256,000	1,397,000	2,296,000
Retained earnings	17,971,000	15,836,000	16,537,000	13,307,000	12,117,000
Accumulated other comprehensive income (AOCI)	-187,000	-64,000	-68,000	-51,000	-58,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	13,997,000	15,476,000	15,213,000	14,653,000	14,355,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,871,000	1,938,000	1,985,000	1,890,000	2,059,000
Accumulated other comprehensive income-related adjustments	-151,000	-42,000	-42,000	-30,000	-35,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	12,277,000	13,580,000	13,270,000	12,793,000	12,331,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	12,277,000	13,580,000	13,270,000	12,793,000	12,331,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	734,000	734,000	734,000	734,000	734,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	734,000	734,000	734,000	734,000	734,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	734,000	734,000	734,000	734,000	734,000
Tier 1 Capital	13,011,000	14,314,000	14,004,000	13,527,000	13,065,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	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	1,142,000	1,052,000	1,119,000	1,079,000	1,147,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,142,000	1,052,000	1,119,000	1,079,000	1,147,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,142,000	1,052,000	1,119,000	1,079,000	1,147,000
Exited advanced approach tier 2 capital					
Total capital	14,153,000	15,366,000	15,123,000	14,606,000	14,212,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	100,508,000	94,199,000	96,985,000	98,617,000	106,078,000
Less: Deductions from common equity tier 1 capital	1,871,000	1,938,000	1,985,000	1,890,000	2,059,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	98,637,000	92,261,000	95,000,000	96,727,000	104,019,000
Total risk-weighted assets	85,664,100	79,596,500	84,952,100	80,563,000	87,300,000
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	14.33	11.77	84	17.06	12.59	90	15.62	12.37	87	15.88	12.35	88	14.12	12.11	81
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	15.19	12.48	84	17.98	13.31	93	16.48	13.11	88	16.79	13.08	87	14.97	12.78	81
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	16.52	14.27	84	19.30	15.21	89	17.80	14.91	87	18.13	15.23	86	16.28	14.36	80
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	13.19	9.22	97	15.51	9.07	98	14.74	8.98	98	13.98	9.13	97	12.56	9.76	92
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	58,000	49,000	65,000	0	0	18.37	
Other insurance activities income	58,000	49,000	65,000	0	0	18.37	
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	5,000	6,000	6,000	5,000	4,000	-16.67	28.77

	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	0.68	0.36	78	0.66	0.38	77	0.65	0.36	76	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42		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	0.02	12.02	6	0.03	11.72	6	0.03	12	4	0.02	11.03	6	0.02	11.51	7
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	55,000	59,000	58,000	70,000	77,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	6,000	7,000	6,000	7,000	8,000
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	49,000	52,000	52,000	63,000	69,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	107,000	98,000	104,000	97,000	64,000
Total selected foreign assets	162,000	157,000	162,000	167,000	141,000
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	11.70	0.84	97	12.31	0.63	97	11.01	0.66	97	17.60	0.87	98	11.85	1.25	95
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		12.50	0.29	95
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases	-6.78	20.31	30	-11.94	-0.16	30	-17.14	6.83	22	-9.09	-2.40	40	-14.44	22.48	16
Total selected assets	3.18	21.10	53	1.95	3.36	54	-2.99	9.48	42	18.44	2.04	74	6.02	12.40	59
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	47,000	95,000	80,000	0	0	-50.53	
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	47,000	95,000	80,000	0	0	-50.53	
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	0.05	0.10	0.08	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	0.05	0.10	0.08	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	0	0	0		
Home equity lines	0	0	0		
Credit card receivables	94.42	94.75	95.08		
Auto loans and other consumer loans	3.42	3.27	3.14		
Commercial and industrial loans	1.91	1.66	1.54		
All other loans and leases	0.25	0.32	0.24		

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Total 30–89 days past due securitized assets	0	0	0		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Total 90+ days past due securitized assets	0	0	0		
Total past due securitized assets percent of securitized assets	0	0	0		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0		
Total net losses on securitized assets	0	0	0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	1.85	1.35	1.40		
Commercial and industrial loans	2.31	1.36	1.91		
All other loans and leases	1.49	0.94	1.18		
Total managed loans past due 30–89 days	1.84	1.33	1.40		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	1.48	1.04	1.14		
Commercial and industrial loans	1.34	0.68	0.99		
All other loans and leases	0	0	-0.03		
Total managed loans past due 90+ days	1.42	1	1.10		
Total Past Due Managed Assets	3.26	2.33	2.50		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	2.74	3.11	2.76		
Commercial and industrial loans	3.41	2.31	2.29		
All other loans and leases	2.11	1.16	1.35		
Net Losses on Managed Assets Percent of Total Managed Assets	2.73	3.03	2.70		

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	2,671,000	1,667,000	2,801,000	1,454,000	4,100,000	60.23	133.46
Dividends	2,550,000	1,500,000	2,600,000	1,325,000	3,900,000	70.00	145.19
Interest	37,000	17,000	22,000	37,000	86,000	117.65	35.64
Management and service fees	84,000	150,000	179,000	92,000	114,000	-44.00	9.33
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	291,000	183,000	192,000	126,000	431,000	59.02	-65.26
Dividends	251,000	147,000	147,000	51,000	309,000	70.75	-67.61
Interest	40,000	35,000	44,000	74,000	121,000	14.29	-36.14
Management and service fees	0	1,000	1,000	1,000	1,000	-100.00	
Other income	0	0	0	0	0		
Income from subsidiary holding companies		0	0				
Dividends		0	0				
Interest		0	0				
Management and service fees		0	0				
Other income		0	0				
Total income from subsidiaries	2,962,000	1,850,000	2,993,000	1,580,000	4,531,000	60.11	49.46
Securities gains (losses)	0	0	0	0	0		
Other operating income	3,000	1,000	2,000	2,000	37,000	200.00	-88.05
Total operating income	2,965,000	1,851,000	2,995,000	1,582,000	4,568,000	60.18	47.74
Operating Expenses							
Personnel expenses	55,000	115,000	135,000	42,000	70,000	-52.17	11.97
Interest expense	206,000	198,000	263,000	277,000	297,000	4.04	2.66
Other expenses	70,000	95,000	158,000	78,000	94,000	-26.32	41.62
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	331,000	408,000	556,000	397,000	461,000	-18.87	10.62
Income (loss) before taxes	2,637,000	1,498,000	2,586,000	1,210,000	4,110,000	76.03	54.42
Applicable income taxes (credit)	-41,000	-23,000	-26,000	-42,000	-19,000		
Extraordinary items							
Income before undistributed income of subsidiaries	2,678,000	1,521,000	2,612,000	1,252,000	4,129,000	76.07	52.73
Equity in undistributed income of subsidiaries	-239,000	1,887,000	1,609,000	133,000	-382,000		
Bank subsidiaries	-204,000	1,748,000	1,411,000	104,000	-672,000		
Nonbank subsidiaries	-35,000	139,000	198,000	29,000	290,000		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	2,439,000	3,408,000	4,221,000	1,385,000	3,747,000	-28.43	57.30
Memoranda							
Bank net income	2,346,000	3,248,000	4,011,000	1,429,000	3,228,000	-27.77	96.39
Nonbank net income	216,000	286,000	345,000	80,000	599,000	-24.48	-48.26
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	12,057,000	59.76	12,693,000	62.51	12,435,000	59.53	10,822,000	12,651,000	-5.01	12.38
Common and preferred stock	11,377,000	56.39	12,022,000	59.21	11,677,000	55.90	10,100,000	11,911,000	-5.37	11.62
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	500,000	2.48	500,000	2.46	500,000	2.39	500,000	500,000	0.00	66.67
Other receivables	180,000	0.89	171,000	0.84	258,000	1.24	222,000	240,000	5.26	-23.68
Investment in nonbank subsidiaries	4,270,000	21.16	3,949,000	19.45	4,164,000	19.93	4,759,000	5,345,000	8.13	-29.14
Common and preferred stock	1,385,000	6.86	1,464,000	7.21	1,522,000	7.29	1,540,000	1,835,000	-5.40	-29.65
Excess cost over fair value	592,000	2.93	592,000	2.92	592,000	2.83	564,000	564,000	0.00	4.93
Loans, advances, notes, and bonds	2,202,000	10.91	1,833,000	9.03	1,952,000	9.34	2,561,000	2,834,000	20.13	-35.69
Other receivables	91,000	0.45	60,000	0.30	98,000	0.47	94,000	112,000	51.67	31.74
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0				
Other receivables		0	0	0	0	0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	63,000	0.31	104,000	0.51	94,000	0.45	136,000	901,000	-39.42	-97.32
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,312,000	11.46	2,087,000	10.28	2,790,000	13.36	3,012,000	3,439,000	10.78	4.12
Cash and due from unrelated depository institution	1,051,000	5.21	1,055,000	5.20	1,056,000	5.06	1,058,000	853,000	-0.38	91.05
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	69,000	0.34	71,000	0.35	70,000	0.34	69,000	25,000	-2.82	296.03
Other assets	353,000	1.75	345,000	1.70	281,000	1.35	158,000	81,000	2.32	-15.31
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	20,175,000	100.00	20,304,000	100.00	20,890,000	100.00	20,014,000	23,295,000	-0.64	-9.58
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	749,000	3.69	749,000	3.59	749,000	999,000	-100.00	-100.00
Borrowings with maturity over 1 year	6,470,000	32.07	4,975,000	24.50	5,720,000	27.38	5,719,000	6,461,000	30.05	-1.47
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	452,000	2.24	408,000	2.01	490,000	2.35	577,000	527,000	10.78	6.93
Balance due to subsidiaries and related institutions	241,000	1.19	236,000	1.16	276,000	1.32	268,000	220,000	2.12	8.94
Total liabilities	7,163,000	35.50	6,368,000	31.36	7,235,000	34.63	7,313,000	8,207,000	12.48	-9.45
Equity Capital	13,012,000	64.50	13,936,000	68.64	13,655,000	65.37	12,701,000	15,088,000	-6.63	-9.65
Perpetual preferred stock (income surplus)	734,000	3.64	734,000	3.62	734,000	3.51	734,000	734,000	0.00	
Common stock	1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	19.90
Common surplus	9,685,000	48	9,649,000	47.52	9,669,000	46.29	9,570,000	9,537,000	0.37	2.71
Retained earnings	16,252,000	80.56	13,562,000	66.79	14,245,000	68.19	10,621,000	12,117,000	19.83	148.40
Accumulated other comprehensive income	-187,000	-0.93	-64,000	-0.32	-69,000	-0.33	-51,000	-58,000		
Other equity capital components	-13,473,000	-66.78	-9,946,000	-48.99	-10,925,000	-52.30	-8,174,000	-7,243,000		
Total liabilities and equity capital	20,175,000	100.00	20,304,000	100.00	20,890,000	100.00	20,014,000	23,295,000	-0.64	-9.58
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	170,000	0.84	183,000	0.90	177,000	0.85	173,000	114,000	-7.10	123.47
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	170,000	0.84	183,000	0.90	177,000	0.85	173,000	114,000	-7.10	123.47
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	24.13	11.02	98	33.38	12.52	97	30.77	11.94	98	11.23	7.29	82	25.12	9.68	97
Bank net income / Average equity investment in banks	26.84	11.60	95	38.25	12.35	97	35.21	11.80	98	14.18	7.45	91	26.44	10.51	98
Nonbank net income / Average equity investment in nonbanks	13.41	9.71	70	18.51	13.18	69	16.66	13.12	67	3.57	9.75	47	25.19	7.89	87
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	96.19	98.76	21	95.31	96.45	22	95.02	96.79	22	103.18	88.16	52	86.15	82.22	26
Nonbank net income / Parent net income	8.86	2.50	86	8.39	3.22	81	8.17	3.40	81	5.78	3.59	79	15.99	5.93	84
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	55.05	18.39	89	45.69	16.51	88	52.98	16.81	89	57.58	20.06	89	54.39	20.43	86
Total debt / Equity capital	49.72	12.61	88	41.07	11.37	88	47.37	11.71	90	50.93	14.41	87	49.44	14.31	86
Total debt + notes payable to subs that issued TPS / Equity capital	49.72	14.76	88	41.07	13.41	88	47.37	13.63	90	50.93	16.67	87	49.44	16.36	86
Total debt + Loans guaranteed for affiliate / Equity capital	49.72	12.68	88	41.07	11.46	88	47.37	11.77	90	50.93	14.68	87	49.44	14.56	86
Total debt / Equity capital – excess over fair value	52.09	12.75	90	42.90	11.47	89	49.52	11.81	90	53.29	14.52	88	51.36	14.51	87
Long-term debt / Equity capital	49.72	11.91	90	35.70	10.65	88	41.89	10.95	90	45.03	13.56	87	42.82	13.04	85
Short-term debt / Equity capital	0	0.48	40	5.37	0.55	91	5.49	0.57	92	5.90	0.77	90	6.62	1.02	88
Current portion of long-term debt / Equity capital	1.31	0.09	92	1.31	0.10	92	1.30	0.06	93	1.36	0.06	93	0.76	0.05	92
Excess cost over fair value / Equity capital	4.55	0.09	96	4.25	0.08	96	4.34	0.05	96	4.44	0.08	96	3.74	0.12	95
Long-term debt / Consolidated long-term debt	56.60	39.59	62	56.93	40.69	62	57.77	39.86	62	52.22	34.67	67	41.26	28.44	62
Double Leverage															
Equity investment in subs / Equity capital	102.63	104.01	49	101.02	103.15	42	101	103.22	44	96.09	102.81	13	94.84	103.22	10
Total investment in subs / Equity capital	125.48	109.29	87	119.42	108.29	85	121.56	108.40	86	122.68	110.16	85	119.27	111.07	82
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)	0.11	0.39	42	0.03	0.27	38	0.03	0.29	42	-0.36	0.47	21	-0.21	0.36	18
Equity investment in subs – equity cap / Net income-div (X)	0.12	1.15	11	0.04	0.85	4	0.04	1.05	5		1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	442.22	130.36	94	243.05	152.56	82	287.98	152.85	90	175.18	136.59	75	448.27	177.68	94
Cash from ops + noncash items + op expense / Op expense + dividend	445.39	118.32	94	243.29	155.61	82	305.92	154.48	91	179.17	147.24	71	452.02	190.27	94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	70.91	105.80	24	48.41	94.59	21	95.45	98.54	41	91.58	134.08	22	126.10	116.34	64
Pretax operating income + interest expense / Interest expense	1,380.10	1,565.66	63	856.57	1,645.53	39	1,083.27	1,835.33	42	536.82	2,016.32	32	1,483.84	1,968.54	56
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,380.10	1,454.22	63	856.57	1,896.20	37	1,083.27	1,770.77	47	536.82	1,539.23	34	1,483.84	1,632.83	60
Dividends + interest from subsidiaries / Interest expense + dividends	505.80	150.57	93	278.52	174.48	78	349.44	174.12	90	177.23	150.43	69	502.96	210.80	91
Fees + other income from subsidiaries / Salary + other expenses	67.20	10.18	90	71.90	12.03	91	61.43	11.92	89	77.50	13.95	91	70.12	16.52	84
Net income / Current part of long-term debt + preferred dividends (X)	12.07	26.99	25	15.85	40.79	34	19.27	47.61	36	6.44	35.64	17	32.87	57.11	68
Other Ratios															
Net assets that reprice within 1 year / Total assets	18.20	3.60	94	14.10	3.29	95	16.38	3.44	96	17.78	3.85	93	18.33	2.64	96
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	7.70	1.77	87	9.21	1.76	87	9.07	1.76	87	10.30	2.66	84	12.11	5.62	80
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	0.22	0.06	90	0.24	0.07	90	0.23	0.06	90	0.24	0.08	89	0.21	0.19	85

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	13.55	70.90	7	27.09	69.90	21	20.75	66.37	14	44.89	81.10	23	14.07	57.84	11
Dividends declared / Net income	14.88	31.93	21	12.09	27.22	21	12.84	28.27	20	40.58	42.29	48	15.51	33.08	18
Net income – dividends / Average equity	20.54	7.51	98	29.34	9.25	97	26.82	8.62	98	6.67	4.14	80	21.23	6.46	98
Percent of Dividends Paid															
Dividends from bank subsidiaries	702.48	133.26	95	364.08	160.45	85	479.70	155.92	91	235.77	132.17	80	671.26	178.13	94
Dividends from nonbank subsidiaries	69.15	2.76	97	35.68	6.19	89	27.12	4.90	89	9.07	3.41	81	53.18	7.53	91
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	771.63	183.35	95	399.76	213.42	83	506.83	203.53	90	244.84	174.85	78	724.44	260.40	90
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	108.70	43.79	90	46.18	43.30	49	64.82	45.96	66	92.72	60.28	79	120.82	66.55	93
Interest income from bank subsidiaries	1.58	0.21	90	0.52	0.11	85	0.55	0.11	86	2.59	0.36	91	2.66	0.54	87
Management and service fees from bank subsidiaries	3.58	0.95	86	4.62	0.87	88	4.46	0.88	86	6.44	1.47	84	3.53	1.55	79
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	113.85	52.71	89	51.32	48.70	52	69.83	51.33	68	101.75	62.88	83	127.01	69.36	90
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	116.20	47.96	86	51.40	66.90	41	42.61	62.63	42	63.75	56.39	55	51.59	82.95	49
Interest income from nonbank subsidiaries	18.52	3.25	88	12.24	2.38	88	12.75	2.44	87	92.50	7.38	92	20.20	20.25	73
Management and service fees from nonbank subsidiaries	0	0.51	41	0.35	0.66	82	0.29	0.37	82	1.25	0.86	84	0.17	1.92	79
Other income from nonbank subsidiaries	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	134.72	64.26	85	63.99	94.31	45	55.65	87.22	45	157.50	79.84	82	71.95	150.41	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	86	67.73	40	81.04	72.55	34	86.81	74.16	35	83.75	69.76	38	85.38	67.32	39
Interest income from bank subsidiaries	1.25	0.98	84	0.92	0.27	85	0.73	0.23	84	2.34	0.63	85	1.88	0.80	81
Management and service fees from bank subsidiaries	2.83	1.25	84	8.10	1.64	86	5.98	1.44	85	5.82	1.87	82	2.50	1.81	77
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	90.08	81.70	33	90.06	82.68	30	93.52	83.13	31	91.91	82.20	33	89.75	78.80	32
Dividends from nonbank subsidiaries	8.47	2.90	84	7.94	3.56	82	4.91	3.07	81	3.22	1.95	80	6.76	2.65	85
Interest income from nonbank subsidiaries	1.35	0.28	89	1.89	0.20	90	1.47	0.18	91	4.68	0.73	91	2.65	1.19	87
Management and service fees from nonbank subsidiaries	0	0.01	43	0.05	0.02	88	0.03	0.01	87	0.06	0.02	88	0.02	0.06	86
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	9.81	4.41	80	9.89	5.69	80	6.41	4.67	80	7.96	4.70	80	9.44	7.29	80
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		24.43	152.66	40	23.63	158.10	40	23.10	135.13	35	11.41	83.37	37
Loans and advances from subsidiaries / Total debt	2.63	27.96	33	3.20	28.03	32	2.74	26.38	31	2.67	27.08	33	1.53	28.33	30