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

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BHC Name BARCLAYS US LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 179,481,000
Peer Group Number: 9 Number in Peer Group: _____
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:

BARCLAYS US LLC
745 SEVENTH AVE

NEW YORK, NY 10019

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BHC Name | City/State | RSSD Number | FR Dist. | Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	191,390,667	187,391,667	188,095,000	173,524,750	174,157,000
Net income ($000)	56,000	1,789,000	2,263,000	1,503,000	1,161,000
Number of BHCs in peer group				128	125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.72			1.47			1.46			1.65	2.77	7	1.77	3.01	9
+ Non-interest income	2.81			3.98			3.88			4.13	1.21	96	3.78	1.32	92
– Overhead expense	4.18			3.65			3.63			3.80	2.57	86	4.04	2.69	89
– Provision for credit losses	0.27			0.16			0.16			0.90	0.51	86	0.63	0.15	94
+ Securities gains (losses)	0			0			0			0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0			0			0			-0.20	0	0	0	0	42
= Pretax net operating income (tax equivalent)	0.09			1.64			1.55			0.87	1.04	34	0.88	1.56	8
Net operating income	0.04			1.27			1.20			0.87	0.81	52	0.67	1.19	10
Net income	0.04			1.27			1.20			0.87	0.82	51	0.67	1.19	10
Net income (Subchapter S adjusted)											1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.79			3.32			3.38			3.94	3.55	73	5.99	4.41	95
Interest expense	2.93			1.76			1.82			2.17	0.52	98	4.08	1.08	97
Net interest income (tax equivalent)	1.86			1.56			1.56			1.77	3.01	7	1.91	3.33	9
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.06			1.49			1.37			2.42	0.27	97	2.61	0.21	96
Earnings coverage of net loan and lease losses (X)	1.32			5.27			5.41			3.67	22.91	15	2.48	24.40	12
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.13			3.41			3.38			4.21	1.58	96	2.88	0.83	96
Allowance for loan and lease losses / Total loans and leases	3.12			3.41			3.37			4.21	1.55	96	2.88	0.81	96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.05			0.09			0.06			0.07	0.71	3	0.10	0.57	6
30–89 days past due loans and leases / Total loans and leases	0.63			0.33			0.38			0.53	0.39	74	0.81	0.43	87
Liquidity and Funding															
Net noncore funding dependence	33.20			29.97			20.90			31.38	3.20	92	16.83	14.45	60
Net short-term noncore funding dependence	-26.24			-25.70			-36.90			-24.90	-4.76	8	-42.64	3.38	7
Net loans and leases / Total assets	26.44			25.40			27.11			25.49	61.58	6	26.51	63.77	9
Capitalization															
Tier 1 leverage ratio	8.10			9.32			8.99			10.16	9.13	81	9.38	9.76	46
Holding company equity capital / Total assets	9.14			10.68			11.22			11.18	11.16	50	11.34	12.43	38
Total equity capital (including minority interest) / Total assets	9.14			10.68			11.22			11.18	11.29	47	11.34	12.57	34
Common equity tier 1 capital / Total risk-weighted assets	11.90			14.95			15.42			15.83	12.38	87	16.29	12.17	87
Net loans and leases / Equity capital (X)	2.89			2.38			2.42			2.28	5.58	4	2.34	5.21	8
Cash dividends / Net income	2,998.21			72.28			60.01			40.32	42.30	47	55.64	33.12	87
Cash dividends / Net income (Subchapter S adjusted)											-0.65			-12.02	
Growth Rates															
Assets	3.37			11.06			-0.50			7.94	16.68	24	-4.02	9.26	4
Equity capital	-11.49			4.27			-0.14			6.50	6.99	54	3.18	10.49	25
Net loans and leases	7.61			14.81			5.82			3.77	9.07	32	0.87	9.10	17
Noncore funding	-5.43			13.98			-5.81			16.03	-12.18	82	-6.35	6.59	27
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0	0.77	38	0	1.02	36
Long-term debt / Equity capital	46.51			39.49			40.63			42.03	13.56	86	44.76	13.04	87
Equity investment in subsidiaries / Equity capital	100.20			91.10			90.94			92.28	102.81	6	98.10	103.22	19
Cash from ops + noncash items + op expense / Op expense + dividends	12.05			122.31			118.92			242.78	147.24	88	216.49	190.27	67

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	3,199,000	2,474,000	3,326,000	3,528,000	4,380,000	29.30	24.43
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	3,199,000	2,474,000	3,326,000	3,528,000	4,380,000	29.30	24.43
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)	3,199,000	2,474,000	3,326,000	3,528,000	4,380,000	29.30	24.43
Investment interest income (tax equivalent)	15,000	15,000	23,000	17,000	26,000	0.00	0.00
Interest on balances due from depository institutions	89,000	19,000	25,000	52,000	197,000	368.42	41.27
Interest income on other earning assets	3,077,000	1,887,000	2,591,000	2,778,000	5,088,000	63.06	12.88
Total interest income (tax equivalent)	6,380,000	4,395,000	5,965,000	6,375,000	9,691,000	45.16	18.70
Interest on time deposits of $250K or more	4,000	5,000	7,000	18,000	22,000	-20.00	-50.00
Interest on time deposits < $250K	59,000	47,000	58,000	125,000	167,000	25.53	25.53
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	182,000	100,000	134,000	219,000	335,000	82.00	38.93
Interest on other borrowings and trading liabilities	3,638,000	2,157,000	2,989,000	3,097,000	5,995,000	68.66	32.73
Interest on subordinated debt and mandatory convertible securities	24,000	18,000	24,000	47,000	82,000	33.33	-60.66
Total interest expense	3,907,000	2,327,000	3,212,000	3,506,000	6,601,000	67.90	30.76
Net interest income (tax equivalent)	2,473,000	2,068,000	2,753,000	2,869,000	3,090,000	19.58	3.60
Non-interest income	4,027,000	5,594,000	7,306,000	7,167,000	6,578,000	-28.01	-7.60
Adjusted operating income (tax equivalent)	6,500,000	7,662,000	10,059,000	10,036,000	9,668,000	-15.17	-3.63
Overhead expense	5,998,000	5,130,000	6,837,000	6,592,000	7,037,000	16.92	22.51
Provision for credit losses	385,000	228,000	302,000	1,559,000	1,095,000		-55.70
Securities gains (losses)	0	0	0	0	0		-100.00
Other tax equivalent adjustments	0	-1,000	0	-350,000	0		
Pretax net operating income (tax equivalent)	124,000	2,301,000	2,918,000	1,511,000	1,540,000	-94.61	-87.44
Applicable income taxes	55,000	500,000	635,000	344,000	368,000	-89.00	-75.45
Tax equivalent adjustments	13,000	12,000	20,000	-336,000	11,000	8.33	44.44
Applicable income taxes (tax equivalent)	68,000	512,000	655,000	8,000	379,000	-86.72	-70.82
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	56,000	1,789,000	2,263,000	1,503,000	1,161,000	-96.87	-92.57
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	56,000	1,789,000	2,263,000	1,503,000	1,161,000	-96.87	-92.57
Memoranda							
Net income - holding company and noncontrolling (minority) interest	56,000	1,789,000	2,263,000	1,503,000	1,161,000	-96.87	-92.57
Investment securities income (tax equivalent)	15,000	15,000	23,000	17,000	26,000	0.00	0.00
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	2,000	2,000	3,000	3,000	3,000	0.00	100.00
All other securities	13,000	13,000	20,000	14,000	23,000	0.00	-7.14
Cash dividends declared	1,679,000	1,293,000	1,358,000	606,000	646,000	29.85	3397.92
Common	1,647,000	1,228,000	1,228,000	450,000	450,000	34.12	
Preferred	32,000	65,000	130,000	156,000	196,000	-50.77	-33.33

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.44			3.13			3.17			3.67	3.27	76	5.56	4	94
Less: Interest expense	2.72			1.66			1.71			2.02	0.48	98	3.79	0.98	99
Equals: Net interest income (tax equivalent)	1.72			1.47			1.46			1.65	2.77	7	1.77	3.01	9
Plus: Non-interest income	2.81			3.98			3.88			4.13	1.21	96	3.78	1.32	92
Equals: adjusted operating income (tax equivalent)	4.53			5.45			5.35			5.78	4.04	92	5.55	4.41	90
Less: Overhead expense	4.18			3.65			3.63			3.80	2.57	86	4.04	2.69	89
Less: Provision for credit losses	0.27			0.16			0.16			0.90	0.51	86	0.63	0.15	94
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0			0			0			-0.20	0	0	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.09			1.64			1.55			0.87	1.04	34	0.88	1.56	8
Less: Applicable income taxes (tax equivalent)	0.05			0.36			0.35			0	0.23	7	0.22	0.36	12
Less: Minority interest	0			0			0			0	0	42	0	0	36
Equals: Net operating income	0.04			1.27			1.20			0.87	0.81	52	0.67	1.19	10
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	50
Equals: Net income	0.04			1.27			1.20			0.87	0.82	51	0.67	1.19	10
Memo: Net income (last four quarters)	0.28			1.28			1.20			0.87	0.82	51	0.67	1.19	9
Net income–BHC and noncontrolling (minority) interest	0.04			1.27			1.20			0.87	0.83	51	0.67	1.20	9
Margin Analysis															
Average earning assets / Average assets	92.84			94.06			93.73			93.29	92.32	64	92.93	91.05	69
Average interest-bearing funds / Average assets	56.05			60.56			59.17			60.09	64.06	31	57.59	65.57	19
Interest income (tax equivalent) / Average earning assets	4.79			3.32			3.38			3.94	3.55	73	5.99	4.41	95
Interest expense / Average earning assets	2.93			1.76			1.82			2.17	0.52	98	4.08	1.08	97
Net interest income (tax equivalent) / Average earning assets	1.86			1.56			1.56			1.77	3.01	7	1.91	3.33	9
Yield or Cost															
Total loans and leases (tax equivalent)	9.08			7.73			7.68			9.17	4.27	96	10.85	5.09	97
Interest-bearing bank balances	1.23			0.22			0.23			0.41	0.27	84	2.27	2.04	64
Federal funds sold and reverse repos	1.74			0.57			0.63			1.28	0.68	82	3.67	2.44	84
Trading assets	11.51			7.81			8.33			6.62	0.60	97	9.20	0.99	97
Total earning assets	4.78			3.31			3.37			3.93	3.51	75	5.98	4.36	95
Investment securities (tax equivalent)	4.87			4.83			5.54			4.25	2.25	97	6.71	2.76	98
US Treasury and agency securities (excluding mortgage-backed securities)										0	1.75	1	0	2.32	0
Mortgage-backed securities	1.84			1.87			2.12			2.35	2.05	77	2.62	2.61	54
All other securities	6.54			6.53			7.54			5.28	3.24	91	8.68	4.06	94
Interest-bearing deposits	1.37			0.94			0.93			1.50	0.53	96	2.15	1.10	96
Time deposits of $250K or more	1.53			1.14			1.30			1.64	1.42	69	2.16	1.96	63
Time deposits < $250K	2.05			1.91			1.91			2.10	1.36	96	2.08	1.82	63
Other domestic deposits	1.23			0.76			0.75			1.30	0.36	98	2.20	0.93	97
Foreign deposits											0.42			1.19	
Federal funds purchased and repos	2.16			0.75			0.82			1.48	0.62	87	4.22	1.86	90
Other borrowed funds and trading liabilities	7.91			6.46			6.62			6.18	1.50	98	8.33	2.38	98
All interest-bearing funds	4.86			2.73			2.89			3.36	0.74	98	6.58	1.49	99

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	4,027,000	5,594,000	7,306,000	7,167,000	6,578,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	169,000	427,000	407,000	552,000	445,000
Investment banking fees and commissions	2,072,000	3,099,000	4,177,000	3,414,000	3,288,000
Insurance activities revenue	1,000	1,000	1,000	1,000	1,000
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	-11,000	35,000	38,000	47,000	19,000
Other non-interest income	1,796,000	2,032,000	2,683,000	3,153,000	2,825,000
Total overhead expenses	5,998,000	5,130,000	6,837,000	6,592,000	7,037,000
Personnel expense	2,408,000	2,310,000	2,897,000	2,659,000	2,784,000
Net occupancy expense	151,000	130,000	179,000	175,000	169,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	95,000	67,000	97,000	83,000	90,000
Other operating expenses	3,344,000	2,623,000	3,664,000	3,675,000	3,994,000
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	11,168	10,037	9,993	10,063	9,713
Average personnel expense per employee	215.62	230.15	289.90	264.24	286.63
Average assets per employee	17,137.42	18,670.09	18,822.68	17,243.84	17,930.30

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	92.46			67.07			68.10			65.78	62.28	65	72.87	61.29	85
Percent of Average Assets															
Total overhead expense	4.18			3.65			3.63			3.80	2.57	86	4.04	2.69	89
Personnel expense	1.68			1.64			1.54			1.53	1.30	73	1.60	1.41	70
Net occupancy expense	0.11			0.09			0.10			0.10	0.26	4	0.10	0.28	3
Other operating expenses	2.40			1.91			2			2.17	0.94	91	2.35	0.97	96
Overhead less non-interest income	1.37			-0.33			-0.25			-0.33	1.25	6	0.26	1.32	7
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	92.28			66.95			67.97			65.68	61.82	68	72.79	60.64	85
Personnel expense	37.05			30.15			28.80			26.49	32.36	22	28.80	32.39	24
Net occupancy expense	2.32			1.70			1.78			1.74	6.58	3	1.75	6.52	5
Other operating expenses	52.91			35.11			37.39			37.45	22.28	89	42.24	21.20	93
Total non-interest income	61.95			73.01			72.63			71.41	28.83	93	68.04	29.23	90
Fiduciary activities income	0			0			0			0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0			0			0			0	3.27	2	0	3.88	3
Trading revenue	2.60			5.57			4.05			5.50	1.28	88	4.60	1.18	89
Investment banking fees and commissions	31.88			40.45			41.53			34.02	2.46	96	34.01	3.54	95
Insurance activities revenue	0.02			0.01			0.01			0.01	0.41	31	0.01	0.47	31
Venture capital revenue	0			0			0			0	0.01	44	0	0.02	42
Net servicing fees	0			0			0			0	0.01	42	0	0.28	21
Net securitization income	0			0			0			0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.17			0.46			0.38			0.47	3.92	25	0.20	1.86	21
Other non-interest income	27.63			26.52			26.67			31.42	9.65	94	29.22	10.04	92
Overhead less non-interest income	30.32			-6.06			-4.66			-5.73	31.93	6	4.75	31.06	8
Applicable income taxes / Pretax net operating income (tax equivalent)	44.35			21.73			21.76			22.77	18.63	77	23.90	20.56	77
Applicable income tax + TE / Pretax net operating income + TE	54.84			22.25			22.45			0.53	21.18	4	24.61	23.23	70

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	2,000	4,000	4,000	9,000	11,000	-50.00	-88.89
Commercial and industrial loans	235,000	157,000	157,000	161,000	190,000	49.68	25.67
Loans to individuals	26,983,000	20,992,000	21,999,000	20,749,000	26,947,000	28.54	3.57
Loans to depository institutions and acceptances of other banks	10,049,000	10,432,000	10,062,000	10,407,000	8,043,000	-3.67	135.12
Agricultural loans	0	0	0	0	0		
Other loans and leases	11,716,000	14,074,000	12,794,000	11,587,000	5,600,000	-16.75	61.71
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	48,985,000	45,659,000	45,016,000	42,913,000	40,791,000	7.28	29.67
Less: Allowance for loan and lease losses	1,526,000	1,556,000	1,516,000	1,806,000	1,176,000	-1.93	47.87
Net loans and leases	47,459,000	44,103,000	43,500,000	41,107,000	39,615,000	7.61	29.15
Debt securities that reprice or mature in over 1 year	128,000	145,000	139,000	138,000	131,000	-11.72	82.86
Mutual funds and equity securities	0	7,000	7,000	7,000	5,000	-100.00	-100.00
Subtotal	47,587,000	44,255,000	43,646,000	41,252,000	39,751,000	7.53	29.24
Interest-bearing bank balances	9,280,000	10,771,000	8,783,000	8,549,000	8,175,000	-13.84	-9.15
Federal funds sold and reverse repos	63,578,000	69,715,000	64,962,000	66,500,000	60,943,000	-8.80	-19.39
Debt securities that reprice or mature within 1 year	279,000	286,000	278,000	278,000	273,000	-2.45	-68.58
Trading assets	24,107,000	22,033,000	18,820,000	26,353,000	21,361,000	9.41	-7.34
Total earning assets	144,831,000	147,060,000	136,489,000	142,932,000	130,503,000	-1.52	-5.22
Non-interest-bearing cash and due from depository institutions	2,488,000	4,077,000	2,324,000	2,018,000	1,906,000	-38.97	36.70
Premises, fixed assets, and leases	330,000	266,000	308,000	238,000	210,000	24.06	2.17
Other real estate owned	0	18,000	0	0	0	-100.00	-100.00
Investment in unconsolidated subsidiaries	40,000	23,000	18,000	8,000	9,000	73.91	135.29
Intangible and other assets	31,792,000	22,184,000	21,337,000	16,090,000	16,792,000	43.31	56.53
Total assets	179,481,000	173,628,000	160,476,000	161,286,000	149,420,000	3.37	2.39
Quarterly average assets	191,082,000	189,304,000	190,205,000	173,116,000	174,427,000	0.94	-10.33
Average loans and leases (YTD)	46,952,333	42,658,333	43,304,750	38,466,250	40,383,500	10.07	35.08
Memoranda							
Loans held-for-sale	305,000	0	227,000	0	0		
Loans not held-for-sale	48,680,000	45,659,000	44,789,000	42,913,000	40,791,000	6.62	28.86
Real estate loans secured by 1–4 family	0	0	0	0	0		-100.00
Commercial real estate loans	2,000	4,000	4,000	9,000	11,000	-50.00	-86.67
Construction and land development	0	0	0	0	0		
Multifamily	2,000	2,000	2,000	3,000	3,000	0.00	0.00
Nonfarm nonresidential	0	2,000	2,000	6,000	8,000	-100.00	-100.00
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	407,000	438,000	424,000	423,000	409,000	-7.08	-57.78
U.S. Treasury securities	0	0	0	0	5,000		-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	128,000	145,000	138,000	138,000	131,000	-11.72	77.78
Asset-backed securities	0	0	0	0	0		
Other debt securities	279,000	286,000	279,000	278,000	268,000	-2.45	4.89
Mutual funds and equity securities	0	7,000	7,000	7,000	5,000	-100.00	-100.00
Available-for-sale securities	407,000	431,000	417,000	416,000	404,000	-5.57	-57.78
U.S. Treasury securities	0	0	0	0	5,000		-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	128,000	145,000	138,000	138,000	131,000	-11.72	77.78
Asset-backed securities	0	0	0	0	0		
Other debt securities	279,000	286,000	279,000	278,000	268,000	-2.45	4.89
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-9,000	21,000	13,000	16,000	3,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

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	63,000	66,000	66,000	79,000	73,000	-4.55	12.50
NOW, ATS and transaction accounts	5,004,000	3,717,000	4,542,000	3,758,000	3,221,000	34.62	83.77
Time deposits less brokered deposits < $250K	-1,116,000	66,000	2,000	1,703,000	2,258,000		
MMDA and other savings accounts	15,851,000	13,961,000	14,074,000	13,592,000	12,721,000	13.54	20.04
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	19,802,000	17,810,000	18,684,000	19,132,000	18,273,000	11.18	38.43
Time deposits of $250K or more	381,000	390,000	354,000	886,000	1,147,000	-2.31	-40.75
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	48,951,000	63,878,000	53,017,000	59,228,000	44,583,000	-23.37	-21.60
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,583,000	1,668,000	1,839,000	0	0	-5.10	
Other borrowings w/remaining maturity of 1 year or less	4,739,000	1,630,000	1,150,000	3,610,000	4,335,000	190.74	-34.60
Other borrowings w/remaining maturity over 1 year	26,072,000	24,040,000	24,690,000	22,115,000	21,273,000	8.45	44.08
Brokered deposits < $250K	7,208,000	2,436,000	2,093,000	2,433,000	4,742,000	195.89	-12.87
Noncore funding	88,934,000	94,042,000	83,143,000	88,272,000	76,080,000	-5.43	-8.03
Trading liabilities	8,604,000	7,797,000	8,221,000	8,435,000	5,375,000	10.35	-21.29
Subordinated notes and debentures + trust preferred securities	791,000	791,000	791,000	791,000	2,077,000	0.00	-64.40
Other liabilities	44,944,000	34,652,000	31,625,000	26,618,000	30,678,000	29.70	27.66
Total liabilities	163,075,000	155,092,000	142,464,000	143,248,000	132,483,000	5.15	2.33
Equity Capital							
Perpetual preferred stock (including surplus)	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000	-38.23	18.30
Common stock	18,000	18,000	18,000	18,000	18,000	0.00	0.00
Common surplus	12,594,000	12,509,000	12,560,000	12,510,000	12,339,000	0.68	2.31
Retained earnings	2,230,000	3,442,000	3,853,000	2,946,000	2,048,000	-35.21	1.87
Accumulated other comprehensive income	-52,000	-49,000	-35,000	-52,000	-84,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	16,406,000	18,536,000	18,012,000	18,038,000	16,937,000	-11.49	3.61
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	16,406,000	18,536,000	18,012,000	18,038,000	16,937,000	-11.49	3.05
Total liabilities and capital	179,481,000	173,628,000	160,476,000	161,286,000	149,420,000	3.37	2.39
Memoranda							
Non-interest-bearing deposits	63,000	66,000	66,000	79,000	73,000	-4.55	12.50
Interest-bearing deposits	27,328,000	20,570,000	21,065,000	22,372,000	24,089,000	32.85	17.97
Total deposits	27,391,000	20,636,000	21,131,000	22,451,000	24,162,000	32.73	17.96
Long-term debt that reprices within 1 year	16,538,000	15,267,000	15,267,000	13,294,000	8,238,000	8.33	212.57
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,012,000	18,038,000	18,038,000	16,937,000	16,415,000		
Accounting restatements	0	0	0	0	-25,000		
Net income	56,000	1,789,000	2,263,000	1,503,000	1,161,000		
Net sale of new perpetual preferred stock	0	0	-1,000,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,679,000	1,293,000	1,358,000	606,000	646,000		
Change in other comprehensive income	-17,000	3,000	17,000	32,000	12,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	34,000	-1,000	52,000	172,000	20,000		
Holding company equity capital, ending balance	16,406,000	18,536,000	18,012,000	18,038,000	16,937,000		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0			0			0			0.01	36.22	1	0.01	37.78	1
Commercial and industrial loans	0.13			0.09			0.10			0.10	13.52	2	0.13	12.02	3
Loans to individuals	15.03			12.09			13.71			12.86	3.40	90	18.03	4.20	94
Loans to depository institutions and acceptances of other banks	5.60			6.01			6.27			6.45	0.03	99	5.38	0.04	99
Agricultural loans	0			0			0			0	0.19	11	0	0.24	11
Other loans and leases	6.53			8.11			7.97			7.18	4.63	72	3.75	5.01	47
Net loans and leases	26.44			25.40			27.11			25.49	61.58	6	26.51	63.77	9
Debt securities over 1 year	0.07			0.08			0.09			0.09	15.55	2	0.09	14.60	2
Mutual funds and equity securities	0			0			0			0	0.05	37	0	0.06	34
Subtotal	26.51			25.49			27.20			25.58	78.16	3	26.60	79.65	4
Interest-bearing bank balances	5.17			6.20			5.47			5.30	7.51	35	5.47	3.06	75
Federal funds sold and reverse repos	35.42			40.15			40.48			41.23	0.82	98	40.79	1.57	98
Debt securities 1 year or less	0.16			0.16			0.17			0.17	1.68	14	0.18	1.91	13
Trading assets	13.43			12.69			11.73			16.34	1.01	95	14.30	1.19	94
Total earning assets	80.69			84.70			85.05			88.62	91.05	16	87.34	89.53	25
Non-interest cash and due from depository institutions	1.39			2.35			1.45			1.25	1.07	63	1.28	1.14	62
Other real estate owned	0			0.01			0			0	0.02	4	0	0.03	4
All other assets	17.92			12.95			13.50			10.13	7.82	80	11.38	9.27	76
Memoranda															
Short-term investments	40.75			46.52			46.13			46.70	11.17	96	46.44	7.63	96
U.S. Treasury securities	0			0			0			0	0.84	17	0	1.03	26
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.63	11	0	0.54	13
Municipal securities	0			0			0			0	1.69	8	0	1.34	7
Mortgage-backed securities	0.07			0.08			0.09			0.09	11.75	3	0.09	11.44	4
Asset-backed securities	0			0			0			0	0.32	24	0	0.28	25
Other debt securities	0.16			0.16			0.17			0.17	0.42	50	0.18	0.39	57
Loans held-for-sale	0.17			0			0.14			0	0.52	7	0	0.39	7
Loans held for investment	27.12			26.30			27.91			26.61	61.72	6	27.30	63.50	9
Real estate loans secured by 1–4 family	0			0			0			0	11.91	1	0	13.29	2
Revolving	0			0			0			0	1.66	3	0	2.07	3
Closed-end, secured by first liens	0			0			0			0	9.81	1	0	10.69	2
Closed-end, secured by junior liens	0			0			0			0	0.22	3	0	0.28	3
Commercial real estate loans	0			0			0			0.01	22.22	3	0.01	22.23	3
Construction and land development	0			0			0			0	3.40	3	0	3.44	3
Multifamily	0			0			0			0	3.12	3	0	3.01	4
Nonfarm nonresidential	0			0			0			0	14.72	3	0.01	14.69	4
Real estate loans secured by farmland	0			0			0			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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0.01			0.01			0.02	57.15	1	0.03	57.46	2
Real estate loans secured by 1–4 family	0			0			0			0	19.43	1	0	20.75	2
Revolving	0			0			0			0	2.64	3	0	3.15	3
Closed-end	0			0			0			0	16.59	1	0	17.39	2
Commercial real estate loans	0			0.01			0.01			0.02	34.63	3	0.03	33.52	3
Construction and land development	0			0			0			0	5.26	3	0	5.09	3
1–4 family	0			0			0			0	0.93	5	0	0.94	7
Other	0			0			0			0	4.19	3	0	4.02	3
Multifamily	0			0			0			0.01	4.96	3	0.01	4.69	4
Nonfarm nonresidential	0			0			0			0.01	22.93	3	0.02	22.15	4
Owner-occupied	0			0			0			0	7.68	2	0	7.72	3
Other	0			0			0			0.01	14.95	3	0.02	14.34	4
Real estate loans secured by farmland	0			0			0			0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	20.51			22.85			22.35			24.25	0.06	99	19.72	0.11	99
Commercial and industrial loans	0.48			0.34			0.35			0.38	22.17	3	0.47	19.53	3
Loans to individuals	55.08			45.98			48.87			48.35	6.13	96	66.06	7.13	96
Credit card loans	54.89			45.73			48.67			47.85	0.65	97	64.99	0.81	97
Agricultural loans	0			0			0			0	0.32	11	0	0.37	11
Other loans and leases	23.92			30.82			28.42			27	9.09	91	13.73	9.85	72
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.01			0.02			0.02			0.05	381.27	1	0.06	391.26	1
Real estate loans secured by 1–4 family	0			0			0			0	125.03	1	0	138.18	1
Revolving	0			0			0			0	17.42	2	0	21.26	2
Closed-end	0			0			0			0	106.14	1	0	115.20	1
Commercial real estate loans	0.01			0.02			0.02			0.05	234.65	2	0.06	229.44	3
Construction and land development	0			0			0			0	35.62	2	0	34.95	2
1–4 family	0			0			0			0	6.34	5	0	6.61	6
Other	0			0			0			0	28.16	2	0	27.32	2
Multifamily	0.01			0.01			0.01			0.02	32.74	3	0.02	31.04	4
Nonfarm nonresidential	0			0.01			0.01			0.03	155.06	3	0.05	152.10	4
Owner-occupied	0			0			0			0	52.37	2	0	53.07	3
Other	0			0.01			0.01			0.03	100.54	3	0.05	97.41	4
Real estate loans secured by farmland	0			0			0			0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	59.39			54.58			54.31			53.82	0.28	99	46.03	0.44	99
Commercial and industrial loans	1.39			0.82			0.85			0.83	139.91	2	1.09	122.02	3
Loans to individuals	159.46			109.83			118.73			107.31	37.47	88	154.20	43.51	91
Credit card loans	158.90			109.25			118.24			106.19	3.30	96	151.70	4.34	95
Agricultural loans	0			0			0			0	1.88	11	0	2.18	11
Other loans and leases	69.24			73.63			69.05			59.92	49.54	64	32.05	52.44	40
Supplemental															
Non-owner occupied CRE loans / Gross loans	0			0.01			0.01			0.02	27.32	3	0.03	26.45	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.01			0.02			0.02			0.05	183.76	2	0.06	178.57	3
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.01			0.02			0.02			0.05	240.85	2	0.06	236.10	3

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	40.75			46.52			46.13			46.70	11.17	96	46.44	7.63	96
Liquid assets	55.48			61.48			59.22			64.21	26.22	94	61.92	22.44	93
Investment securities	0.23			0.25			0.26			0.26	17.85	2	0.27	16.99	3
Net loans and leases	26.44			25.40			27.11			25.49	61.58	6	26.51	63.77	9
Net loans, leases and standby letters of credit	26.44			25.40			27.11			25.49	62.48	6	26.51	64.84	8
Core deposits	11.03			10.26			11.64			11.86	70.67	2	12.23	63.09	4
Noncore funding	49.55			54.16			51.81			54.73	14.13	97	50.92	19.36	94
Time deposits of $250K or more	0.21			0.22			0.22			0.55	2.11	14	0.77	2.94	12
Foreign deposits	0			0			0			0	0.36	39	0	0.43	38
Federal funds purchased and repos	27.27			36.79			33.04			36.72	1.47	99	29.84	1.94	99
Secured federal funds purchased	0			0			0			0	0	48	0	0	49
Net federal funds purchased (sold)	-8.15			-3.36			-7.44			-4.51	0.54	6	-10.95	0.48	3
Commercial paper	0.88			0.96			1.15			0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.64			0.94			0.72			2.24	1.24	76	2.90	3.01	53
Earning assets that reprice within 1 year	75.13			78.37			79.93			78.06	39.38	98	78	39.29	98
Interest-bearing liabilities that reprice within 1 year	2.06			0.99			0.86			1.96	8.20	6	13.69	10.19	79
Long-term debt that reprices within 1 year	9.21			8.79			9.51			8.24	0.47	95	5.51	0.96	91
Net assets that reprice within 1 year	63.85			68.58			69.55			67.86	29.11	98	58.80	26.63	97
Other Liquidity and Funding Ratios															
Net noncore funding dependence	33.20			29.97			20.90			31.38	3.20	92	16.83	14.45	60
Net short-term noncore funding dependence	-26.24			-25.70			-36.90			-24.90	-4.76	8	-42.64	3.38	7
Short-term investment / Short-term noncore funding	120.59			116.39			127.81			115.79	184.19	38	132.32	77.77	76
Liquid assets - short-term noncore funding / Nonliquid assets	48.72			55.83			56.70			66.69	28.18	89	70.44	16.97	90
Net loans and leases / Total deposits	173.26			213.72			205.86			183.10	79.43	98	163.96	90.31	96
Net loans and leases / Core deposits	239.67			247.63			232.82			214.86	88.34	98	216.80	103.93	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital											1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.06			0.12			0.08			0.09	4.31	2	0.02	1.36	12
Structured notes appreciation (depreciation) / Tier 1 capital											0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0	11.38	15	0	12.67	14
Available-for-sale securities	100			98.40			98.35			98.35	87.23	61	98.78	85.40	68
U.S. Treasury securities	0			0			0			0	4.72	16	1.22	6.15	51
US agency securities (excluding mortgage-backed securities)	0			0			0			0	4.01	10	0	3.49	13
Municipal securities	0			0			0			0	9.83	7	0	7.75	7
Mortgage-backed securities	31.45			33.10			32.55			32.62	66.64	8	32.03	67.43	10
Asset-backed securities	0			0			0			0	1.91	24	0	1.66	24
Other debt securities	68.55			65.30			65.80			65.72	3.01	98	65.53	2.94	97
Mutual funds and equity securities	0			1.60			1.65			1.65	0.35	91	1.22	0.40	84
Debt securities 1 year or less	68.55			65.30			65.57			65.72	10.55	97	66.75	11.86	95
Debt securities 1 to 5 years	0			0			0			0	17.03	1	0	17.94	1
Debt securities over 5 years	31.45			33.11			32.78			32.62	69.86	12	32.03	66.02	16
Pledged securities	0			0			0			0	35.67	1	0	30.57	2
Structured notes, fair value	0			0			0			0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-9.45			18.48			-1.73			8.55	183.32	14	-2.37	26.69	36
Investment securities	-7.08			7.88			0.24			3.42	23.62	22	11.44	11.75	63
Core deposits	11.18			-8.75			-2.34			4.70	26.88	3	11.10	11.23	63
Noncore funding	-5.43			13.98			-5.81			16.03	-12.18	82	-6.35	6.59	27

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)			101,754,000	99,258,000	91,437,000
Commit: Secured commercial real estate loans	6,000	6,000	6,000	6,000	1,000
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			93,558,000	85,686,000	88,597,000
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	49,669,000	57,634,000	56,706,000	46,577,000	54,700,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	800,000	1,768,000	1,685,000	2,047,000	47,707,000
Credit derivative contracts w/ purchased credit protection-investment grade	14,083,000	9,449,000	8,983,000	6,728,000	4,849,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	260,546,000	203,584,000	207,046,000	112,992,000	95,567,000
Derivative Contracts					
Interest rate futures and forward contracts	266,134,000	234,738,000	223,377,000	248,230,000	251,741,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	43,495,000	44,718,000	44,681,000	48,425,000	17,958,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	3,072,000	17,044,000	12,444,000	6,254,000	3,675,000
Written options contracts (commodity and other)	203,810,000	136,016,000	144,986,000	107,857,000	146,763,000
Purchased options contracts (commodity and other)	198,858,000	127,321,000	137,193,000	109,029,000	139,970,000
Commodity and other swaps	288,000	305,000	229,000	653,000	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							63.41			61.54	22.01	94	61.19	23.52	94
Standby letters of credit	0			0			0			0	0.71	2	0	0.84	3
Commercial and similar letters of credit	0			0			0			0	0.02	20	0	0.02	17
Securities lent	27.67			33.19			35.34			28.88	0.18	96	36.61	0.40	96
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.45			1.02			1.05			1.27	0.30	90	31.93	0.52	96
Credit derivative contracts w/ purchased credit protection-investment grade	7.85			5.44			5.60			4.17	0.25	93	3.25	0.30	92
Credit derivative contracts w/ purchased credit protection-noninvest grade	145.17			117.25			129.02			70.06	0.30	99	63.96	0.45	99
Derivative contracts	398.74			322.61			350.78			322.69	48.62	92	374.85	68.47	92
Interest rate contracts	172.51			160.95			167.04			183.93	34.36	93	180.50	47.31	91
Interest rate futures and forward contracts	148.28			135.20			139.20			153.91	6.21	95	168.48	10.67	93
Written options contracts (interest rate)	0			0			0			0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0			0			0			0	1.46	22	0	2.65	22
Interest rate swaps	24.23			25.76			27.84			30.02	20.83	80	12.02	28.86	42
Foreign exchange contracts	0			0			0			0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0			0			0			0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0			0			0			0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0			0			0			0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0			0			0			0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	226.22			161.66			183.74			138.76	1.86	97	194.36	3.32	97
Commodity and other futures and forward contracts	1.71			9.82			7.75			3.88	0.14	93	2.46	0.19	92
Written options contracts (commodity and other)	113.56			78.34			90.35			66.87	0.52	98	98.22	0.98	99
Purchased options contracts (commodity and other)	110.80			73.33			85.49			67.60	0.37	99	93.68	0.94	99
Commodity and other swaps	0.16			0.18			0.14			0.40	0.32	81	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							234.97			258.04	42.82	98	226.42	45.53	96

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	715,657,000	560,142,000	562,910,000	520,448,000	560,107,000
Interest rate contracts	309,629,000	279,456,000	268,058,000	296,655,000	269,699,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	406,028,000	280,686,000	294,852,000	223,793,000	290,408,000
Derivatives Position					
Futures and forwards	269,206,000	251,782,000	235,821,000	254,484,000	255,416,000
Written options	203,810,000	136,016,000	144,986,000	107,857,000	146,763,000
Exchange-traded	203,810,000	136,016,000	144,986,000	107,857,000	146,763,000
Over-the-counter	0	0	0	0	0
Purchased options	198,858,000	127,321,000	137,193,000	109,029,000	139,970,000
Exchange-traded	198,858,000	127,321,000	137,193,000	109,029,000	139,970,000
Over-the-counter	0	0	0	0	0
Swaps	43,783,000	45,023,000	44,910,000	49,078,000	17,958,000
Held for trading	672,093,000	515,119,000	518,000,000	471,370,000	542,149,000
Interest rate contracts	266,134,000	234,738,000	223,377,000	248,230,000	251,741,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	405,959,000	280,381,000	294,623,000	223,140,000	290,408,000
Non-traded	43,564,000	45,023,000	44,910,000	49,078,000	17,958,000
Interest rate contracts	43,495,000	44,718,000	44,681,000	48,425,000	17,958,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	69,000	305,000	229,000	653,000	0
Derivative contracts (excluding futures and FX 14 days or less)	11,809,499,000	11,875,177,000	11,497,509,000	11,798,797,000	10,888,818,000
One year or less	7,517,810,000	6,985,455,000	7,149,374,000	7,539,812,000	7,017,318,000
Over 1 year to 5 years	2,902,068,000	3,311,744,000	3,052,003,000	2,993,408,000	2,857,939,000
Over 5 years	1,389,621,000	1,577,978,000	1,296,132,000	1,265,577,000	1,013,561,000
Gross negative fair value (absolute value)	17,684,000	8,940,000	10,033,000	9,121,000	5,380,000
Gross positive fair value	18,393,000	8,671,000	9,804,000	9,143,000	5,108,000
Held for trading	18,386,000	8,618,000	9,760,000	9,068,000	5,108,000
Non-traded	7,000	53,000	44,000	75,000	0
Current credit exposure on risk-based capital derivative contracts	2,927,000	821,000	861,000	1,416,000	4,361,000
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	43.26			49.89			47.62			57	94.10	5	48.15	93.44	5
Foreign exchange contracts	0			0			0			0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	56.74			50.11			52.38			43	1.17	99	51.85	1.64	99
Futures and forwards	37.62			44.95			41.89			48.90	14.05	89	45.60	13.49	87
Written options	28.48			24.28			25.76			20.72	8.18	82	26.20	5.91	91
Exchange-traded	28.48			24.28			25.76			20.72	0.14	98	26.20	0.15	99
Over-the-counter	0			0			0			0	7.73	7	0	5.10	6
Purchased options	27.79			22.73			24.37			20.95	3.42	96	24.99	4.42	93
Exchange-traded	27.79			22.73			24.37			20.95	0.15	99	24.99	0.28	98
Over-the-counter	0			0			0			0	2.86	21	0	3.35	18
Swaps	6.12			8.04			7.98			9.43	68.76	10	3.21	69.75	8
Held for trading	93.91			91.96			92.02			90.57	43.53	75	96.79	44.16	84
Interest rate contracts	37.19			41.91			39.68			47.70	36.62	51	44.95	37.24	53
Foreign exchange contracts	0			0			0			0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	56.73			50.06			52.34			42.87	0.68	99	51.85	0.83	99
Non-traded	6.09			8.04			7.98			9.43	56.47	24	3.21	55.84	15
Interest rate contracts	6.08			7.98			7.94			9.30	53.82	24	3.21	52.22	17
Foreign exchange contracts	0			0			0			0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.01			0.05			0.04			0.13	0.10	83	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	1,650.16			2,120.03			2,042.51			2,267.05	91.48	99	1,944.06	93.86	97
One year or less	1,050.48			1,247.09			1,270.07			1,448.72	32.05	98	1,252.85	32.17	96
Over 1 year to 5 years	405.51			591.23			542.18			575.16	27.06	99	510.25	30.45	96
Over 5 years	194.17			281.71			230.26			243.17	29.56	99	180.96	28.09	98
Gross negative fair value (absolute value)	2.47			1.60			1.78			1.75	1.55	65	0.96	0.83	56
Gross positive fair value	2.57			1.55			1.74			1.76	2.23	42	0.91	1.19	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.15			0.51			0.59			0.52	0.07	92	0.33	0.06	91
Gross positive fair value (X)	1.19			0.49			0.58			0.52	0.09	93	0.31	0.07	91
Held for trading (X)	1.19			0.49			0.57			0.52	0.07	93	0.31	0.06	91
Non-traded (X)	0			0			0			0	0.02	41	0	0.01	5
Current credit exposure (X)	0.19			0.05			0.05			0.08	0.06	67	0.27	0.05	91
Credit losses on derivative contracts	0			0			0			0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0	0	46	0	0	47
90+ days past due	0			0			0			0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.53			0.82			0.86			1.50	0.85	81	5.19	0.73	92

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	1,516,000	1,806,000	1,806,000	1,176,000	1,137,000
Gross losses	516,000	632,000	804,000	1,141,000	1,271,000
Write-downs, transfers to loans held-for-sale	12,000	0	23,000	0	-3,000
Recoveries	141,000	154,000	212,000	212,000	215,000
Net losses	375,000	478,000	592,000	929,000	1,056,000
Provision for loan and lease losses	385,000	228,000	302,000	1,559,000	1,095,000
Adjustments	0	0	0	0	0
Ending balance	1,526,000	1,556,000	1,516,000	1,806,000	1,176,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.27			0.16			0.16			0.90	0.51	86	0.63	0.15	94
Provision for loan and lease losses / Average loans and leases	1.09			0.71			0.70			4.05	0.82	97	2.71	0.24	97
Provision for loan and lease losses / Net loan and lease losses	102.67			47.70			51.01			167.81	487.86	12	103.69	130.58	37
Allowance for loan and lease losses / Total loans and leases not held for sale	3.13			3.41			3.38			4.21	1.58	96	2.88	0.83	96
Allowance for loan and lease losses / Total loans and leases	3.12			3.41			3.37			4.21	1.55	96	2.88	0.81	96
Allowance for loan and lease losses / Net loans and leases losses (X)	3.05			2.44			2.56			1.94	11.58	3	1.11	8.03	1
Allowance for loan and lease losses / Nonaccrual assets	6,634.78			6,224			6,064			5,825.81	299.17	98	2,940	218.72	97
ALLL / 90+ days past due + nonaccrual loans and leases	638.49			884.09			781.44			580.71	244.34	92	291.81	151.73	85
Gross loan and lease losses / Average loans and leases	1.47			1.98			1.86			2.97	0.34	96	3.15	0.28	96
Recoveries / Average loans and leases	0.40			0.48			0.49			0.55	0.07	96	0.53	0.08	95
Net losses / Average loans and leases	1.06			1.49			1.37			2.42	0.27	97	2.61	0.21	96
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.03			0			0.05			0	0	44	-0.01	0	0
Recoveries / Prior year-end losses	17.54			13.50			18.58			16.68	33.98	15	17.13	36.22	17
Earnings coverage of net loan and lease losses (X)	1.32			5.27			5.41			3.67	22.91	15	2.48	24.40	12
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0	0.04	23	0	0.01	38
Real estate loans secured by 1–4 family											0.01			0.01	
Revolving											0.01			0.02	
Closed-end											0			0	
Commercial real estate loans	0			0			0			0	0.07	17	0	0.01	38
Construction and land development											0			-0.01	
1–4 family											0			0	
Other											0			-0.01	
Multifamily	0			0			0			0	0	58	0	0	56
Nonfarm nonresidential				0			0			0	0.11	14	0	0.02	38
Owner-occupied				0			0			0	0.02	26	0	0.01	45
Other				0			0			0	0.08	24	0	0.01	40
Real estate loans secured by farmland											0.02			0.01	
Commercial and industrial loans	1.70			4.25			3.18			4.97	0.47	99	6.32	0.37	99
Loans to individuals	1.84			3			2.67			4.44	1.13	95	3.87	1.17	94
Credit card loans	1.83			2.99			2.65			4.41	2.92	80	3.87	3.11	66
Agricultural loans											0.19			0.08	
Loans to foreign governments and institutions											0			0	
Other loans and leases	0			0			0			0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	309,000	151,000	170,000	227,000	332,000
90+ days past due loans and leases	216,000	151,000	169,000	280,000	363,000
Nonaccrual loans and leases	23,000	25,000	25,000	31,000	40,000
Total past due and nonaccrual loans and leases	548,000	327,000	364,000	538,000	735,000
Restructured 30–89 days past due	17,000	17,000	19,000	21,000	32,000
Restructured 90+ days past due	16,000	15,000	16,000	20,000	33,000
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	33,000	32,000	35,000	41,000	65,000
30–89 days past due loans held for sale	3,000	0	0	0	0
90+ days past due loans held for sale	3,000	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	6,000	0	0	0	0
Restructured loans and leases in compliance	172,000	228,000	213,000	256,000	249,000
Other real estate owned	0	18,000	0	0	0
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.63			0.33			0.38			0.53	0.39	74	0.81	0.43	87
90+ days past due loans and leases	0.44			0.33			0.38			0.65	0.12	89	0.89	0.15	92
Nonaccrual loans and leases	0.05			0.05			0.06			0.07	0.66	3	0.10	0.51	8
90+ days past due and nonaccrual loans and leases	0.49			0.39			0.43			0.72	0.85	48	0.99	0.71	77
30–89 days past due restructured	0.03			0.04			0.04			0.05	0.01	86	0.08	0.01	92
90+ days past due restructured	0.03			0.03			0.04			0.05	0.01	91	0.08	0.01	93
Nonaccrual restructured	0			0			0			0	0.13	3	0	0.14	4
30–89 days past due loans held for sale	0.01			0			0			0	0	38	0	0	38
90+ days past due loans held for sale	0.01			0			0			0	0	41	0	0	42
Nonaccrual loans held for sale	0			0			0			0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.63			0.33			0.38			0.53	0.40	74	0.81	0.43	87
90+ days past due assets	0.44			0.33			0.38			0.65	0.12	89	0.89	0.15	92
Nonaccrual assets	0.05			0.05			0.06			0.07	0.67	3	0.10	0.53	7
30+ days past due and nonaccrual assets	1.12			0.72			0.81			1.25	1.29	60	1.80	1.19	84
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.13			0.10			0.12			0.19	0.52	15	0.27	0.44	27
90+ days past due and nonaccrual assets + other real estate owned	0.13			0.11			0.12			0.19	0.55	13	0.27	0.48	23
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.13			0.17			0.17			0.20	0.60	13	0.24	0.53	19
Allowance for loan and lease losses	14.94			19.47			18.01			18.16	66.66	5	30.10	115.41	7
Equity capital + allowance for loan and lease losses	1.27			1.51			1.40			1.65	4.97	13	1.95	4.28	20
Tier 1 capital + allowance for loan and lease losses	1.35			1.59			1.47			1.70	6.05	10	2.03	5.65	16
Loans and leases + other real estate owned	0.47			0.66			0.61			0.76	0.97	38	0.87	0.85	53

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	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			0			0	0.39	1	0	0.38	2
	90+ days past due	0			0			0			0	0.16	14	0	0.16	13
	Nonaccrual	0			0			0			0	0.76	1	0	0.46	2
Commercial and industrial	30–89 days past due	0.43			1.27			1.27			1.24	0.23	96	1.58	0.31	95
	90+ days past due	0.43			0.64			1.27			1.24	0.03	99	1.58	0.05	99
	Nonaccrual	0			0			0			0	0.75	3	0	0.83	3
Individuals	30–89 days past due	1.14			0.71			0.76			1.08	0.83	75	1.22	0.83	73
	90+ days past due	0.80			0.71			0.76			1.34	0.14	95	1.34	0.17	93
	Nonaccrual	0.09			0.12			0.11			0.15	0.28	49	0.15	0.17	56
Depository institution loans	30–89 days past due	0			0			0			0	0	46	0	0	47
	90+ days past due	0			0			0			0	0	46	0	0	49
	Nonaccrual	0			0			0			0	0	47	0	0	48
Agricultural	30–89 days past due											0.17			0.24	
	90+ days past due											0			0	
	Nonaccrual											0.49			0.67	
Foreign governments	30–89 days past due											0			0.07	
	90+ days past due											0			0	
	Nonaccrual											0.09			0.03	
Other loans and leases	30–89 days past due	0			0			0			0	0.18	15	0	0.20	14
	90+ days past due	0			0			0			0	0.01	33	0	0.01	30
	Nonaccrual	0			0			0			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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due											0.65			0.67	
	90+ days past due											0.33			0.31	
	Nonaccrual											0.89			0.73	
Revolving	30–89 days past due											0.48			0.45	
	90+ days past due											0.03			0.05	
	Nonaccrual											1.13			1	
Closed-end	30–89 days past due											0.65			0.70	
	90+ days past due											0.38			0.35	
	Nonaccrual											0.87			0.70	
Junior lien	30–89 days past due											0.02			0.02	
	90+ days past due											0			0	
	Nonaccrual											0.04			0.04	
Commercial real estate	30–89 days past due	0			0			0			0	0.26	4	0	0.18	4
	90+ days past due	0			0			0			0	0.02	23	0	0.03	19
	Nonaccrual	0			0			0			0	0.62	2	0	0.23	5
Construction and development	30–89 days past due											0.28			0.28	
	90+ days past due											0.01			0.02	
	Nonaccrual											0.41			0.20	
1–4 family	30–89 days past due											0.03			0.06	
	90+ days past due											0			0	
	Nonaccrual											0.03			0.02	
Other	30–89 days past due											0.22			0.20	
	90+ days past due											0			0.01	
	Nonaccrual											0.35			0.17	
Multifamily	30–89 days past due	0			0			0			0	0.09	22	0	0.08	19
	90+ days past due	0			0			0			0	0	45	0	0	41
	Nonaccrual	0			0			0			0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due				0			0			0	0.23	6	0	0.14	5
	90+ days past due				0			0			0	0.02	26	0	0.03	22
	Nonaccrual				0			0			0	0.80	2	0	0.28	5
Owner Occupied	30–89 days past due				0			0			0	0.07	8	0	0.07	8
	90+ days past due				0			0			0	0	33	0	0.01	26
	Nonaccrual				0			0			0	0.27	5	0	0.16	7
Other	30–89 days past due				0			0			0	0.14	11	0	0.07	9
	90+ days past due				0			0			0	0.01	33	0	0.01	30
	Nonaccrual				0			0			0	0.44	5	0	0.10	9
Farmland	30–89 days past due											0.11			0.23	
	90+ days past due											0			0.01	
	Nonaccrual											1.13			0.84	
Credit card	30–89 days past due	1.14			0.71			0.76			1.06	0.95	55	1.22	1.19	45
	90+ days past due	0.80			0.72			0.76			1.34	0.63	84	1.35	0.78	75
	Nonaccrual	0.09			0.12			0.11			0.15	0.05	83	0.15	0.11	75

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	12,612,000	12,527,000	12,578,000	12,528,000	12,357,000
Retained earnings	2,231,000	3,442,000	3,853,000	2,947,000	2,048,000
Accumulated other comprehensive income (AOCI)	-52,000	-49,000	-35,000	-52,000	-84,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	14,791,000	15,920,000	16,396,000	15,423,000	14,321,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	972,000	954,000	946,000	493,000	581,000
Accumulated other comprehensive income-related adjustments	-52,000	-48,000	-35,000	-53,000	0
Other deductions from common equity tier 1 capital	91,000	72,000	89,000	68,000	42,000
Subtotal:	13,780,000	14,942,000	15,396,000	14,915,000	13,698,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	15,000
Common equity tier 1 capital	13,780,000	14,942,000	15,396,000	14,915,000	13,683,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000
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	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000
Tier 1 Capital	15,396,000	17,558,000	17,012,000	17,531,000	16,299,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	791,000	791,000	783,000	791,000	2,077,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,173,000	977,000	982,000	864,000	897,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	1,964,000	1,768,000	1,765,000	1,655,000	2,974,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,964,000	1,768,000	1,765,000	1,655,000	2,974,000
Exited advanced approach tier 2 capital					
Total capital	17,360,000	19,326,000	18,777,000	19,186,000	19,273,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	191,082,000	189,304,000	190,205,000	173,116,000	174,427,000
Less: Deductions from common equity tier 1 capital	1,063,000	1,026,000	1,035,000	561,000	638,000
Less: Other deductions	-52,000	-48,000	-35,000	-53,000	0
Total assets for leverage ratio	190,071,000	188,326,000	189,205,000	172,608,000	173,789,000
Total risk-weighted assets	115,760,785	99,946,160	99,837,705	94,199,580	83,973,130
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.90			14.95			15.42			15.83	12.35	87	16.29	12.11	88
Common equity tier 1 capital, column B	0			0			0			0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.30			17.57			17.04			18.61	13.08	92	19.41	12.78	93
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.34	46
Total capital, column A	15			19.34			18.81			20.37	15.23	91	22.95	14.36	95
Total capital, column B	0			0			0			0	0.39	46	0	0.38	46
Tier 1 leverage	8.10			9.32			8.99			10.16	9.13	81	9.38	9.76	46
Supplementary leverage ratio, advanced approaches HCs	5.98			7.69			7.33			9.51	8.72	73	7.81	7.41	72

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	12,000	12,000	14,000	15,000	12,000	0.00	33.33
Total property and casualty assets	12,000	12,000	14,000	15,000	12,000	0.00	33.33
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	7,000	7,000	6,000	6,000	7,000	0.00	40.00
Total property and casualty equity	7,000	7,000	6,000	6,000	7,000	0.00	40.00
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	1,000		
Total property and casualty	0	0	0	0	1,000		
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)	3,000	3,000	5,000	5,000	4,000	0.00	50.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,000	1,000	1,000	1,000	1,000	0.00	
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	1,000	1,000	1,000	1,000	1,000	0.00	
Premiums	1,000	1,000	1,000	1,000	1,000	0.00	
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,000	1,000	1,000	1,000	1,000	0.00	
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	7,000	7,000	6,000	6,000	6,000	0.00	40.00
Life insurance assets	0	0	0	0	0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01			0.01			0.01			0.01	0	82	0.01	0.01	79
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100			100			100			100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0			0			0			0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets											11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.02			0.01			0.01			0.01	0.41	31	0.01	0.47	31
Premium income / Insurance activities revenue	100			100			100			100	2.84	98	100	7.32	97
Credit related premium income / Total premium income	0			0			0			0	38.23	29	0	34.91	29
Other premium income / Total premium income	100			100			100			100	61.77	70	100	65.09	70
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.03	44	0.09	0.08	84
Insurance net income (P/C) / Equity (P/C)	0			0			0			0	15.59	21	14.29	19.86	61
Insurance net income (L/H) / Equity (L/H)											3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	0			0			0			0	447.82	9	0	233.61	11
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)											0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	88	0	0	85
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0	11.03	3	0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		15,755,000			13,718,000			15,149,000			16,677,000			16,220,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	8.78			7.90			9.44			10.34	0.75	91	10.86	1.39	88

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	10,049,000	10,432,000	10,062,000	10,407,000	8,043,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans		0	0	0	0
Loans to depository institutions and other banks acceptances	10,049,000	10,432,000	10,062,000	10,407,000	8,043,000
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	279,000	286,000	279,000	278,000	268,000
Interest-bearing bank balances	297,000	297,000	297,000	300,000	373,000
Total selected foreign assets	10,625,000	11,015,000	10,638,000	10,985,000	8,684,000
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	3.82			2.59			2.63			3.44	0.87	86	5.05	1.25	88
Cost: Interest-bearing deposits											0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans											5.18			27.03	
Commercial and industrial loans											0.64			0.29	
Foreign governments and institutions											0			0	
Growth Rates															
Net loans and leases	-3.67			-1.45			-3.32			29.39	-2.40	83	-6.55	22.48	37
Total selected assets	-3.54			-1.98			-3.16			26.50	2.04	79	-4.77	12.40	43
Deposits											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	0	0	0	2,000	7,000		
Dividends	0	0	0	0	0		
Interest	0	0	0	2,000	7,000		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	113,000		-100.00
Dividends	0	0	0	0	106,000		
Interest	0	0	0	0	7,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	280,000	1,789,000	1,910,000	1,978,000	1,974,000	-84.35	409.09
Dividends	28,000	1,546,000	1,590,000	1,616,000	1,546,000	-98.19	
Interest	252,000	243,000	320,000	362,000	428,000	3.70	358.18
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	280,000	1,789,000	1,910,000	1,980,000	2,094,000	-84.35	0.36
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	280,000	1,789,000	1,910,000	1,980,000	2,094,000	-84.35	0.36
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	249,000	241,000	318,000	330,000	434,000	3.32	24800.00
Other expenses	14,000	8,000	10,000	20,000	60,000	75.00	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	263,000	249,000	328,000	350,000	494,000	5.62	26200.00
Income (loss) before taxes	17,000	1,540,000	1,582,000	1,630,000	1,600,000	-98.90	-93.88
Applicable income taxes (credit)	2,000	-8,000	-10,000	-48,000	-12,000		
Extraordinary items							
Income before undistributed income of subsidiaries	15,000	1,548,000	1,592,000	1,678,000	1,612,000	-99.03	-94.60
Equity in undistributed income of subsidiaries	41,000	241,000	671,000	-175,000	-451,000	-82.99	-91.39
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	13,000	11,000	14,000	14,000	-98,000	18.18	1200.00
Subsidiary holding companies	28,000	230,000	657,000	-189,000	-353,000	-87.83	-94.11
Net income (loss)	56,000	1,789,000	2,263,000	1,503,000	1,161,000	-96.87	-92.57
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	13,000	11,000	14,000	14,000	8,000	18.18	1200.00
Subsidiary holding companys' net income	56,000	1,776,000	2,247,000	1,427,000	1,193,000	-96.85	-88.21

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	0	0	0	0	0	0	0	150,000		
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	150,000		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	449,000	1.77	432,000	1.59	435,000	1.63	421,000	407,000	3.94	-92.79
Common and preferred stock	449,000	1.77	432,000	1.59	435,000	1.63	421,000	407,000	3.94	58.66
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies	24,114,000	95.26	25,634,000	94.49	25,189,000	94.48	25,571,000	24,388,000	-5.93	152.34
Common and preferred stock	15,990,000	63.16	16,455,000	60.66	15,946,000	59.81	16,224,000	16,209,000	-2.83	125.43
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,071,000	31.88	9,136,000	33.68	9,137,000	34.27	9,236,000	8,056,000	-11.66	229.56
Other receivables	53,000	0.21	43,000	0.16	106,000	0.40	111,000	123,000	23.26	278.57
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	75,000	0.30	431,000	1.59	406,000	1.52	249,000	181,000	-82.60	-21.88
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	677,000	2.67	631,000	2.33	630,000	2.36	783,000	1,061,000	7.29	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	25,315,000	100.00	27,128,000	100.00	26,660,000	100.00	27,024,000	26,187,000	-6.68	59.42
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	0	0		
Borrowings with maturity over 1 year	6,840,000	27.02	6,528,000	24.06	6,528,000	24.49	6,790,000	5,504,000	4.78	170900.00
Subordinated notes and debentures	791,000	3.12	791,000	2.92	791,000	2.97	791,000	2,077,000	0.00	1829.27
Other liabilities	141,000	0.56	137,000	0.51	193,000	0.72	269,000	265,000	2.92	
Balance due to subsidiaries and related institutions	1,137,000	4.49	1,136,000	4.19	1,136,000	4.26	1,136,000	1,404,000	0.09	
Total liabilities	8,909,000	35.19	8,592,000	31.67	8,648,000	32.44	8,986,000	9,250,000	3.69	19697.78
Equity Capital	16,406,000	64.81	18,536,000	68.33	18,012,000	67.56	18,038,000	16,937,000	-11.49	3.61
Perpetual preferred stock (income surplus)	1,616,000	6.38	2,616,000	9.64	1,616,000	6.06	2,616,000	2,616,000	-38.23	18.30
Common stock	18,000	0.07	18,000	0.07	18,000	0.07	18,000	18,000	0.00	0.00
Common surplus	12,594,000	49.75	12,509,000	46.11	12,560,000	47.11	12,510,000	12,339,000	0.68	2.31
Retained earnings	2,230,000	8.81	3,442,000	12.69	3,853,000	14.45	2,946,000	2,048,000	-35.21	1.87
Accumulated other comprehensive income	-52,000	-0.21	-49,000	-0.18	-35,000	-0.13	-52,000	-84,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	25,315,000	100.00	27,128,000	100.00	26,660,000	100.00	27,024,000	26,187,000	-6.68	59.42
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	1,136,000	4.49	1,136,000	4.19	1,136,000	4.26	1,136,000	1,403,000	0.00	
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	131,000	0.52	131,000	0.48	131,000	0.49	0	355,000	0.00	
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	0.45			13.14			12.39			8.54	7.29	64	6.87	9.68	14
Bank net income / Average equity investment in banks											7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	3.93			3.44			3.27			3.39	9.75	45	1.90	7.89	29
Subsidiary HCs net income / Average equity investment in sub HCs	0.47			14.46			13.79			8.59	7.01	66	7.42	8.55	39
Bank net income / Parent net income	0			0			0			0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	23.21			0.61			0.62			0.93	3.59	51	0.69	5.93	48
Subsidiary holding companies' net income / Parent net income	100			99.27			99.29			94.94	68.34	60	102.76	74	76
Leverage															
Total liabilities / Equity capital	54.30			46.35			48.01			49.82	20.06	86	54.61	20.43	88
Total debt / Equity capital	46.51			39.49			40.63			42.03	14.41	86	44.76	14.31	84
Total debt + notes payable to subs that issued TPS / Equity capital	46.51			39.49			40.63			42.03	16.67	86	44.76	16.36	84
Total debt + Loans guaranteed for affiliate / Equity capital	46.51			39.49			40.63			42.03	14.68	86	44.76	14.56	84
Total debt / Equity capital – excess over fair value	46.51			39.49			40.63			42.03	14.52	86	44.76	14.51	84
Long-term debt / Equity capital	46.51			39.49			40.63			42.03	13.56	86	44.76	13.04	87
Short-term debt / Equity capital	0			0			0			0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.80			0.71			0.73			0	0.06	40	2.10	0.05	94
Excess cost over fair value / Equity capital	0			0			0			0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	28.41			29.48			28.72			33.10	34.67	48	32.47	28.44	56
Double Leverage															
Equity investment in subs / Equity capital	100.20			91.10			90.94			92.28	102.81	6	98.10	103.22	19
Total investment in subs / Equity capital	149.72			140.62			142.26			144.10	110.16	88	147.28	111.07	88
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)	0.44			-0.69			-0.72			-0.93	0.47	6	-0.28	0.36	16
Equity investment in subs – equity cap / Net income-div (X)											1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	14.32			116.54			113.88			212.13	136.59	84	184.74	177.68	58
Cash from ops + noncash items + op expense / Op expense + dividend	12.05			122.31			118.92			242.78	147.24	88	216.49	190.27	67
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.35			109.37			107.53			102.27	134.08	37	109.20	116.34	51
Pretax operating income + interest expense / Interest expense	106.83			739			597.48			593.94	2,016.32	34	468.66	1,968.54	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	106.83			739			597.48			593.94	1,539.23	35	468.66	1,632.83	25
Dividends + interest from subsidiaries / Interest expense + dividends	14.52			116.62			113.96			211.54	150.43	79	193.89	210.80	53
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	0.34			9.13			8.67			9.63	35.64	27	2.11	57.11	10
Other Ratios															
Net assets that reprice within 1 year / Total assets	-7.40			0.95			1.11			-0.06	3.85	18	-4.21	2.64	10
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.10			0.04	
Nonaccrual											1.03			0.54	
Total											1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.05	46	0	0.10	46
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	84.15			86.43			86.09			85.92	2.66	98	84.11	5.62	96
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	5.90			6.12			6.52			6.54	0.08	95	6.10	0.19	94

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	11,193.33			83.53			85.30			36.11	81.10	19	40.07	57.84	34
Dividends declared / Net income	2,998.21			72.28			60.01			40.32	42.29	47	55.64	33.08	87
Net income – dividends / Average equity	-12.94			3.64			4.96			5.10	4.14	63	3.05	6.46	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0			0			0			0	3.41	23	16.41	7.53	83
Dividends from subsidiary holding companies	1.67			119.57			117.08			266.67	4.85	95	239.32	21.40	91
Dividends from all subsidiaries	1.67			119.57			117.08			266.67	174.85	80	255.73	260.40	64
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries											60.28			66.55	
Interest income from bank subsidiaries											0.36			0.54	
Management and service fees from bank subsidiaries											1.47			1.55	
Other income from bank subsidiaries											0			0	
Operating income from bank subsidiaries											62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0			0			0	56.39	15	1,325	82.95	97
Interest income from nonbank subsidiaries	0			0			0			0	7.38	32	87.50	20.25	86
Management and service fees from nonbank subsidiaries	0			0			0			0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0			0			0			0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0			0			0			0	79.84	8	1,412.50	150.41	97
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	50			87.05			70.76			113.24	43.51	85	129.59	61.23	92
Interest income from subsidiary holding companies	450			13.68			14.24			25.37	8.40	76	35.88	6.54	88
Management and service fees from subsidiary holding companies	0			0			0			0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	0			0			0			0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	500			100.73			85			138.61	55.20	85	165.47	76.49	92
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	69.76	8	0	67.32	10
Interest income from bank subsidiaries	0			0			0			0.10	0.63	57	0.33	0.80	65
Management and service fees from bank subsidiaries	0			0			0			0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0			0			0			0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0			0			0			0.10	82.20	5	0.33	78.80	11
Dividends from nonbank subsidiaries	0			0			0			0	1.95	23	5.06	2.65	82
Interest income from nonbank subsidiaries	0			0			0			0	0.73	36	0.33	1.19	77
Management and service fees from nonbank subsidiaries	0			0			0			0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0			0			0			0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0			0			0			0	4.70	16	5.40	7.29	75
Dividends from subsidiary holding companies	10			86.42			83.25			81.62	2.53	94	73.83	4.52	91
Interest income from subsidiary holding companies	90			13.58			16.75			18.28	0.11	96	20.44	0.20	96
Management and service fees from subsidiary holding companies	0			0			0			0	0	49	0	0	49
Other income from subsidiary holding companies	0			0			0			0	0	49	0	0	48
Operating income from subsidiary holding companies	100			100			100			99.90	4.56	97	94.27	6.08	94
Loans and advances from subsidiaries / Short term debt											135.13			83.37	
Loans and advances from subsidiaries / Total debt	14.89			15.52			15.52			14.98	27.08	49	18.51	28.33	54