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

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BHC Name CVB FINANCIAL CORP.

City/State ONTARIO, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 16,759,993
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

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

Mailing Address:

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	17,268,892	14,824,185	15,327,798	12,890,683	11,302,793
Net income ($000)	104,618	115,072	212,521	177,159	207,827
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.73	2.67	51	2.83	2.65	59	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87
+ Non-interest income	0.32	0.96	11	0.33	1.11	9	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15
– Overhead expense	1.26	2.17	4	1.28	2.24	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
– Provision for credit losses	0.07	0.09	57	-0.30	-0.15	23	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0	0.01	42
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.69	1.40	78	2.18	1.79	76	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96
Net operating income	1.21	1.06	69	1.55	1.36	71	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96
Net income	1.21	1.06	69	1.55	1.35	71	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3	3.12	38	3.14	3.14	48	3	3.06	43	3.71	3.55	57	4.58	4.41	64
Interest expense	0.03	0.24	1	0.05	0.27	5	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1
Net interest income (tax equivalent)	2.97	2.88	53	3.09	2.85	63	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.08	12	0.07	0.13	36	0.04	0.11	33	0	0.27	4	0	0.21	5
Earnings coverage of net loan and lease losses (X)	-304.43	-9.51	11	49.01	4.52	81	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.92	1.17	24	0.86	1.39	18	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58
Allowance for loan and lease losses / Total loans and leases	0.92	1.15	24	0.86	1.37	18	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15	0.41	12	0.10	0.63	5	0.09	0.49	7	0.21	0.71	8	0.13	0.57	7
30–89 days past due loans and leases / Total loans and leases	0.01	0.32	1	0.01	0.27	2	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3
Liquidity and Funding															
Net noncore funding dependence	0.28	3.09	39	-13.40	-1.82	15	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21
Net short-term noncore funding dependence	0.17	-1.79	56	-13.56	-8.21	27	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47
Net loans and leases / Total assets	51.38	61.60	17	51.50	59.81	19	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Capitalization															
Tier 1 leverage ratio	8.85	9.08	45	9.38	9.11	63	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92
Holding company equity capital / Total assets	11.83	10.04	77	13.23	10.88	84	13.10	10.71	82	13.93	11.16	86	17.67	12.43	94
Total equity capital (including minority interest) / Total assets	11.83	10.14	75	13.23	11.01	82	13.10	10.82	82	13.93	11.29	85	17.67	12.57	94
Common equity tier 1 capital / Total risk-weighted assets	13.41	11.90	80	15.08	12.69	84	14.86	12.42	83	14.77	12.38	83	14.83	12.17	84
Net loans and leases / Equity capital (X)	4.34	6.22	14	3.89	5.51	17	3.76	5.53	14	4.11	5.58	19	3.76	5.21	19
Cash dividends / Net income	49.88	34	81	42.58	25.30	87	46.03	28.27	86	55.13	42.30	70	48.57	33.12	80
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	7.86	7.91	62	13	9.29	66	10.16	10.50	57	27.80	16.68	81	-2.14	9.26	8
Equity capital	-3.55	-0.29	50	4.90	9.31	38	3.66	7.46	42	0.70	6.99	20	7.72	10.49	50
Net loans and leases	7.62	11.87	43	-3.69	0.79	34	-5.24	3.36	19	10.13	9.07	65	-2.66	9.10	4
Noncore funding	-12.51	10.50	31	15.29	-23.76	90	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	97.64	103.92	18	98.13	103.07	21	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39
Cash from ops + noncash items + op expense / Op expense + dividends	319.93	116.54	90	145.23	130.64	60	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	180,892	182,470	354,688	375,410	394,850	-0.86	79.36
Income from lease financing receivables	1,339	1,051	1,906	1,992	2,778	27.40	-4.49
Fully taxable income on loans and leases	181,125	182,777	355,060	375,646	395,465	-0.90	79.27
Tax-exempt income on loans and leases	1,106	744	1,534	1,756	2,163	48.66	-9.34
Estimated tax benefit on income on loans and leases	177	120	246	323	392	47.13	-52.54
Income on loans and leases (tax equivalent)	182,408	183,641	356,840	377,725	398,020	-0.67	77.74
Investment interest income (tax equivalent)	52,821	28,053	61,252	51,284	57,973	88.29	38.28
Interest on balances due from depository institutions	2,236	892	2,569	1,682	2,269	150.67	308.03
Interest income on other earning assets	659	511	1,043	1,000	1,256	28.96	-13.63
Total interest income (tax equivalent)	238,124	213,097	421,704	431,691	459,518	11.74	67.53
Interest on time deposits of $250K or more	68	174	264	821	926	-60.92	-77.41
Interest on time deposits < $250K	71	766	937	2,978	3,496	-90.73	-73.61
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,189	2,297	4,145	8,803	12,698	-4.70	-9.62
Interest on other borrowings and trading liabilities	254	459	734	1,682	4,958	-44.66	-77.50
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	2,582	3,696	6,080	14,284	22,078	-30.14	-37.35
Net interest income (tax equivalent)	235,542	209,401	415,624	417,407	437,440	12.48	70.66
Non-interest income	27,199	24,757	47,855	48,907	58,894	9.86	43.02
Adjusted operating income (tax equivalent)	262,741	234,158	463,479	466,314	496,334	12.21	67.31
Overhead expense	109,060	94,699	190,771	192,119	198,597	15.16	53.79
Provision for credit losses	6,100	-22,500	-26,500	23,500	5,000		
Securities gains (losses)	0	0	0	0	5		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	146,267	161,710	298,722	250,874	292,742	-9.55	58.94
Applicable income taxes	40,887	46,093	85,127	72,361	83,247	-11.29	23.72
Tax equivalent adjustments	762	545	1,074	1,354	1,668	39.82	-63.71
Applicable income taxes (tax equivalent)	41,649	46,638	86,201	73,715	84,915	-10.70	18.50
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	104,618	115,072	212,521	177,159	207,827	-9.08	83.94
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	104,618	115,072	212,521	177,159	207,827	-9.08	83.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest	104,618	115,072	212,521	177,159	207,827	-9.08	83.94
Investment securities income (tax equivalent)	52,821	28,053	61,252	51,284	57,973	88.29	38.28
US Treasury and agency securities (excluding mortgage-backed securities)	5,252	4,107	9,525	2,438	3,062	27.88	172.27
Mortgage-backed securities	42,558	20,809	45,539	42,211	46,604	104.52	47.79
All other securities	5,011	3,137	6,188	6,635	8,307	59.75	-32.94
Cash dividends declared	52,186	48,992	97,814	97,665	100,940	6.52	82.25
Common	52,186	48,992	97,814	97,665	100,940	6.52	82.25
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.76	2.90	38	2.87	2.92	47	2.75	2.85	41	3.35	3.27	56	4.07	4	57
Less: Interest expense	0.03	0.22	1	0.05	0.25	5	0.04	0.23	3	0.11	0.48	2	0.20	0.98	1
Equals: Net interest income (tax equivalent)	2.73	2.67	51	2.83	2.65	59	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87
Plus: Non-interest income	0.32	0.96	11	0.33	1.11	9	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15
Equals: adjusted operating income (tax equivalent)	3.04	3.67	15	3.16	3.82	18	3.02	3.70	13	3.62	4.04	32	4.39	4.41	48
Less: Overhead expense	1.26	2.17	4	1.28	2.24	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
Less: Provision for credit losses	0.07	0.09	57	-0.30	-0.15	23	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	43
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.69	1.40	78	2.18	1.79	76	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96
Less: Applicable income taxes (tax equivalent)	0.48	0.33	88	0.63	0.41	87	0.56	0.38	87	0.57	0.23	96	0.75	0.36	96
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.21	1.06	69	1.55	1.36	71	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.21	1.06	69	1.55	1.35	71	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96
Memo: Net income (last four quarters)	1.22	1.12	68	1.48	1.25	74	1.39	1.26	68	1.37	0.82	89	1.84	1.19	95
Net income–BHC and noncontrolling (minority) interest	1.21	1.07	69	1.55	1.37	69	1.39	1.27	68	1.37	0.83	89	1.84	1.20	95
Margin Analysis															
Average earning assets / Average assets	91.87	92.97	33	91.56	93.15	30	91.76	93.08	31	90.24	92.32	22	88.72	91.05	26
Average interest-bearing funds / Average assets	33.18	60.12	1	33.66	62.32	1	33.62	61.99	1	34.06	64.06	1	35.80	65.57	2
Interest income (tax equivalent) / Average earning assets	3	3.12	38	3.14	3.14	48	3	3.06	43	3.71	3.55	57	4.58	4.41	64
Interest expense / Average earning assets	0.03	0.24	1	0.05	0.27	5	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1
Net interest income (tax equivalent) / Average earning assets	2.97	2.88	53	3.09	2.85	63	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88
Yield or Cost															
Total loans and leases (tax equivalent)	4.26	4.01	71	4.45	4.05	76	4.42	4.01	77	4.68	4.27	76	5.27	5.09	68
Interest-bearing bank balances	0.36	0.42	31	0.10	0.11	31	0.13	0.14	42	0.15	0.27	15	3.76	2.04	94
Federal funds sold and reverse repos	0	0.58	10		0.26			0.25			0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.99	3.09	39	3.13	3.11	49	2.99	3.04	43	3.70	3.51	58	4.57	4.36	65
Investment securities (tax equivalent)	1.75	1.85	45	1.56	1.80	34	1.52	1.77	33	2.09	2.25	32	2.48	2.76	28
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	1.22	89	1.38	1.28	58	1.62	1.14	82	2.32	1.75	79	2.43	2.32	67
Mortgage-backed securities	1.59	1.78	32	1.35	1.56	29	1.28	1.57	26	1.90	2.05	29	2.37	2.61	17
All other securities	2.64	2.82	49	2.57	2.91	40	2.56	2.81	43	3.16	3.24	53	3.35	4.06	31
Interest-bearing deposits	0.09	0.20	21	0.14	0.24	30	0.12	0.21	28	0.32	0.53	26	0.48	1.10	10
Time deposits of $250K or more	0.15	0.50	5	0.35	0.76	13	0.28	0.66	10	0.76	1.42	7	0.80	1.96	4
Time deposits < $250K	0.05	0.44	3	0.53	0.72	33	0.34	0.62	19	0.89	1.36	14	0.94	1.82	9
Other domestic deposits	0.09	0.17	30	0.11	0.17	36	0.10	0.15	38	0.25	0.36	36	0.42	0.93	12
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.08	0.36	17	0.10	0.19	43	0.09	0.17	44	0.24	0.62	15	0.47	1.86	15
Other borrowed funds and trading liabilities		1.24		0	1.31	3	0	1.27	2	0.04	1.50	3	2.25	2.38	41
All interest-bearing funds	0.09	0.36	4	0.15	0.40	8	0.12	0.37	9	0.33	0.74	10	0.55	1.49	3

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

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	27,199	24,757	47,855	48,907	58,894
Fiduciary activities income	4,716	4,525	9,045	8,314	8,224
Service charges on deposit accounts - domestic	10,876	8,577	18,003	17,326	20,752
Trading revenue	-74	110	170	-13	143
Investment banking fees and commissions	1,045	1,202	2,468	1,505	1,236
Insurance activities revenue	23	51	58	159	65
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	2,691	706	1,412	1,281	4,763
Other non-interest income	7,922	9,586	16,699	20,335	23,711
Total overhead expenses	109,060	94,699	190,771	192,119	198,597
Personnel expense	64,381	59,368	119,300	121,204	121,063
Net occupancy expense	11,101	9,809	19,747	20,548	20,323
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,996	4,334	8,240	9,352	10,798
Other operating expenses	29,582	21,188	43,484	41,015	46,413
Fee income on mutual funds and annuities	329	833	1,428	863	597
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,024	996	975	992	1,017
Average personnel expense per employee	62.87	59.61	122.36	122.18	119.04
Average assets per employee	16,864.15	14,883.72	15,720.82	12,994.64	11,113.86

	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	1.21	2.35	42	3.36	2.15	70	2.98	2.17	64	1.76	2.02	52	1.01	2.72	34
Overhead expenses / Net Interest Income + non-interest income	41.63	59.40	7	40.54	59.03	4	41.26	59.28	7	41.32	62.28	4	40.15	61.29	2
Percent of Average Assets															
Total overhead expense	1.26	2.17	4	1.28	2.24	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
Personnel expense	0.75	1.20	9	0.80	1.25	11	0.78	1.21	11	0.94	1.30	16	1.07	1.41	19
Net occupancy expense	0.13	0.22	12	0.13	0.24	11	0.13	0.23	14	0.16	0.26	13	0.18	0.28	15
Other operating expenses	0.39	0.72	6	0.34	0.73	3	0.34	0.72	3	0.39	0.94	3	0.51	0.97	5
Overhead less non-interest income	0.95	1.19	26	0.94	1.10	33	0.93	1.10	33	1.11	1.25	38	1.24	1.32	41
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	41.51	58.92	7	40.44	58.45	5	41.16	58.83	6	41.20	61.82	4	40.01	60.64	2
Personnel expense	24.50	32.65	15	25.35	33.10	17	25.74	32.93	17	25.99	32.36	20	24.39	32.39	14
Net occupancy expense	4.23	6.14	20	4.19	6.33	20	4.26	6.23	21	4.41	6.58	16	4.09	6.52	11
Other operating expenses	12.78	19.36	6	10.90	18.60	3	11.16	19.18	3	10.80	22.28	3	11.53	21.20	0
Total non-interest income	10.35	25.40	12	10.57	28.18	9	10.33	27.67	9	10.49	28.83	10	11.87	29.23	10
Fiduciary activities income	1.79	2.23	52	1.93	2.24	51	1.95	2.20	52	1.78	2.09	53	1.66	1.97	54
Service charges on domestic deposit accounts	4.14	3.45	58	3.66	3.19	58	3.88	3.27	58	3.72	3.27	58	4.18	3.88	52
Trading revenue	-0.03	0.45	14	0.05	0.72	47	0.04	0.62	52	0	1.28	6	0.03	1.18	40
Investment banking fees and commissions	0.40	2.25	29	0.51	2.52	29	0.53	2.58	29	0.32	2.46	22	0.25	3.54	17
Insurance activities revenue	0.01	0.36	36	0.02	0.37	39	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.02	1.51	50	0.30	3.83	18	0.30	3.30	18	0.27	3.92	21	0.96	1.86	40
Other non-interest income	3.02	9.09	13	4.09	9.26	17	3.60	9.27	12	4.36	9.65	22	4.78	10.04	18
Overhead less non-interest income	31.16	32.73	37	29.87	29.94	43	30.84	30.52	42	30.71	31.93	44	28.15	31.06	35
Applicable income taxes / Pretax net operating income (tax equivalent)	27.95	21.22	93	28.50	21.54	95	28.50	21.18	97	28.84	18.63	96	28.44	20.56	93
Applicable income tax + TE / Pretax net operating income + TE	28.47	23.38	91	28.84	23.10	93	28.86	22.67	96	29.38	21.18	94	29.01	23.23	90

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

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	7,404,136	6,399,333	6,471,587	6,292,297	6,264,123	15.70	88.64
Commercial and industrial loans	772,499	1,237,811	820,079	1,536,825	837,962	-37.59	78.14
Loans to individuals	9,123	9,582	8,187	17,299	15,771	-4.79	-43.47
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	273,294	257,572	386,082	360,939	361,764	6.10	15.13
Other loans and leases	233,177	167,012	201,778	141,448	98,009	39.62	182.10
Less: Unearned income	0	0	0	0	13,052		-100.00
Loans and leases, net of unearned income	8,692,229	8,071,310	7,887,713	8,348,808	7,564,577	7.69	85.43
Less: Allowance for loan and lease losses	80,222	69,342	65,019	93,692	68,660	15.69	33.26
Net loans and leases	8,612,007	8,001,968	7,822,694	8,255,116	7,495,917	7.62	86.11
Debt securities that reprice or mature in over 1 year	6,015,685	3,897,000	5,083,409	2,974,196	2,405,570	54.37	93.10
Mutual funds and equity securities	15,378	16,930	16,693	12,179	0	-9.17	
Subtotal	14,643,070	11,915,898	12,922,796	11,241,491	9,901,487	22.89	89.12
Interest-bearing bank balances	528,252	2,204,648	1,668,535	1,879,418	30,139	-76.04	603.30
Federal funds sold and reverse repos	2,574	0	0	0	0		
Debt securities that reprice or mature within 1 year	21,756	70,935	25,401	2,464	8,259	-69.33	-6.57
Trading assets	1,023	1,010	1,083	889	880	1.29	48.26
Total earning assets	15,196,675	14,192,491	14,617,815	13,124,262	9,940,765	7.08	93.79
Non-interest-bearing cash and due from depository institutions	173,265	153,475	90,012	122,305	158,310	12.89	28.64
Premises, fixed assets, and leases	70,637	69,345	67,479	69,368	71,156	1.86	51.07
Other real estate owned	0	0	0	3,392	4,889		-100.00
Investment in unconsolidated subsidiaries	0	0	0	774	774		-100.00
Intangible and other assets	1,319,416	1,123,977	1,108,391	1,099,213	1,106,556	17.39	238.68
Total assets	16,759,993	15,539,288	15,883,697	14,419,314	11,282,450	7.86	99.09
Quarterly average assets	17,151,318	15,179,962	16,005,842	13,945,932	11,354,766	12.99	103.94
Average loans and leases (YTD)	8,567,506	8,259,882	8,067,487	8,064,844	7,553,120	3.72	89.91
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	8,692,229	8,071,310	7,887,713	8,348,808	7,564,577	7.69	85.43
Real estate loans secured by 1–4 family	520,509	440,797	442,334	497,276	518,826	18.08	30.55
Commercial real estate loans	6,383,981	5,610,503	5,664,844	5,480,594	5,479,196	13.79	90.01
Construction and land development	60,584	88,278	62,265	85,144	123,767	-31.37	-21.62
Multifamily	741,135	623,871	644,730	618,702	586,637	18.80	132.44
Nonfarm nonresidential	5,582,262	4,898,354	4,957,849	4,776,748	4,768,792	13.96	88.36
Real estate loans secured by farmland	499,646	348,033	364,409	314,427	266,101	43.56	200.12
Total investment securities	6,052,819	3,984,865	5,125,503	2,988,839	2,413,829	51.90	92.85
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	562,288	592,611	576,898	98,663	117,366	-5.12	227.50
Municipal securities	388,199	242,679	240,478	218,557	235,413	59.96	10.58
Mortgage-backed securities	5,086,954	3,132,645	4,291,434	2,659,440	2,061,050	62.39	94.47
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	15,378	16,930	16,693	12,179	0	-9.17	
Available-for-sale securities	3,625,133	2,931,011	3,182,840	2,398,034	1,739,377	23.68	59.78
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	26,089	29,959	29,467	30,285	39,354	-12.92	-63.07
Mortgage-backed securities	3,599,044	2,901,052	3,153,373	2,367,749	1,700,023	24.06	63.86
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-278,125	18,599	-4,276	25,597	4,497		
Available-for-sale securites appreciation (depreciation)	-346,281	23,275	-1,326	54,749	21,900		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,202,372	2,110,363	2,179,385	1,808,709	1,637,628	4.36	8.41

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	8,881,223	8,065,400	8,104,056	7,455,387	5,245,517	10.12	126.02
NOW, ATS and transaction accounts	695,054	588,831	655,333	517,976	454,565	18.04	67.17
Time deposits less brokered deposits < $250K	259,729	265,458	247,830	301,394	338,440	-2.16	60.02
MMDA and other savings accounts	4,145,634	3,649,305	3,889,371	3,361,444	2,558,538	13.60	112.75
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,981,640	12,568,994	12,896,590	11,636,201	8,597,060	11.24	116.56
Time deposits of $250K or more	90,579	100,063	79,852	100,300	107,868	-9.48	-21.52
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	502,829	578,207	644,669	439,406	428,659	-13.04	-7.92
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	0	0	0	5,000	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < $250K	0	0	0	0	0		-100.00
Noncore funding	593,408	678,270	724,521	544,706	536,527	-12.51	-24.61
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	25,774	25,774		-100.00
Other liabilities	202,734	236,950	181,083	204,643	128,991	-14.44	129.35
Total liabilities	14,777,782	13,484,214	13,802,194	12,411,324	9,288,352	9.59	100.86
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,301,050	1,214,882	1,209,903	1,211,780	1,298,792	7.09	127.47
Common surplus	0	0	0	0	0		
Retained earnings	928,000	826,941	875,568	760,861	682,692	12.22	94.27
Accumulated other comprehensive income	-246,839	13,251	-3,968	35,349	12,614		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,982,211	2,055,074	2,081,503	2,007,990	1,994,098	-3.55	86.87
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,982,211	2,055,074	2,081,503	2,007,990	1,994,098	-3.55	86.87
Total liabilities and capital	16,759,993	15,539,288	15,883,697	14,419,314	11,282,450	7.86	99.09
Memoranda							
Non-interest-bearing deposits	8,881,223	8,065,400	8,104,056	7,455,387	5,245,517	10.12	126.02
Interest-bearing deposits	5,190,996	4,603,657	4,872,386	4,281,114	3,459,411	12.76	87.55
Total deposits	14,072,219	12,669,057	12,976,442	11,736,501	8,704,928	11.08	110.12
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,081,503	2,007,990	2,007,990	1,994,098	1,851,190		
Accounting restatements	0	0	0	-1,325	0		
Net income	104,618	115,072	212,521	177,159	207,827		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,542	3,636	6,460	5,760	7,763		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	110,464	534	8,337	92,772	2,640		
Changes incident to business combinations	197,069	0	0	0	0		
Less: Dividends declared	52,186	48,992	97,814	97,665	100,940		
Change in other comprehensive income	-242,871	-22,098	-39,317	22,735	30,898		
Changes in debt to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,982,211	2,055,074	2,081,503	2,007,990	1,994,098		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	44.18	38.78	60	41.18	36.32	59	40.74	36.25	57	43.64	36.22	62	55.52	37.78	80
Commercial and industrial loans	4.61	11.05	15	7.97	12.25	25	5.16	10.76	17	10.66	13.52	33	7.43	12.02	27
Loans to individuals	0.05	3.52	9	0.06	3.48	9	0.05	3.36	9	0.12	3.40	10	0.14	4.20	11
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	1.63	0.19	93	1.66	0.21	93	2.43	0.18	95	2.50	0.19	94	3.21	0.24	94
Other loans and leases	1.39	4.45	24	1.07	4.22	22	1.27	4.47	23	0.98	4.63	17	0.87	5.01	11
Net loans and leases	51.38	61.60	17	51.50	59.81	19	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Debt securities over 1 year	35.89	19.46	93	25.08	17.61	78	32	19.46	88	20.63	15.55	72	21.32	14.60	86
Mutual funds and equity securities	0.09	0.05	75	0.11	0.06	75	0.11	0.06	71	0.08	0.05	75	0	0.06	13
Subtotal	87.37	82.34	72	76.68	78.32	31	81.36	79.22	50	77.96	78.16	34	87.76	79.65	77
Interest-bearing bank balances	3.15	4.59	46	14.19	9.11	80	10.50	8.50	64	13.03	7.51	86	0.27	3.06	6
Federal funds sold and reverse repos	0.02	0.58	62	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.13	1.68	9	0.46	1.53	27	0.16	1.56	13	0.02	1.68	3	0.07	1.91	6
Trading assets	0.01	0.55	43	0.01	0.60	40	0.01	0.49	41	0.01	1.01	37	0.01	1.19	32
Total earning assets	90.67	90.95	47	91.33	91.43	49	92.03	91.77	52	91.02	91.05	50	88.11	89.53	31
Non-interest cash and due from depository institutions	1.03	1.01	53	0.99	1.01	45	0.57	0.82	25	0.85	1.07	32	1.40	1.14	69
Other real estate owned	0	0.01	11	0	0.02	6	0	0.01	9	0.02	0.02	65	0.04	0.03	71
All other assets	8.29	7.97	56	7.68	7.50	53	7.40	7.35	52	8.13	7.82	56	10.49	9.27	68
Memoranda															
Short-term investments	3.30	7.68	27	14.64	12.01	69	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0
U.S. Treasury securities	0	1.96	7	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	3.35	0.84	90	3.81	0.77	91	3.63	0.82	90	0.68	0.63	68	1.04	0.54	76
Municipal securities	2.32	1.75	66	1.56	1.72	57	1.51	1.73	58	1.52	1.69	57	2.09	1.34	70
Mortgage-backed securities	30.35	13.68	96	20.16	12.97	80	27.02	14.14	90	18.44	11.75	83	18.27	11.44	84
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	51.86	61.41	19	51.94	59.85	20	49.66	58.06	22	57.90	61.72	28	67.05	63.50	45
Real estate loans secured by 1–4 family	3.11	12.26	12	2.84	11.69	12	2.78	11.46	11	3.45	11.91	17	4.60	13.29	18
Revolving	0.50	1.49	27	0.46	1.45	27	0.47	1.42	26	0.56	1.66	28	0.83	2.07	31
Closed-end, secured by first liens	2.52	10.40	13	2.25	9.84	14	2.21	9.67	12	2.70	9.81	16	3.46	10.69	18
Closed-end, secured by junior liens	0.08	0.18	43	0.13	0.20	46	0.10	0.17	47	0.18	0.22	55	0.30	0.28	63
Commercial real estate loans	38.09	24.34	81	36.11	22.48	85	35.66	22.69	81	38.01	22.22	87	48.56	22.23	95
Construction and land development	0.36	3.75	13	0.57	3.35	15	0.39	3.34	14	0.59	3.40	18	1.10	3.44	28
Multifamily	4.42	3.69	70	4.01	3.31	67	4.06	3.57	68	4.29	3.12	72	5.20	3.01	81
Nonfarm nonresidential	33.31	15.50	94	31.52	14.81	96	31.21	14.57	93	33.13	14.72	96	42.27	14.69	98
Real estate loans secured by farmland	2.98	0.35	97	2.24	0.34	93	2.29	0.30	96	2.18	0.33	93	2.36	0.36	94

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	85.18	62.08	87	79.28	59.66	86	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92
Real estate loans secured by 1–4 family	5.99	20.31	12	5.46	19.82	12	5.61	19.86	12	5.96	19.43	13	6.86	20.75	12
Revolving	0.97	2.40	30	0.88	2.42	25	0.95	2.43	28	0.98	2.64	25	1.24	3.15	31
Closed-end	5.01	17.67	12	4.58	17.22	12	4.65	17.24	12	4.98	16.59	14	5.61	17.39	14
Commercial real estate loans	73.44	38.23	94	69.51	36.54	95	71.82	37.86	95	65.65	34.63	95	72.43	33.52	98
Construction and land development	0.70	5.97	11	1.09	5.50	13	0.79	5.65	12	1.02	5.26	16	1.64	5.09	22
1–4 family	0.25	1.34	33	0.62	1.11	50	0.36	1.18	38	0.42	0.93	42	0.54	0.94	48
Other	0.45	4.56	8	0.47	4.33	8	0.43	4.40	6	0.60	4.19	10	1.10	4.02	19
Multifamily	8.53	5.72	76	7.73	5.34	74	8.17	5.78	76	7.41	4.96	74	7.76	4.69	80
Nonfarm nonresidential	64.22	24.64	99	60.69	24.14	99	62.86	24.56	99	57.21	22.93	98	63.04	22.15	98
Owner-occupied	24.91	8.28	99	24.70	8.14	98	24.81	8.29	98	24.39	7.68	98	27.27	7.72	98
Other	39.31	16.13	98	35.99	15.71	98	38.05	15.94	98	32.83	14.95	97	35.77	14.34	98
Real estate loans secured by farmland	5.75	0.59	97	4.31	0.59	96	4.62	0.54	96	3.77	0.54	94	3.52	0.55	94
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	8.89	18.46	16	15.34	20.98	30	10.40	18.86	19	18.41	22.17	37	11.08	19.53	22
Loans to individuals	0.10	6.27	10	0.12	6.28	8	0.10	6.24	9	0.21	6.13	10	0.21	7.13	8
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	3.14	0.32	93	3.19	0.37	93	4.89	0.34	95	4.32	0.32	94	4.78	0.37	94
Other loans and leases	2.68	8.30	26	2.07	8.03	24	2.56	8.75	24	1.69	9.09	19	1.30	9.85	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	484.44	407.54	62	447.77	383.17	58	439.81	391.81	56	447.53	381.27	56	453	391.26	54
Real estate loans secured by 1–4 family	34.06	130.40	11	30.84	124.52	12	30.06	126.06	10	35.37	125.03	14	37.52	138.18	12
Revolving	5.54	15.55	26	4.96	15.53	26	5.11	15.44	26	5.79	17.42	27	6.81	21.26	29
Closed-end	28.52	113.22	12	25.89	107.53	12	24.95	108.85	12	29.58	106.14	15	30.71	115.20	15
Commercial real estate loans	417.69	254.23	85	392.57	238.21	87	384.98	245.88	81	389.80	234.65	87	396.24	229.44	86
Construction and land development	3.96	38.88	9	6.18	35.52	15	4.23	35.95	11	6.06	35.62	17	8.95	34.95	22
1–4 family	1.42	8.60	31	3.53	7.06	49	1.95	7.42	36	2.48	6.34	41	2.94	6.61	43
Other	2.55	29.76	7	2.65	28.07	6	2.28	28.11	6	3.58	28.16	11	6.01	27.32	20
Multifamily	48.49	39.14	71	43.65	34.78	71	43.82	38.66	70	44	32.74	74	42.42	31.04	74
Nonfarm nonresidential	365.24	162.28	94	342.74	157.17	96	336.94	158.05	93	339.74	155.06	96	344.86	152.10	94
Owner-occupied	141.68	54.20	96	139.49	52.65	96	132.98	52.99	94	144.82	52.37	96	149.20	53.07	95
Other	223.56	106.54	93	203.25	102.08	92	203.96	102.54	92	194.92	100.54	92	195.66	97.41	92
Real estate loans secured by farmland	32.69	3.62	97	24.35	3.59	93	24.77	3.22	94	22.36	3.44	93	19.24	3.60	91
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	50.54	115.10	16	86.61	127.07	30	55.73	114.45	20	109.30	139.91	35	60.60	122.02	23
Loans to individuals	0.60	35.52	9	0.67	35.29	9	0.56	34.55	10	1.23	37.47	11	1.14	43.51	9
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	17.88	1.81	94	18.02	2.01	93	26.24	1.86	96	25.67	1.88	95	26.16	2.18	95
Other loans and leases	15.26	50.19	25	11.69	46.75	22	13.71	51.06	23	10.06	49.54	16	7.09	52.44	9
Supplemental															
Non-owner occupied CRE loans / Gross loans	48.83	30.64	85	45.15	28.84	86	47.23	30.07	85	41.51	27.32	84	45.23	26.45	88
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	277.72	203.71	75	255.01	187.37	76	253.16	195.33	70	246.46	183.76	67	247.44	178.57	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	419.39	261.50	84	394.51	244.59	86	386.14	252.85	82	391.27	240.85	86	396.64	236.10	86

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	3.30	7.68	27	14.64	12.01	69	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0
Liquid assets	37.91	25.39	82	39.15	28.17	81	41.73	29.03	82	32.64	26.22	73	20.99	22.44	56
Investment securities	36.11	21.68	90	25.64	19.64	69	32.27	21.63	83	20.73	17.85	65	21.39	16.99	75
Net loans and leases	51.38	61.60	17	51.50	59.81	19	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Net loans, leases and standby letters of credit	51.65	62.44	16	51.81	60.62	19	49.53	59.49	19	57.61	62.48	27	66.90	64.84	43
Core deposits	83.42	75.64	79	80.89	74.75	71	81.19	75.71	67	80.70	70.67	83	76.20	63.09	82
Noncore funding	3.54	10.86	22	4.36	10.89	24	4.56	10.30	29	3.78	14.13	10	4.76	19.36	7
Time deposits of $250K or more	0.54	1.54	21	0.64	1.81	19	0.50	1.58	16	0.70	2.11	17	0.96	2.94	16
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3	1.20	82	3.72	1.20	85	4.06	1.23	86	3.05	1.47	79	3.80	1.94	78
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.98	0.50	91	3.72	0.52	93	4.06	0.54	93	3.05	0.54	89	3.80	0.48	92
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	0	1.63	9	0	0.99	12	0	1	11	0.03	1.24	26	0	3.01	1
Earning assets that reprice within 1 year	15.57	36.16	6	26.17	38.93	17	21.30	37.37	15	25.07	39.38	17	17.91	39.29	5
Interest-bearing liabilities that reprice within 1 year	1.91	6.49	10	2.14	7.04	9	1.91	6.39	9	2.51	8.20	10	3.25	10.19	9
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	13.66	28.22	18	24.03	30.25	34	19.38	29.65	23	22.55	29.11	36	14.65	26.63	16
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.28	3.09	39	-13.40	-1.82	15	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21
Net short-term noncore funding dependence	0.17	-1.79	56	-13.56	-8.21	27	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47
Short-term investment / Short-term noncore funding	95.79	166.36	43	344.89	284.81	70	237.90	273.46	57	360	184.19	82	7.43	77.77	5
Liquid assets - short-term noncore funding / Nonliquid assets	55.52	28.61	83	57.37	34.02	81	63.92	36.68	82	43.07	28.18	77	20.76	16.97	68
Net loans and leases / Total deposits	61.20	76.80	19	63.16	74.66	22	60.28	72.79	22	70.34	79.43	28	86.11	90.31	37
Net loans and leases / Core deposits	61.60	82.80	15	63.66	81.17	15	60.66	78.25	16	70.94	88.34	19	87.19	103.93	26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-19.21	-6.37	9	1.37	0.84	73	-0.30	0.12	29	1.95	1.57	64	0.34	0.72	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-23.91	-13.54	14	1.71	1.94	52	-0.09	-0.25	56	4.17	4.31	59	1.67	1.36	63
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	39.85	23.58	72	26.02	13.42	72	37.58	14.28	83	19.36	11.38	70	27.94	12.67	77
Available-for-sale securities	59.89	74.56	27	73.55	84.66	27	62.10	83.77	15	80.23	87.23	29	72.06	85.40	24
U.S. Treasury securities	0	9.26	7	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	9.29	4.02	78	14.87	4.50	86	11.26	4.12	83	3.30	4.01	65	4.86	3.49	71
Municipal securities	6.41	8	59	6.09	8.87	53	4.69	8.22	48	7.31	9.83	53	9.75	7.75	67
Mortgage-backed securities	84.04	63.23	80	78.61	66.59	66	83.73	66.54	76	88.98	66.64	81	85.39	67.43	76
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.25	0.28	60	0.42	0.32	72	0.33	0.29	67	0.41	0.35	69	0	0.40	13
Debt securities 1 year or less	0.36	8.89	6	1.78	8.69	21	0.50	7.78	7	0.08	10.55	2	0.34	11.86	3
Debt securities 1 to 5 years	22.56	20.02	62	12.66	17.05	45	22.28	18.25	64	1.65	17.03	12	1.64	17.94	12
Debt securities over 5 years	76.82	68.75	54	85.14	72.17	68	76.90	71.11	54	97.86	69.86	94	98.02	66.02	98
Pledged securities	36.39	30.80	64	52.96	33.87	76	42.52	32.26	67	60.52	35.67	78	67.84	30.57	92
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-75.72	-31.70	7	25.31	51.37	44	-9.99	27.98	26	4,800.99	183.32	99	18.74	26.69	52
Investment securities	51.90	21.19	84	73.20	33.34	82	71.49	31.36	86	23.82	23.62	62	-2.58	11.75	20
Core deposits	11.24	9.58	67	15.59	16.88	56	10.83	16.94	35	35.35	26.88	81	-1.21	11.23	4
Noncore funding	-12.51	10.50	31	15.29	-23.76	90	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,811,489	1,776,549	1,584,718	1,605,293	1,538,832
Commit: Secured commercial real estate loans	425,916	392,231	389,363	378,266	362,014
Commit: Unsecured real estate loans	42,958	50,864	12,997	42,565	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	44,680	49,340	43,957	52,364	52,212
Commercial and similar letters of credit	636	454	958	800	873
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	887,095	1,001,293	986,414	1,007,640	519,932
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)	10.81	24.48	7	11.43	22.45	10	9.98	22.78	8	11.13	22.01	11	13.64	23.52	16
Standby letters of credit	0.27	0.66	33	0.32	0.67	34	0.28	0.65	32	0.36	0.71	37	0.46	0.84	42
Commercial and similar letters of credit	0	0.02	55	0	0.02	52	0.01	0.02	57	0.01	0.02	55	0.01	0.02	58
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	5.29	44.65	24	6.44	49.75	21	6.21	46.30	22	6.99	48.62	19	4.61	68.47	17
Interest rate contracts	5.29	32.11	24	6.44	35.96	24	6.21	32.46	23	6.99	34.36	20	4.61	47.31	18
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	5.29	21.90	30	6.44	20.67	31	6.21	20.49	31	6.99	20.83	30	4.61	28.86	20
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	21.14	46.07	12	21.51	42.93	17	19.64	44.98	12	19.90	42.82	15	20.37	45.53	15

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	887,095	1,001,293	986,414	1,007,640	519,932
Interest rate contracts	887,095	1,001,293	986,414	1,007,640	519,932
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	887,095	1,001,293	986,414	1,007,640	519,932
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	887,095	1,001,293	986,414	1,007,640	519,932
Interest rate contracts	887,095	1,001,293	986,414	1,007,640	519,932
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)	443,547	500,646	493,207	503,820	259,966
One year or less	4,752	9,994	7,672	11,248	7,598
Over 1 year to 5 years	39,219	28,828	28,965	32,082	36,540
Over 5 years	399,576	461,824	456,570	460,490	215,828
Gross negative fair value (absolute value)	582	18,424	14,163	30,181	11,502
Gross positive fair value	582	18,424	14,163	30,181	11,502
Held for trading	0	0	0	0	0
Non-traded	582	18,424	14,163	30,181	11,502
Current credit exposure on risk-based capital derivative contracts	582	18,424	14,163	30,181	11,502
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.78	8	0	12.57	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.97	95	100	71.23	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	50	93.09	7	50	91.87	5	50	92.53	7	50	91.48	7	50	93.86	7
One year or less	0.54	31.78	13	1	28.05	11	0.78	27.56	10	1.12	32.05	10	1.46	32.17	9
Over 1 year to 5 years	4.42	24.76	20	2.88	26.03	16	2.94	27.01	16	3.18	27.06	14	7.03	30.45	20
Over 5 years	45.04	27.14	72	46.12	30.08	67	46.29	29.89	67	45.70	29.56	70	41.51	28.09	67
Gross negative fair value (absolute value)	0.07	1.56	8	1.84	1.25	70	1.44	0.98	74	3	1.55	76	2.21	0.83	93
Gross positive fair value	0.07	1.74	4	1.84	1.68	56	1.44	1.34	60	3	2.23	67	2.21	1.19	87
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	12	0.01	0.05	41	0.01	0.04	40	0.02	0.07	43	0.01	0.06	40
Gross positive fair value (X)	0	0.08	9	0.01	0.07	29	0.01	0.05	26	0.02	0.09	28	0.01	0.07	28
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	21	0.01	0.01	68	0.01	0.01	63	0.02	0.02	73	0.01	0.01	68
Current credit exposure (X)	0	0.04	18	0.01	0.05	37	0.01	0.04	34	0.02	0.06	35	0.01	0.05	33
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.54	17	0.20	0.63	37	0.15	0.46	36	0.35	0.85	37	0.13	0.73	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	65,019	93,692	93,692	68,660	63,613
Gross losses	24	2,985	3,371	666	454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	522	135	198	358	501
Net losses	-498	2,850	3,173	308	-47
Provision for loan and lease losses	6,100	-21,500	-25,500	23,500	5,000
Adjustments	8,605	0	0	1,840	0
Ending balance	80,222	69,342	65,019	93,692	68,660
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.07	0.08	58	-0.29	-0.14	23	-0.17	-0.09	28	0.18	0.51	13	0.04	0.15	20
Provision for loan and lease losses / Average loans and leases	0.14	0.14	63	-0.52	-0.25	22	-0.32	-0.16	26	0.29	0.82	12	0.07	0.24	20
Provision for loan and lease losses / Net loan and lease losses	-1,224.90	198.72	9	-754.39	77.32	10	-803.66	-105.48	10	7,629.87	487.86	97	-10,638.30	130.58	0
Allowance for loan and lease losses / Total loans and leases not held for sale	0.92	1.17	24	0.86	1.39	18	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58
Allowance for loan and lease losses / Total loans and leases	0.92	1.15	24	0.86	1.37	18	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		12.17	15.27	61	20.49	21.39	66	304.19	11.58	98		8.03	
Allowance for loan and lease losses / Nonaccrual assets	618.81	413.77	78	818.58	318.67	90	943.12	364.13	90	653.04	299.17	89	1,301.12	218.72	95
ALLL / 90+ days past due + nonaccrual loans and leases	618.81	319.24	84	818.58	260.68	95	943.12	287.08	95	653.04	244.34	94	1,301.12	151.73	97
Gross loan and lease losses / Average loans and leases	0	0.16	2	0.07	0.22	21	0.04	0.19	13	0.01	0.34	3	0.01	0.28	3
Recoveries / Average loans and leases	0.01	0.07	15	0	0.08	6	0	0.08	4	0	0.07	6	0.01	0.08	9
Net losses / Average loans and leases	-0.01	0.08	12	0.07	0.13	36	0.04	0.11	33	0	0.27	4	0	0.21	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	15.49	23.25	31	20.27	16.12	72	29.73	34.67	51	78.85	33.98	92	172.16	36.22	95
Earnings coverage of net loan and lease losses (X)	-304.43	-9.51	11	49.01	4.52	81	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	60	0	0.03	31	0	0.02	32	-0.01	0.04	14	0	0.01	31
Real estate loans secured by 1–4 family	0	-0.02	71	-0.04	-0.01	27	-0.02	-0.02	35	-0.05	0.01	10	-0.04	0.01	10
Revolving	0	-0.08	75	0	-0.05	62	-0.04	-0.07	41	-0.07	0.01	16	-0.01	0.02	29
Closed-end	0	-0.02	70	-0.04	-0.01	17	-0.02	-0.01	32	-0.05	0	8	-0.05	0	8
Commercial real estate loans	0	0	47	0	0.05	27	0	0.04	24	0	0.07	10	0	0.01	46
Construction and land development	-0.02	-0.02	34	-0.10	0	6	-0.09	0	7	-0.01	0	31	-0.01	-0.01	37
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.02	-0.01	28	-0.10	-0.01	5	-0.09	0	6	-0.01	0	27	-0.01	-0.01	33
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	45	0	0.07	28	0	0.05	22	0	0.11	8	0	0.02	47
Owner-occupied	0	0	40	0	0.01	29	0	0.01	27	0	0.02	26	0	0.01	57
Other	0	0	55	0	0.06	37	0	0.04	35	0	0.08	11	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	-0.01	0.01	14
Commercial and industrial loans	-0.12	0.10	6	0.48	0.20	82	0.39	0.17	83	0.04	0.47	14	0.01	0.37	7
Loans to individuals	0.02	0.65	5	0.21	0.78	18	0.15	0.71	14	0.62	1.13	40	0.01	1.17	2
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0.03	0.02	77	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	12	0	0.08	37	0	0.10	32	0	0.15	25	0.08	0.15	53

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	559	415	2,459	3,066	1,653
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	12,964	8,471	6,894	14,347	5,277
Total past due and nonaccrual loans and leases	13,523	8,886	9,353	17,413	6,930
Restructured 30–89 days past due	0	0	0	0	243
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	244
Total restructured loans and leases	0	0	0	0	487
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	5,198	8,215	5,293	2,159	3,112
Other real estate owned	0	0	0	3,392	4,889
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.01	0.32	1	0.01	0.27	2	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.15	0.38	15	0.10	0.58	6	0.09	0.46	9	0.17	0.66	9	0.07	0.51	6
90+ days past due and nonaccrual loans and leases	0.15	0.53	12	0.10	0.73	2	0.09	0.62	3	0.17	0.85	4	0.07	0.71	3
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	45
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	3	0	0.12	1	0	0.10	2	0	0.13	3	0	0.14	11
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.01	0.32	1	0.01	0.27	2	0.03	0.32	3	0.04	0.40	3	0.02	0.43	3
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.15	0.39	15	0.10	0.59	6	0.09	0.47	9	0.17	0.67	9	0.07	0.53	4
30+ days past due and nonaccrual assets	0.16	0.88	3	0.11	1.04	1	0.12	0.97	2	0.21	1.29	1	0.09	1.19	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08	0.32	9	0.05	0.43	3	0.04	0.36	4	0.10	0.52	6	0.05	0.44	3
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.34	8	0.05	0.46	3	0.04	0.37	3	0.12	0.55	6	0.09	0.48	7
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.11	0.38	12	0.11	0.52	6	0.08	0.41	6	0.14	0.60	7	0.12	0.53	10
Allowance for loan and lease losses	22.64	57.44	15	24.06	67.93	12	18.74	62.64	9	21.24	66.66	7	19.69	115.41	5
Equity capital + allowance for loan and lease losses	0.88	3.52	7	0.79	4.43	4	0.57	3.60	3	0.95	4.97	6	0.66	4.28	7
Tier 1 capital + allowance for loan and lease losses	1.19	3.97	12	1.17	5.28	6	0.83	4.30	5	1.42	6.05	6	0.98	5.65	6
Loans and leases + other real estate owned	0.21	0.63	14	0.21	0.88	8	0.15	0.71	6	0.24	0.97	6	0.18	0.85	7

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.01	0.26	6	0.01	0.24	7	0.03	0.26	6	0.01	0.39	3	0.01	0.38	4
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.10	0.45	13	0.10	0.65	9	0.08	0.52	10	0.16	0.76	10	0.06	0.46	11
Commercial and industrial	30–89 days past due	0	0.28	3	0	0.17	5	0.10	0.24	30	0.15	0.23	48	0.11	0.31	22
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0.27	0.46	38	0.18	0.64	18	0.21	0.57	23	0.21	0.75	17	0.14	0.83	15
Individuals	30–89 days past due	0	0.70	5	0	0.55	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	1.23	0.36	90	0.05	0.69	52	0	0.70	27	0.22	0.49	58	0	0.67	22
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0.40	0.13	87

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.39	1	0.09	0.35	20	0.25	0.46	31	0.16	0.65	9	0.10	0.67	5
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.12	0.61	13	0.28	0.82	19	0.35	0.71	27	0.22	0.89	13	0.26	0.73	16
Revolving	30–89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.04	1.15	12	0.43	1.05	38	0.21	1.18	25	0.21	1.13	20	0.40	1	30
Closed-end	30–89 days past due	0	0.42	3	0.11	0.36	26	0.31	0.49	40	0.19	0.65	14	0.12	0.70	9
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.14	0.60	14	0.25	0.77	18	0.38	0.67	35	0.22	0.87	14	0.23	0.70	17
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0.02	0.01	78	0.09	0.02	95	0.06	0.02	86
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.05	0.02	80	0.14	0.04	91	0.17	0.03	95	0.12	0.04	86	0.03	0.04	40
Commercial real estate	30–89 days past due	0.01	0.16	16	0	0.14	6	0.01	0.15	11	0	0.26	4	0	0.18	10
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.04	0.32	13	0.09	0.52	13	0.06	0.38	16	0.17	0.62	19	0.04	0.23	17
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	51	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.01	0.13	20	0	0.14	7	0.01	0.13	20	0	0.23	6	0	0.14	12
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.05	0.39	13	0.10	0.66	12	0.07	0.45	15	0.19	0.80	16	0.05	0.28	14
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0.01	0.04	34	0	0.07	8	0	0.07	17
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.05	0.14	31	0.08	0.25	24	0.07	0.17	34	0.19	0.27	41	0.04	0.16	25
Other	30–89 days past due	0.01	0.08	43	0	0.09	12	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	7	0.02	0.40	16	0	0.23	7	0	0.44	5	0.01	0.10	19
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.84	0.63	73	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,301,050	1,214,882	1,209,903	1,211,780	1,298,792
Retained earnings	928,000	826,941	875,568	760,861	682,692
Accumulated other comprehensive income (AOCI)	-246,839	13,251	-3,968	35,349	12,614
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,982,211	2,055,074	2,081,503	2,007,990	1,994,098
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	780,876	681,998	679,037	685,325	692,333
Accumulated other comprehensive income-related adjustments	-246,840	13,251	-3,968	35,349	12,614
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,448,175	1,359,825	1,406,434	1,287,316	1,289,151
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,448,175	1,359,825	1,406,434	1,287,316	1,289,151
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	25,000	25,000
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	0	0	0	25,000	25,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	25,000	25,000
Tier 1 Capital	1,448,175	1,359,825	1,406,434	1,312,316	1,314,151
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	88,222	77,342	73,019	102,692	77,619
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	88,222	77,342	73,019	102,692	77,619
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	88,222	77,342	73,019	102,692	77,619
Exited advanced approach tier 2 capital					
Total capital	1,536,397	1,437,167	1,479,453	1,415,008	1,391,770
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,151,318	15,179,962	16,005,842	13,945,932	11,354,766
Less: Deductions from common equity tier 1 capital	780,876	681,998	679,037	685,325	692,333
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,370,442	14,497,964	15,326,805	13,260,607	10,662,433
Total risk-weighted assets	10,801,874	9,016,162	9,464,576	8,715,728	8,695,634
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	13.41	11.85	80	15.08	12.66	84	14.86	12.37	83	14.77	12.35	83	14.83	12.11	84
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	13.41	12.53	72	15.08	13.44	79	14.86	13.11	77	15.06	13.08	81	15.11	12.78	83
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	14.22	14.37	54	15.94	15.42	68	15.63	14.91	67	16.24	15.23	72	16.01	14.36	78
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.85	9.08	45	9.38	9.11	63	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	23	51	58	159	65	-54.90	-46.51
Other insurance activities income	23	51	58	159	65	-54.90	-46.51
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	259,958	250,305	251,570	226,818	226,281	3.86	78.74

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.01	0.36	36	0.02	0.37	39	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.01	12.13	69	17.51	11.54	73	17.10	12	69	16.13	11.03	69	16.36	11.51	69
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	165,837	69,742	130,582	218,745	107,521	137.79	489.96
Dividends	165,000	69,000	129,000	217,000	106,000	139.13	500.00
Interest	9	18	30	15	22	-50.00	125.00
Management and service fees	223	119	342	520	289	87.39	
Other income	605	605	1,210	1,210	1,210	0.00	-0.17
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	165,837	69,742	130,582	218,745	107,521	137.79	489.96
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	6	6	17	30	-100.00	-100.00
Total operating income	165,837	69,748	130,588	218,762	107,551	137.77	489.75
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	4,527	4,231	8,088	8,726	9,158	7.00	44.73
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,527	4,231	8,088	8,726	9,158	7.00	44.73
Income (loss) before taxes	161,310	65,517	122,500	210,036	98,393	146.21	545.45
Applicable income taxes (credit)	-1,091	-1,030	-1,922	-2,059	-2,249		
Extraordinary items							
Income before undistributed income of subsidiaries	162,401	66,547	124,422	212,095	100,642	144.04	523.49
Equity in undistributed income of subsidiaries	-57,783	48,525	88,099	-34,936	107,185		
Bank subsidiaries	-57,783	48,525	88,099	-34,936	107,185		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	104,618	115,072	212,521	177,159	207,827	-9.08	83.94
Memoranda							
Bank net income	107,217	117,525	217,099	182,064	213,185	-8.77	83.81
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,935,364	96.27	2,016,593	96.93	2,038,948	96.77	1,990,166	2,003,692	-4.03	80.10
Common and preferred stock	1,935,364	96.27	2,016,593	96.93	2,038,948	96.77	1,990,166	2,003,692	-4.03	80.10
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	774	774		-100.00
Common and preferred stock	0	0	0	0	0	0	774	774		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	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	67,969	3.38	52,362	2.52	61,453	2.92	55,644	31,054	29.81	226.52
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,222	0.06	1,327	0.06	1,272	0.06	1,386	1,505	-7.91	-7.07
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	5,704	0.28	10,211	0.49	5,273	0.25	10,875	8,737	-44.14	14.49
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,010,259	100.00	2,080,493	100.00	2,106,946	100.00	2,058,845	2,045,762	-3.38	82.34
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	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	28,048	1.40	25,419	1.22	25,443	1.21	25,062	25,853	10.34	76.32
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	25,793	25,811		-100.00
Total liabilities	28,048	1.40	25,419	1.22	25,443	1.21	50,855	51,664	10.34	-32.76
Equity Capital	1,982,211	98.60	2,055,074	98.78	2,081,503	98.79	2,007,990	1,994,098	-3.55	86.87
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,301,050	64.72	1,214,882	58.39	1,209,903	57.42	1,211,780	1,298,792	7.09	127.47
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	928,000	46.16	826,941	39.75	875,568	41.56	760,861	682,692	12.22	94.27
Accumulated other comprehensive income	-246,839	-12.28	13,251	0.64	-3,968	-0.19	35,349	12,614		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,010,259	100.00	2,080,493	100.00	2,106,946	100.00	2,058,845	2,045,762	-3.38	82.34
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	25,774	25,774		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	25,000	25,000		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	9.65	10.52	46	11.28	12.64	43	10.30	11.94	40	8.90	7.29	68	10.72	9.68	65
Bank net income / Average equity investment in banks	10.70	11.07	52	11.76	12.37	52	10.79	11.80	48	9.20	7.45	66	10.99	10.51	61
Nonbank net income / Average equity investment in nonbanks		10.05		0	13.40	16	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	102.48	98.83	48	102.13	96.24	54	102.15	96.79	57	102.77	88.16	48	102.58	82.22	51
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	1.41	17.48	15	1.24	16.87	12	1.22	16.81	14	2.53	20.06	16	2.59	20.43	15
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	1.25	16.67	16	1.25	16.36	15
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt		39.62			39.10			39.86		0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	97.64	103.92	18	98.13	103.07	21	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39
Total investment in subs / Equity capital	97.64	109.01	11	98.13	108.26	14	97.96	108.40	11	99.15	110.16	15	100.52	111.07	27
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)	-0.22	0.41	18	-0.17	0.25	21	-0.20	0.29	18	-0.10	0.47	26	0.05	0.36	39
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82		0.10	1.22	10
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	300.74	126.15	92	138.12	138.64	57	130.13	152.85	47	212.86	136.59	85	104.87	177.68	24
Cash from ops + noncash items + op expense / Op expense + dividend	319.93	116.54	90	145.23	130.64	60	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	118.65	92.87	72	99.30	103.17	51	108.44	98.54	64	128.21	134.08	59	114.04	116.34	54
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74		35,324.19	1,667.11	97	65,960.22	1,770.77	98	38,219.06	1,539.23	98	9,949.15	1,632.83	95
Dividends + interest from subsidiaries / Interest expense + dividends	316.19	140.52	89	140.88	153.06	51	131.91	174.12	39	222.20	150.43	82	105.03	210.80	20
Fees + other income from subsidiaries / Salary + other expenses	18.29	10.93	79	17.11	12.78	74	19.19	11.92	73	19.83	13.95	70	16.37	16.52	66
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.18	3.32	48	1.71	3.64	40	1.89	3.44	49	1.94	3.85	44	0.61	2.64	40
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			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	46	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	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	32.13	82.17	17	73.62	78.46	56	78.61	66.37	64	46.05	81.10	24	100.30	57.84	83
Dividends declared / Net income	49.88	34	81	42.58	25.30	87	46.03	28.27	86	55.13	42.29	70	48.57	33.08	80
Net income – dividends / Average equity	4.84	7.04	30	6.48	9.64	25	5.56	8.62	24	3.99	4.14	49	5.51	6.46	38
Percent of Dividends Paid															
Dividends from bank subsidiaries	316.18	128.25	87	140.84	139.49	53	131.88	155.92	44	222.19	132.17	78	105.01	178.13	29
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	316.18	168.66	84	140.84	193.08	43	131.88	203.53	35	222.19	174.85	74	105.01	260.40	16
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	153.89	43.08	95	58.71	36.56	70	59.42	45.96	60	119.19	60.28	94	49.72	66.55	33
Interest income from bank subsidiaries	0.01	0.13	59	0.02	0.11	61	0.01	0.11	59	0.01	0.36	47	0.01	0.54	47
Management and service fees from bank subsidiaries	0.21	0.85	79	0.10	0.90	76	0.16	0.88	78	0.29	1.47	75	0.14	1.55	74
Other income from bank subsidiaries	0.56	0	95	0.51	0	95	0.56	0	96	0.66	0	96	0.57	0	97
Operating income from bank subsidiaries	154.67	46.71	93	59.34	38.35	69	60.15	51.33	60	120.15	62.88	89	50.44	69.36	30
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.50	65.33	70	98.93	67.82	72	98.78	74.16	63	99.19	69.76	76	98.56	67.32	72
Interest income from bank subsidiaries	0.01	0.78	50	0.03	0.39	57	0.02	0.23	57	0.01	0.63	42	0.02	0.80	44
Management and service fees from bank subsidiaries	0.13	1.33	76	0.17	2.08	75	0.26	1.44	76	0.24	1.87	75	0.27	1.81	75
Other income from bank subsidiaries	0.36	0.03	92	0.87	0.02	94	0.93	0.02	94	0.55	0.04	92	1.13	0.03	93
Operating income from bank subsidiaries	100	75.26	86	99.99	81.78	86	100	83.13	87	99.99	82.20	88	99.97	78.80	91
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08			28.33	