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

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BHC Name PINNACLE BANCORP, INC.

City/State OMAHA, NE

Bank Holding Company Information

Federal Reserve District: 10
Consolidated Assets ($000): 17,562,912
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 4

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:

PINNACLE BANCORP, INC.
18081 BURT STREET

OMAHA, NE 68022

Table of Contents

Section — Page Number

Summary Ratios 1

Consolidated Information:
Income Statement - Revenues and Expenses 2
Relative Income Statement and Margin Analysis 3
Non-Interest Income and Expenses 4
Assets 5
Liabilities and Changes in Capital 6
Percent Composition of Assets 7
Loan Mix and Analysis of Concentrations of Credit 7A
Liquidity and Funding 8
Derivatives and Off-Balance-Sheet Transactions 9
Derivative Instruments 10
Derivatives Analysis 11
Allowance and Net Loan and Lease Losses 12
Past Due and Nonaccrual Assets 13
Past Due and Nonaccrual Loans and Leases 13A
Past Due and Nonaccrual Loans and Leases—Continued 13B
Regulatory Capital Components and Ratios 14
Insurance and Broker-Dealer Activities 15
Foreign Activities 16
Servicing, Securitization and Asset Sale Activities–Part 1 17
Servicing, Securitization and Asset Sale Activities–Part 2 18
Servicing, Securitization and Asset Sale Activities–Part 3 19

Parent Company Information:
Parent Company Income Statement 20
Parent Company Balance Sheet 21
Parent Company Analysis–Part 1 22
Parent Company Analysis–Part 2 23

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	17,897,740	15,706,460	16,379,572	13,723,858	11,656,096
Net income ($000)	93,439	121,796	226,045	181,042	167,550
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)	2.83	2.67	60	3.21	2.65	84	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64
+ Non-interest income	0.42	0.96	18	0.73	1.11	35	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33
– Overhead expense	1.81	2.17	23	2.01	2.24	36	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34
– Provision for credit losses	0.07	0.09	57	0.03	-0.15	84	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19
+ Securities gains (losses)	0	0	15	0	0.01	9	0	0.01	35	0	0.02	26	0	0.01	26
+ 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)	1.32	1.40	45	1.98	1.79	65	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73
Net operating income	1.04	1.06	47	1.55	1.36	70	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76
Net income	1.04	1.06	47	1.55	1.35	70	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.09	3.12	45	3.59	3.14	78	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49
Interest expense	0.16	0.24	36	0.23	0.27	49	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33
Net interest income (tax equivalent)	2.92	2.88	50	3.36	2.85	80	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	27	0	0.13	16	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12
Earnings coverage of net loan and lease losses (X)	664.17	-9.51	96	652.43	4.52	98	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.34	1.17	71	1.40	1.39	55	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89
Allowance for loan and lease losses / Total loans and leases	1.34	1.15	71	1.39	1.37	56	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.41	18	0.27	0.63	15	0.22	0.49	19	0.36	0.71	18	0.26	0.57	16
30–89 days past due loans and leases / Total loans and leases	0.28	0.32	49	0.30	0.27	67	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62
Liquidity and Funding															
Net noncore funding dependence	1.17	3.09	47	-9.65	-1.82	29	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11
Net short-term noncore funding dependence	-0.14	-1.79	54	-11.31	-8.21	34	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23
Net loans and leases / Total assets	60.45	61.60	45	58.51	59.81	41	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Capitalization															
Tier 1 leverage ratio	8.88	9.08	47	8.65	9.11	37	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30
Holding company equity capital / Total assets	7.47	10.04	14	9.30	10.88	26	8.79	10.71	19	9.81	11.16	31	9.96	12.43	22
Total equity capital (including minority interest) / Total assets	7.48	10.14	12	9.32	11.01	25	8.80	10.82	17	9.82	11.29	29	9.98	12.57	21
Common equity tier 1 capital / Total risk-weighted assets	13.07	11.90	74	12.95	12.69	60	13.09	12.42	68	12.24	12.38	53	11.67	12.17	45
Net loans and leases / Equity capital (X)	8.09	6.22	84	6.29	5.51	68	6.42	5.53	67	6.53	5.58	73	6.75	5.21	80
Cash dividends / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.30	4	83.99	33.12	95
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	6.66	7.91	59	17.85	9.29	79	21.33	10.50	86	20.18	16.68	64	11.89	9.26	72
Equity capital	-14.35	-0.29	16	12.90	9.31	75	8.70	7.46	70	18.34	6.99	88	5.43	10.49	34
Net loans and leases	10.20	11.87	51	2.93	0.79	73	6.96	3.36	69	14.37	9.07	76	5.77	9.10	51
Noncore funding	-2.39	10.50	46	-8.41	-23.76	72	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0.82	1.02	78
Long-term debt / Equity capital	7.60	11.61	49	7.39	11.05	49	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61
Equity investment in subsidiaries / Equity capital	104.90	103.92	59	104.45	103.07	59	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79
Cash from ops + noncash items + op expense / Op expense + dividends	92.15	116.54	36	107.31	130.64	41	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5

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	224,624	238,300	459,357	439,237	415,974	-5.74	42.52
Income from lease financing receivables	24	0	59	9	34		-66.67
Fully taxable income on loans and leases	222,515	236,618	455,920	436,815	413,930	-5.96	41.87
Tax-exempt income on loans and leases	2,133	1,682	3,496	2,431	2,078	26.81	155.14
Estimated tax benefit on income on loans and leases	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent)	224,648	238,300	459,416	439,246	416,008	-5.73	42.47
Investment interest income (tax equivalent)	41,331	30,135	66,013	57,523	54,614	37.15	119.31
Interest on balances due from depository institutions	1,239	829	1,876	3,917	10,328	49.46	111.43
Interest income on other earning assets	168	169	318	362	399	-0.59	-48.47
Total interest income (tax equivalent)	267,386	269,433	527,623	501,048	481,349	-0.76	50.69
Interest on time deposits of $250K or more	1,700	2,672	4,716	7,924	10,147	-36.38	17.32
Interest on time deposits < $250K	3,402	5,877	10,347	23,843	30,350	-42.11	-23.34
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,258	5,774	11,341	18,022	40,149	8.38	17.34
Interest on other borrowings and trading liabilities	1,537	1,885	3,368	4,305	6,076	-18.46	-47.63
Interest on subordinated debt and mandatory convertible securities	1,215	1,376	2,751	3,070	1,701	-11.70	
Total interest expense	14,112	17,584	32,523	57,164	88,423	-19.75	-0.30
Net interest income (tax equivalent)	253,274	251,849	495,100	443,884	392,926	0.57	55.11
Non-interest income	37,350	56,972	95,580	99,198	97,077	-34.44	-3.51
Adjusted operating income (tax equivalent)	290,624	308,821	590,680	543,082	490,003	-5.89	43.88
Overhead expense	161,831	158,061	305,975	295,739	273,421	2.39	38.82
Provision for credit losses	6,493	2,580	5,233	17,920	3,803		52.63
Securities gains (losses)	-63	-1	3	1	-5		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	117,707	155,307	290,165	231,642	214,957	-24.21	44.93
Applicable income taxes	24,141	33,161	63,656	50,126	46,750	-27.20	2236.98
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	24,141	33,161	63,656	50,126	46,750	-27.20	2236.98
Minority interest	127	350	464	474	657	-63.71	-49.80
Net income before discontinued operations, net of minority interest	93,439	121,796	226,045	181,042	167,550	-23.28	16.90
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	93,439	121,796	226,045	181,042	167,550	-23.28	16.90
Memoranda							
Net income - holding company and noncontrolling (minority) interest	93,566	122,146	226,509	181,516	168,207	-23.40	16.69
Investment securities income (tax equivalent)	41,331	30,135	66,013	57,523	54,614	37.15	119.31
US Treasury and agency securities (excluding mortgage-backed securities)	14,112	7,566	19,397	12,037	17,059	86.52	240.70
Mortgage-backed securities	24,741	19,239	40,501	39,618	33,122	28.60	113.34
All other securities	2,478	3,330	6,115	5,868	4,433	-25.59	-20.24
Cash dividends declared	0	0	0	0	140,720		-100.00
Common	0	0	0	0	140,720		-100.00
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.99	2.90	59	3.43	2.92	83	3.22	2.85	76	3.65	3.27	74	4.13	4	61
Less: Interest expense	0.16	0.22	36	0.22	0.25	51	0.20	0.23	51	0.42	0.48	48	0.76	0.98	34
Equals: Net interest income (tax equivalent)	2.83	2.67	60	3.21	2.65	84	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64
Plus: Non-interest income	0.42	0.96	18	0.73	1.11	35	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33
Equals: adjusted operating income (tax equivalent)	3.25	3.67	24	3.93	3.82	63	3.61	3.70	47	3.96	4.04	49	4.20	4.41	40
Less: Overhead expense	1.81	2.17	23	2.01	2.24	36	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34
Less: Provision for credit losses	0.07	0.09	57	0.03	-0.15	84	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	15	0	0.01	9	0	0.01	35	0	0.02	28	0	0.01	26
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)	1.32	1.40	45	1.98	1.79	65	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73
Less: Applicable income taxes (tax equivalent)	0.27	0.33	30	0.42	0.41	61	0.39	0.38	56	0.37	0.23	86	0.40	0.36	61
Less: Minority interest	0	0	87	0	0	89	0	0	87	0	0	88	0.01	0	84
Equals: Net operating income	1.04	1.06	47	1.55	1.36	70	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.04	1.06	47	1.55	1.35	70	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Memo: Net income (last four quarters)	1.13	1.12	52	1.51	1.25	75	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Net income–BHC and noncontrolling (minority) interest	1.05	1.07	45	1.56	1.37	70	1.38	1.27	66	1.32	0.83	86	1.44	1.20	77
Margin Analysis															
Average earning assets / Average assets	96.82	92.97	88	95.58	93.15	81	96.14	93.08	83	94.79	92.32	80	94.80	91.05	86
Average interest-bearing funds / Average assets	79.67	60.12	90	78.72	62.32	90	79.19	61.99	90	78.09	64.06	89	79.65	65.57	91
Interest income (tax equivalent) / Average earning assets	3.09	3.12	45	3.59	3.14	78	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49
Interest expense / Average earning assets	0.16	0.24	36	0.23	0.27	49	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33
Net interest income (tax equivalent) / Average earning assets	2.92	2.88	50	3.36	2.85	80	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58
Yield or Cost															
Total loans and leases (tax equivalent)	4.31	4.01	74	4.91	4.05	87	4.68	4.01	84	4.79	4.27	79	5.12	5.09	59
Interest-bearing bank balances	0.37	0.42	33	0.12	0.11	75	0.15	0.14	77	0.42	0.27	86	2.20	2.04	59
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.09	3.09	48	3.59	3.11	81	3.35	3.04	70	3.85	3.51	72	4.36	4.36	52
Investment securities (tax equivalent)	1.29	1.85	10	1.57	1.80	37	1.42	1.77	25	1.99	2.25	29	2.26	2.76	7
US Treasury and agency securities (excluding mortgage-backed securities)	1.03	1.22	32	1.06	1.28	38	0.94	1.14	35	1.54	1.75	38	2.24	2.32	49
Mortgage-backed securities	1.56	1.78	24	1.69	1.56	64	1.61	1.57	55	2.25	2.05	67	2.29	2.61	16
All other securities	1.32	2.82	10	1.43	2.91	8	1.41	2.81	11	1.51	3.24	6	1.79	4.06	4
Interest-bearing deposits	0.16	0.20	47	0.23	0.24	54	0.20	0.21	54	0.46	0.53	49	0.88	1.10	32
Time deposits of $250K or more	0.65	0.50	72	0.99	0.76	75	0.87	0.66	76	1.38	1.42	43	1.82	1.96	36
Time deposits < $250K	0.62	0.44	76	0.95	0.72	75	0.86	0.62	77	1.73	1.36	81	2.07	1.82	63
Other domestic deposits	0.10	0.17	36	0.11	0.17	37	0.11	0.15	39	0.22	0.36	25	0.59	0.93	23
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.26	0.36	48	0.20	0.19	71	0.18	0.17	70	0.37	0.62	35	1.22	1.86	33
Other borrowed funds and trading liabilities	1.35	1.24	56	1.49	1.31	58	1.40	1.27	55	1.44	1.50	49	1.83	2.38	19
All interest-bearing funds	0.20	0.36	23	0.28	0.40	32	0.25	0.37	30	0.53	0.74	31	0.95	1.49	21

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	37,350	56,972	95,580	99,198	97,077
Fiduciary activities income	1,595	1,313	2,533	2,062	2,256
Service charges on deposit accounts - domestic	10,800	8,857	19,517	17,882	21,379
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3,914	3,152	6,719	5,138	5,364
Insurance activities revenue	4,882	5,038	9,072	8,962	9,791
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	10,159	24,892	40,152	40,863	24,558
Other non-interest income	6,000	13,720	17,587	24,291	33,729
Total overhead expenses	161,831	158,061	305,975	295,739	273,421
Personnel expense	101,582	97,663	194,035	184,298	164,125
Net occupancy expense	17,345	17,353	34,769	33,512	31,671
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,579	1,700	3,379	3,615	4,740
Other operating expenses	41,325	41,345	73,792	74,314	72,885
Fee income on mutual funds and annuities	3,936	3,205	6,801	5,151	5,410
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,105	2,088	2,065	2,070	2,025
Average personnel expense per employee	48.26	46.77	93.96	89.03	81.05
Average assets per employee	8,502.49	7,522.25	7,932	6,629.88	5,756.10

	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	10.54	2.35	95	5.63	2.15	84	7.12	2.17	91	5.19	2.02	83	5.57	2.72	78
Overhead expenses / Net Interest Income + non-interest income	55.68	59.40	33	51.18	59.03	20	51.80	59.28	21	54.46	62.28	20	55.80	61.29	27
Percent of Average Assets															
Total overhead expense	1.81	2.17	23	2.01	2.24	36	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34
Personnel expense	1.14	1.20	44	1.24	1.25	55	1.18	1.21	48	1.34	1.30	57	1.41	1.41	47
Net occupancy expense	0.19	0.22	33	0.22	0.24	38	0.21	0.23	38	0.24	0.26	42	0.27	0.28	48
Other operating expenses	0.48	0.72	12	0.55	0.73	25	0.47	0.72	10	0.57	0.94	17	0.67	0.97	25
Overhead less non-interest income	1.39	1.19	65	1.29	1.10	63	1.28	1.10	63	1.43	1.25	67	1.51	1.32	60
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.68	58.92	34	51.18	58.45	22	51.80	58.83	21	54.46	61.82	21	55.80	60.64	31
Personnel expense	34.95	32.65	60	31.62	33.10	34	32.85	32.93	42	33.94	32.36	55	33.49	32.39	54
Net occupancy expense	5.97	6.14	47	5.62	6.33	35	5.89	6.23	46	6.17	6.58	42	6.46	6.52	48
Other operating expenses	14.76	19.36	16	13.94	18.60	15	13.06	19.18	9	14.35	22.28	10	15.84	21.20	19
Total non-interest income	12.85	25.40	19	18.45	28.18	30	16.18	27.67	27	18.27	28.83	30	19.81	29.23	31
Fiduciary activities income	0.55	2.23	36	0.43	2.24	32	0.43	2.20	35	0.38	2.09	34	0.46	1.97	36
Service charges on domestic deposit accounts	3.72	3.45	54	2.87	3.19	41	3.30	3.27	48	3.29	3.27	50	4.36	3.88	55
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.35	2.25	47	1.02	2.52	40	1.14	2.58	44	0.95	2.46	40	1.09	3.54	39
Insurance activities revenue	1.68	0.36	87	1.63	0.37	87	1.54	0.36	86	1.65	0.41	86	2	0.47	88
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	3.50	1.51	84	8.06	3.83	83	6.80	3.30	82	7.52	3.92	78	5.01	1.86	88
Other non-interest income	2.06	9.09	6	4.44	9.26	19	2.98	9.27	7	4.47	9.65	23	6.88	10.04	36
Overhead less non-interest income	42.83	32.73	81	32.73	29.94	50	35.62	30.52	63	36.19	31.93	58	35.99	31.06	53
Applicable income taxes / Pretax net operating income (tax equivalent)	20.51	21.22	41	21.35	21.54	44	21.94	21.18	58	21.64	18.63	67	21.75	20.56	60
Applicable income tax + TE / Pretax net operating income + TE	20.51	23.38	16	21.35	23.10	22	21.94	22.67	35	21.64	21.18	45	21.75	23.23	36

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	8,944,287	7,683,608	8,244,943	7,282,997	6,653,652	16.41	59.28
Commercial and industrial loans	740,723	1,049,109	869,587	1,185,621	681,124	-29.40	17.36
Loans to individuals	134,531	131,192	130,672	135,781	146,241	2.55	4.11
Loans to depository institutions and acceptances of other banks	0	16,487	36,516	16,660	0	-100.00	
Agricultural loans	761,847	787,358	837,555	823,637	836,559	-3.24	7.41
Other loans and leases	202,503	131,555	142,640	159,618	68,836	53.93	217.02
Less: Unearned income	22,849	28,923	22,377	26,271	11,768	-21.00	171.24
Loans and leases, net of unearned income	10,761,042	9,770,386	10,239,536	9,578,043	8,374,644	10.14	50.70
Less: Allowance for loan and lease losses	144,182	135,775	137,876	133,437	116,856	6.19	37.87
Net loans and leases	10,616,860	9,634,611	10,101,660	9,444,606	8,257,788	10.20	50.89
Debt securities that reprice or mature in over 1 year	5,405,982	3,921,457	5,578,504	3,153,387	2,216,860	37.86	171.53
Mutual funds and equity securities	41,090	42,058	45,620	34,930	25,559	-2.30	106.66
Subtotal	16,063,932	13,598,126	15,725,784	12,632,923	10,500,207	18.13	77.56
Interest-bearing bank balances	395,240	1,702,059	983,366	1,054,817	739,617	-76.78	744.42
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	266,540	480,499	481,342	373,302	356,041	-44.53	104.84
Trading assets	0	0	0	0	0		
Total earning assets	16,725,712	15,780,684	17,190,492	14,061,042	11,595,865	5.99	81.33
Non-interest-bearing cash and due from depository institutions	228,944	203,512	199,751	207,910	202,516	12.50	18.09
Premises, fixed assets, and leases	231,886	234,055	231,855	231,222	224,533	-0.93	31.34
Other real estate owned	200	1,174	0	1,328	3,375	-82.96	-91.86
Investment in unconsolidated subsidiaries	467	583	395	105	433	-19.90	-62.79
Intangible and other assets	375,703	245,524	277,339	251,619	248,808	53.02	57.40
Total assets	17,562,912	16,465,532	17,899,832	14,753,226	12,275,530	6.66	78.55
Quarterly average assets	18,054,947	16,203,605	17,391,808	14,596,298	12,290,361	11.43	83.83
Average loans and leases (YTD)	10,422,482	9,700,150	9,820,224	9,175,299	8,125,350	7.45	49.55
Memoranda							
Loans held-for-sale	24,360	53,703	41,497	82,641	41,720	-54.64	24.78
Loans not held-for-sale	10,736,682	9,716,683	10,198,039	9,495,402	8,332,924	10.50	50.77
Real estate loans secured by 1–4 family	1,891,333	1,639,010	1,715,317	1,588,750	1,494,441	15.39	41.36
Commercial real estate loans	6,036,093	5,103,184	5,543,540	4,771,447	4,223,672	18.28	79.35
Construction and land development	1,299,266	1,125,489	1,266,102	1,059,658	905,836	15.44	95.88
Multifamily	605,678	511,711	508,640	506,383	388,628	18.36	109.73
Nonfarm nonresidential	4,131,149	3,465,984	3,768,798	3,205,406	2,929,208	19.19	71.18
Real estate loans secured by farmland	1,016,861	941,414	986,086	922,800	935,539	8.01	11.49
Total investment securities	5,713,612	4,444,014	6,105,466	3,561,619	2,598,460	28.57	166.87
U.S. Treasury securities	1,866,533	545,706	2,075,173	72,932	126,506	242.04	7241.91
US agency securities (excluding mortgage-backed securities)	564,844	862,603	768,322	959,032	577,216	-34.52	23.32
Municipal securities	348,641	462,281	386,447	495,287	212,055	-24.58	-4.22
Mortgage-backed securities	2,889,693	2,531,327	2,829,855	1,999,409	1,657,092	14.16	126.91
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,811	39	49	29	32	7107.69	1690.45
Mutual funds and equity securities	41,090	42,058	45,620	34,930	25,559	-2.30	106.66
Available-for-sale securities	5,672,522	4,401,956	6,059,846	3,526,689	2,572,901	28.86	164.95
U.S. Treasury securities	1,866,533	545,706	2,075,173	72,932	126,506	242.04	7241.91
US agency securities (excluding mortgage-backed securities)	564,844	862,603	768,322	959,032	577,216	-34.52	23.32
Municipal securities	348,641	462,281	386,447	495,287	212,055	-24.58	-4.22
Mortgage-backed securities	2,889,693	2,531,327	2,829,855	1,999,409	1,657,092	14.16	126.91
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,811	39	49	29	32	7107.69	1690.45
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-499,343	39,961	-41,569	89,235	21,105		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,962,285	1,741,250	1,930,656	1,470,547	1,202,799	12.69	45.85

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	1,940,268	1,773,112	2,102,410	1,615,654	1,264,258	9.43	105.10
NOW, ATS and transaction accounts	1,532,609	646,587	1,984,008	661,191	620,065	137.03	280.00
Time deposits less brokered deposits < $250K	1,062,883	1,203,034	1,137,567	1,262,054	1,520,172	-11.65	-3.58
MMDA and other savings accounts	10,680,890	10,243,442	10,029,375	8,648,371	6,519,689	4.27	94.13
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,216,650	13,866,175	15,253,360	12,187,270	9,924,184	9.74	91.32
Time deposits of $250K or more	512,431	532,673	538,928	550,897	591,530	-3.80	37.23
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	230,137	254,882	258,010	243,519	224,506	-9.71	-4.69
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,309	4,550	3,405	5,306	13,591	-49.25	-97.88
Other borrowings w/remaining maturity over 1 year	104,196	77,720	78,189	105,698	101,920	34.07	193.65
Brokered deposits < $250K	0	0	0	0	0		-100.00
Noncore funding	849,073	869,825	878,532	905,420	931,547	-2.39	6.84
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	99,705	113,245	99,705	113,245	126,620	-11.96	
Other liabilities	83,312	82,289	92,891	98,104	68,216	1.24	63.22
Total liabilities	16,248,740	14,931,534	16,324,488	13,304,039	11,050,567	8.82	84.66
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,796	3,796	3,796	608	608	0.00	524.34
Retained earnings	1,711,085	1,513,398	1,617,646	1,395,498	1,214,456	13.06	67.71
Accumulated other comprehensive income	-395,698	21,893	-41,078	60,023	7,568		
Other equity capital components	-7,512	-7,682	-7,612	-9,291	0		
Total holding company equity capital	1,311,671	1,531,405	1,572,752	1,446,838	1,222,632	-14.35	26.69
Noncontrolling (minority) interest in subsidiaries	2,501	2,593	2,592	2,349	2,331	-3.55	28.45
Total equity capital, including minority interest	1,314,172	1,533,998	1,575,344	1,449,187	1,224,963	-14.33	26.69
Total liabilities and capital	17,562,912	16,465,532	17,899,832	14,753,226	12,275,530	6.66	78.55
Memoranda							
Non-interest-bearing deposits	1,940,268	1,773,112	2,102,410	1,615,654	1,264,258	9.43	105.10
Interest-bearing deposits	13,788,813	12,625,736	13,689,878	11,122,513	9,251,456	9.21	85.92
Total deposits	15,729,081	14,398,848	15,792,288	12,738,167	10,515,714	9.24	88.09
Long-term debt that reprices within 1 year	34,712	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,572,752	1,446,838	1,446,838	1,222,632	1,159,642		
Accounting restatements	0	0	0	0	0		
Net income	93,439	121,796	226,045	181,042	167,550		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	3,188	3,188	0	0		
Sale of treasury stock	0	5,394	5,394	17,000	30,010		
Less: Purchase of treasury stock	0	0	0	26,291	33,337		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	140,720		
Change in other comprehensive income	-354,620	-38,129	-101,100	52,455	39,487		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	100	-7,682	-7,613	0	0		
Holding company equity capital, ending balance	1,311,671	1,531,405	1,572,752	1,446,838	1,222,632		

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	50.93	38.78	74	46.66	36.32	75	46.06	36.25	73	49.37	36.22	76	54.20	37.78	75
Commercial and industrial loans	4.22	11.05	12	6.37	12.25	15	4.86	10.76	16	8.04	13.52	19	5.55	12.02	19
Loans to individuals	0.77	3.52	36	0.80	3.48	36	0.73	3.36	36	0.92	3.40	39	1.19	4.20	39
Loans to depository institutions and acceptances of other banks	0	0.02	33	0.10	0.01	91	0.20	0.02	90	0.11	0.03	89	0	0.04	29
Agricultural loans	4.34	0.19	97	4.78	0.21	96	4.68	0.18	96	5.58	0.19	96	6.81	0.24	97
Other loans and leases	1.15	4.45	21	0.80	4.22	17	0.80	4.47	16	1.08	4.63	19	0.56	5.01	7
Net loans and leases	60.45	61.60	45	58.51	59.81	41	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Debt securities over 1 year	30.78	19.46	84	23.82	17.61	71	31.17	19.46	87	21.37	15.55	76	18.06	14.60	69
Mutual funds and equity securities	0.23	0.05	91	0.26	0.06	91	0.25	0.06	91	0.24	0.05	89	0.21	0.06	89
Subtotal	91.47	82.34	93	82.59	78.32	64	87.85	79.22	86	85.63	78.16	81	85.54	79.65	65
Interest-bearing bank balances	2.25	4.59	34	10.34	9.11	59	5.49	8.50	37	7.15	7.51	50	6.03	3.06	81
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.52	1.68	60	2.92	1.53	82	2.69	1.56	79	2.53	1.68	75	2.90	1.91	74
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	95.23	90.95	93	95.84	91.43	95	96.04	91.77	93	95.31	91.05	97	94.46	89.53	92
Non-interest cash and due from depository institutions	1.30	1.01	75	1.24	1.01	68	1.12	0.82	77	1.41	1.07	79	1.65	1.14	83
Other real estate owned	0	0.01	32	0.01	0.02	46	0	0.01	9	0.01	0.02	44	0.03	0.03	57
All other assets	3.46	7.97	3	2.92	7.50	2	2.85	7.35	3	3.28	7.82	1	3.89	9.27	3
Memoranda															
Short-term investments	3.77	7.68	33	13.26	12.01	59	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67
U.S. Treasury securities	10.63	1.96	96	3.31	1.08	84	11.59	1.47	96	0.49	0.84	67	1.03	1.03	65
US agency securities (excluding mortgage-backed securities)	3.22	0.84	89	5.24	0.77	95	4.29	0.82	92	6.50	0.63	97	4.70	0.54	96
Municipal securities	1.99	1.75	60	2.81	1.72	71	2.16	1.73	63	3.36	1.69	78	1.73	1.34	68
Mortgage-backed securities	16.45	13.68	66	15.37	12.97	62	15.81	14.14	61	13.55	11.75	59	13.50	11.44	63
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	0.02	0.52	30	0	0.52	16	0	0.53	17	0	0.42	20	0	0.39	19
Loans held-for-sale	0.14	0.35	54	0.33	0.42	60	0.23	0.55	54	0.56	0.52	64	0.34	0.39	59
Loans held for investment	61.13	61.41	46	59.01	59.85	40	56.97	58.06	45	64.36	61.72	48	67.88	63.50	49
Real estate loans secured by 1–4 family	10.77	12.26	43	9.95	11.69	40	9.58	11.46	40	10.77	11.91	45	12.17	13.29	46
Revolving	1.04	1.49	47	0.93	1.45	43	0.92	1.42	45	0.98	1.66	40	1.20	2.07	39
Closed-end, secured by first liens	9.37	10.40	47	8.68	9.84	46	8.37	9.67	44	9.33	9.81	50	10.33	10.69	49
Closed-end, secured by junior liens	0.36	0.18	81	0.35	0.20	83	0.29	0.17	81	0.45	0.22	84	0.65	0.28	87
Commercial real estate loans	34.37	24.34	74	30.99	22.48	72	30.97	22.69	70	32.34	22.22	78	34.41	22.23	76
Construction and land development	7.40	3.75	83	6.84	3.35	87	7.07	3.34	86	7.18	3.40	87	7.38	3.44	85
Multifamily	3.45	3.69	60	3.11	3.31	59	2.84	3.57	51	3.43	3.12	65	3.17	3.01	61
Nonfarm nonresidential	23.52	15.50	75	21.05	14.81	71	21.05	14.57	74	21.73	14.72	72	23.86	14.69	76
Real estate loans secured by farmland	5.79	0.35	99	5.72	0.34	99	5.51	0.30	99	6.25	0.33	99	7.62	0.36	99

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	83.12	62.08	84	78.64	59.66	84	80.52	61.05	81	76.04	57.15	85	79.45	57.46	88
Real estate loans secured by 1–4 family	17.58	20.31	39	16.78	19.82	38	16.75	19.86	39	16.59	19.43	37	17.84	20.75	37
Revolving	1.70	2.40	43	1.56	2.42	41	1.61	2.43	43	1.51	2.64	39	1.75	3.15	34
Closed-end	15.87	17.67	42	15.21	17.22	40	15.14	17.24	41	15.08	16.59	43	16.09	17.39	42
Commercial real estate loans	56.09	38.23	81	52.23	36.54	80	54.14	37.86	79	49.82	34.63	81	50.43	33.52	80
Construction and land development	12.07	5.97	81	11.52	5.50	87	12.36	5.65	86	11.06	5.26	89	10.82	5.09	85
1–4 family	4.52	1.34	92	3.75	1.11	90	4.48	1.18	94	3.61	0.93	93	3.69	0.94	94
Other	7.55	4.56	80	7.77	4.33	84	7.89	4.40	80	7.45	4.19	82	7.13	4.02	80
Multifamily	5.63	5.72	60	5.24	5.34	59	4.97	5.78	54	5.29	4.96	61	4.64	4.69	58
Nonfarm nonresidential	38.39	24.64	78	35.47	24.14	78	36.81	24.56	75	33.47	22.93	76	34.98	22.15	79
Owner-occupied	10.58	8.28	63	11.29	8.14	69	11.15	8.29	67	11.53	7.68	74	11.71	7.72	76
Other	27.81	16.13	87	24.18	15.71	80	25.66	15.94	84	21.94	14.95	77	23.27	14.34	80
Real estate loans secured by farmland	9.45	0.59	99	9.64	0.59	99	9.63	0.54	99	9.63	0.54	99	11.17	0.55	99
Loans to depository institutions and acceptances of other banks	0	0.05	33	0.17	0.03	90	0.36	0.04	90	0.17	0.06	87	0	0.11	29
Commercial and industrial loans	6.88	18.46	11	10.74	20.98	14	8.49	18.86	16	12.38	22.17	13	8.13	19.53	12
Loans to individuals	1.25	6.27	37	1.34	6.28	35	1.28	6.24	37	1.42	6.13	38	1.75	7.13	37
Credit card loans	0.07	0.53	58	0.06	0.51	59	0.07	0.53	58	0.07	0.65	58	0.09	0.81	56
Agricultural loans	7.08	0.32	97	8.06	0.37	96	8.18	0.34	96	8.60	0.32	96	9.99	0.37	97
Other loans and leases	1.88	8.30	20	1.35	8.03	17	1.39	8.75	17	1.67	9.09	18	0.82	9.85	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	514.90	407.54	71	503.21	383.17	76	504.17	391.81	73	520.27	381.27	78	555.37	391.26	78
Real estate loans secured by 1–4 family	108.88	130.40	40	107.34	124.52	44	104.89	126.06	40	113.50	125.03	46	124.74	138.18	45
Revolving	10.55	15.55	46	9.98	15.53	44	10.11	15.44	45	10.34	17.42	40	12.25	21.26	37
Closed-end	98.33	113.22	46	97.36	107.53	48	94.78	108.85	46	103.15	106.14	50	112.49	115.20	50
Commercial real estate loans	347.48	254.23	71	334.22	238.21	78	338.98	245.88	73	340.86	234.65	77	352.54	229.44	77
Construction and land development	74.80	38.88	82	73.71	35.52	87	77.42	35.95	86	75.70	35.62	85	75.61	34.95	86
1–4 family	27.99	8.60	93	24.01	7.06	93	28.04	7.42	94	24.70	6.34	94	25.79	6.61	93
Other	46.80	29.76	77	49.70	28.07	82	49.38	28.11	81	50.99	28.16	79	49.82	27.32	79
Multifamily	34.87	39.14	58	33.51	34.78	62	31.10	38.66	54	36.17	32.74	66	32.44	31.04	62
Nonfarm nonresidential	237.82	162.28	75	226.99	157.17	76	230.46	158.05	75	228.98	155.06	75	244.49	152.10	79
Owner-occupied	65.53	54.20	62	72.25	52.65	68	69.81	52.99	67	78.90	52.37	74	81.84	53.07	73
Other	172.28	106.54	81	154.75	102.08	77	160.65	102.54	80	150.09	100.54	71	162.66	97.41	76
Real estate loans secured by farmland	58.54	3.62	99	61.65	3.59	99	60.30	3.22	99	65.92	3.44	99	78.09	3.60	99
Loans to depository institutions and acceptances of other banks	0	0.27	32	1.08	0.18	90	2.23	0.21	90	1.19	0.28	88	0	0.44	29
Commercial and industrial loans	42.64	115.10	11	68.71	127.07	19	53.17	114.45	20	84.70	139.91	22	56.85	122.02	18
Loans to individuals	7.74	35.52	37	8.59	35.29	35	7.99	34.55	37	9.70	37.47	41	12.21	43.51	39
Credit card loans	0.41	2.76	58	0.41	2.61	59	0.44	2.77	59	0.46	3.30	60	0.60	4.34	57
Agricultural loans	43.86	1.81	99	51.57	2.01	99	51.22	1.86	98	58.84	1.88	98	69.83	2.18	98
Other loans and leases	11.66	50.19	21	8.62	46.75	16	8.72	51.06	16	11.40	49.54	20	5.75	52.44	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.63	30.64	81	41.02	28.84	81	43.08	30.07	78	38.38	27.32	79	38.77	26.45	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	282.64	203.71	77	262.47	187.37	79	269.75	195.33	76	262.58	183.76	78	271.01	178.57	77
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	348.18	261.50	71	334.71	244.59	76	339.56	252.85	72	341.48	240.85	77	352.85	236.10	76

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	3.77	7.68	33	13.26	12.01	59	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67
Liquid assets	33.85	25.39	75	35.50	28.17	71	38.30	29.03	75	29.11	26.22	62	26.91	22.44	73
Investment securities	32.53	21.68	80	26.99	19.64	73	34.11	21.63	88	24.14	17.85	76	21.17	16.99	72
Net loans and leases	60.45	61.60	45	58.51	59.81	41	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Net loans, leases and standby letters of credit	60.79	62.44	44	58.90	60.62	40	56.78	59.49	44	64.41	62.48	47	67.66	64.84	46
Core deposits	86.64	75.64	94	84.21	74.75	93	85.22	75.71	94	82.61	70.67	91	80.85	63.09	94
Noncore funding	4.83	10.86	30	5.28	10.89	33	4.91	10.30	32	6.14	14.13	26	7.59	19.36	17
Time deposits of $250K or more	2.92	1.54	82	3.24	1.81	83	3.01	1.58	83	3.73	2.11	82	4.82	2.94	81
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	1.31	1.20	67	1.55	1.20	72	1.44	1.23	69	1.65	1.47	69	1.83	1.94	64
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.31	0.50	76	1.55	0.52	81	1.44	0.54	78	1.65	0.54	80	1.83	0.48	80
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	0.01	1.63	24	0.03	0.99	36	0.02	1	30	0.04	1.24	27	0.11	3.01	15
Earning assets that reprice within 1 year	16.62	36.16	9	25.97	38.93	16	21.16	37.37	13	23.70	39.38	15	28.23	39.29	19
Interest-bearing liabilities that reprice within 1 year	6.68	6.49	72	7.56	7.04	71	6.78	6.39	73	9.02	8.20	71	12.76	10.19	76
Long-term debt that reprices within 1 year	0.20	0.28	70	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	9.74	28.22	9	18.40	30.25	22	14.38	29.65	16	14.68	29.11	20	15.48	26.63	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.17	3.09	47	-9.65	-1.82	29	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11
Net short-term noncore funding dependence	-0.14	-1.79	54	-11.31	-8.21	34	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23
Short-term investment / Short-term noncore funding	103.54	166.36	47	338.85	284.81	69	220.12	273.46	54	217.27	184.19	65	158.46	77.77	81
Liquid assets - short-term noncore funding / Nonliquid assets	45.67	28.61	75	48.97	34.02	73	56.06	36.68	75	34.77	28.18	67	29.11	16.97	81
Net loans and leases / Total deposits	67.50	76.80	30	66.91	74.66	29	63.97	72.79	30	74.14	79.43	31	78.53	90.31	23
Net loans and leases / Core deposits	69.77	82.80	29	69.48	81.17	29	66.23	78.25	30	77.50	88.34	30	83.21	103.93	17
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-31.35	-13.54	6	2.87	1.94	75	-2.78	-0.25	8	7.05	4.31	80	1.95	1.36	72
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.28	74.56	83	99.05	84.66	70	99.25	83.77	74	99.02	87.23	68	99.02	85.40	73
U.S. Treasury securities	32.67	9.26	89	12.28	5.52	81	33.99	6.70	91	2.05	4.72	64	4.87	6.15	64
US agency securities (excluding mortgage-backed securities)	9.89	4.02	79	19.41	4.50	90	12.58	4.12	84	26.93	4.01	97	22.21	3.49	95
Municipal securities	6.10	8	56	10.40	8.87	65	6.33	8.22	58	13.91	9.83	71	8.16	7.75	61
Mortgage-backed securities	50.58	63.23	28	56.96	66.59	36	46.35	66.54	18	56.14	66.64	33	63.77	67.43	40
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	0.05	3.01	27	0	3.17	16	0	3.08	17	0	3.01	19	0	2.94	18
Mutual funds and equity securities	0.72	0.28	81	0.95	0.32	84	0.75	0.29	82	0.98	0.35	83	0.98	0.40	80
Debt securities 1 year or less	4.67	8.89	45	10.81	8.69	68	7.88	7.78	64	10.48	10.55	60	13.70	11.86	65
Debt securities 1 to 5 years	40.47	20.02	86	19.41	17.05	62	36.06	18.25	86	32.06	17.03	82	42.28	17.94	85
Debt securities over 5 years	54.15	68.75	20	68.83	72.17	35	55.30	71.11	21	56.48	69.86	24	43.04	66.02	23
Pledged securities	34.34	30.80	60	39.18	33.87	59	31.62	32.26	50	41.29	35.67	57	46.29	30.57	71
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	-69.68	-31.70	17	40.71	51.37	56	2.56	27.98	38	30.34	183.32	25	133.86	26.69	88
Investment securities	28.57	21.19	68	60.58	33.34	76	71.42	31.36	85	37.07	23.62	74	15.48	11.75	70
Core deposits	9.74	9.58	64	21.05	16.88	72	25.16	16.94	80	22.80	26.88	39	13.04	11.23	67
Noncore funding	-2.39	10.50	46	-8.41	-23.76	72	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39

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)	3,270,011	2,761,058	2,756,890	2,469,039	2,246,454
Commit: Secured commercial real estate loans	1,259,387	989,843	1,011,805	938,238	940,202
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	101,443	75,069	100,450	72,693	69,180
Securities underwriting	0	0	0	0	0
Standby letters of credit	59,935	64,380	62,124	58,084	47,330
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	33,500
Written options contracts (interest rate)	186,203	272,024	202,170	374,188	122,787
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.62	24.48	35	16.77	22.45	32	15.40	22.78	24	16.74	22.01	34	18.30	23.52	37
Standby letters of credit	0.34	0.66	39	0.39	0.67	43	0.35	0.65	39	0.39	0.71	41	0.39	0.84	34
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	1.06	44.65	10	1.65	49.75	11	1.13	46.30	9	2.54	48.62	10	1.27	68.47	7
Interest rate contracts	1.06	32.11	10	1.65	35.96	11	1.13	32.46	9	2.54	34.36	10	1.27	47.31	7
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0.27	10.67	40
Written options contracts (interest rate)	1.06	1.58	71	1.65	1.82	69	1.13	1.41	68	2.54	2.18	73	1	2.47	63
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	0	21.90	4	0	20.67	4	0	20.49	4	0	20.83	3	0	28.86	3
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)	31.37	46.07	30	28.46	42.93	37	28.07	44.98	26	26.91	42.82	35	27.65	45.53	35

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	186,203	272,024	202,170	374,188	156,287
Interest rate contracts	186,203	272,024	202,170	374,188	156,287
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	33,500
Written options	186,203	272,024	202,170	374,188	122,787
Exchange-traded	0	0	0	0	0
Over-the-counter	186,203	272,024	202,170	374,188	122,787
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	186,203	272,024	202,170	374,188	156,287
Interest rate contracts	186,203	272,024	202,170	374,188	156,287
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	33,500
One year or less	0	0	0	0	33,500
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	2,276	554	636	219	154
Gross positive fair value	382	718	403	1,664	361
Held for trading	0	0	0	0	0
Non-traded	382	718	403	1,664	361
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	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	21.43	13.49	73
Written options	100	5.78	98	100	7.49	98	100	6.28	98	100	8.18	98	78.57	5.91	99
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	100	5.46	99	100	7.20	99	100	5.96	99	100	7.73	99	78.57	5.10	99
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	0	74.97	3	0	71.23	3	0	74.26	3	0	68.76	3	0	69.75	2
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)	0	93.09	1	0	91.87	1	0	92.53	1	0	91.48	1	21.43	93.86	4
One year or less	0	31.78	5	0	28.05	3	0	27.56	3	0	32.05	4	21.43	32.17	51
Over 1 year to 5 years	0	24.76	6	0	26.03	5	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	1.22	1.56	39	0.20	1.25	15	0.31	0.98	19	0.06	1.55	4	0.10	0.83	9
Gross positive fair value	0.21	1.74	6	0.26	1.68	6	0.20	1.34	6	0.44	2.23	7	0.23	1.19	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	16	0	0.05	10	0	0.04	12	0	0.07	5	0	0.06	8
Gross positive fair value (X)	0	0.08	7	0	0.07	5	0	0.05	6	0	0.09	7	0	0.07	7
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	16	0	0.01	18	0	0.01	16	0	0.02	23	0	0.01	22
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
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	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

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	137,876	133,437	133,437	116,856	114,748
Gross losses	814	1,318	2,405	2,354	2,971
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	627	1,076	1,611	1,015	1,276
Net losses	187	242	794	1,339	1,695
Provision for loan and lease losses	6,493	2,580	5,233	17,920	3,803
Adjustments	0	0	0	0	0
Ending balance	144,182	135,775	137,876	133,437	116,856
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	60	0.03	-0.14	84	0.03	-0.09	82	0.13	0.51	9	0.03	0.15	19
Provision for loan and lease losses / Average loans and leases	0.12	0.14	60	0.05	-0.25	83	0.05	-0.16	80	0.20	0.82	5	0.05	0.24	18
Provision for loan and lease losses / Net loan and lease losses	3,472.19	198.72	95	1,066.12	77.32	87	659.07	-105.48	90	1,338.31	487.86	88	224.37	130.58	89
Allowance for loan and lease losses / Total loans and leases not held for sale	1.34	1.17	71	1.40	1.39	55	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89
Allowance for loan and lease losses / Total loans and leases	1.34	1.15	71	1.39	1.37	56	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89
Allowance for loan and lease losses / Net loans and leases losses (X)	385.51	28.67	98	280.53	15.27	99	173.65	21.39	96	99.65	11.58	95	68.94	8.03	97
Allowance for loan and lease losses / Nonaccrual assets	739.32	413.77	83	529.09	318.67	85	606.82	364.13	82	402.77	299.17	74	620.88	218.72	90
ALLL / 90+ days past due + nonaccrual loans and leases	542.08	319.24	81	455.99	260.68	83	560.52	287.08	84	331.98	244.34	73	465.04	151.73	93
Gross loan and lease losses / Average loans and leases	0.02	0.16	13	0.03	0.22	8	0.02	0.19	6	0.03	0.34	5	0.04	0.28	8
Recoveries / Average loans and leases	0.01	0.07	14	0.02	0.08	20	0.02	0.08	13	0.01	0.07	11	0.02	0.08	15
Net losses / Average loans and leases	0	0.08	27	0	0.13	16	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12
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	26.07	23.25	62	45.71	16.12	90	68.44	34.67	88	34.16	33.98	60	17.12	36.22	16
Earnings coverage of net loan and lease losses (X)	664.17	-9.51	96	652.43	4.52	98	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	51	-0.01	0.03	22	-0.01	0.02	25	0	0.04	21	0	0.01	43
Real estate loans secured by 1–4 family	0.01	-0.02	86	0	-0.01	54	-0.01	-0.02	54	0	0.01	36	-0.01	0.01	23
Revolving	-0.02	-0.08	52	0	-0.05	52	0	-0.07	60	-0.07	0.01	17	-0.08	0.02	12
Closed-end	0.01	-0.02	86	0	-0.01	54	-0.01	-0.01	46	0	0	54	0	0	35
Commercial real estate loans	-0.01	0	29	-0.02	0.05	13	-0.01	0.04	13	0	0.07	21	0.01	0.01	52
Construction and land development	0	-0.02	53	0	0	81	0	0	77	-0.01	0	35	0.01	-0.01	79
1–4 family	0	0	21	0	0	15	0	0	22	-0.01	0	14	0.01	0	90
Other	0	-0.01	48	0.01	-0.01	85	0	0	82	0	0	42	0	-0.01	44
Multifamily	0	0	19	0	0.01	16	0	0.01	20	0	0	26	0.12	0	96
Nonfarm nonresidential	-0.01	0	24	-0.02	0.07	10	-0.02	0.05	9	0	0.11	22	-0.01	0.02	15
Owner-occupied	0	0	35	0	0.01	25	0	0.01	16	0	0.02	12	0	0.01	33
Other	-0.01	0	13	-0.02	0.06	7	-0.01	0.04	8	0	0.08	34	-0.01	0.01	9
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	21
Commercial and industrial loans	-0.03	0.10	17	0.03	0.20	32	0.06	0.17	36	0.07	0.47	18	0.13	0.37	24
Loans to individuals	0.65	0.65	58	0.64	0.78	56	0.65	0.71	57	0.38	1.13	22	0.53	1.17	29
Credit card loans	1.30	1.99	25	2.04	2.18	43	1.86	1.84	52	1.10	2.92	19	1.27	3.11	20
Agricultural loans	0	0.01	82	0.02	0.03	75	0.01	0.02	72	0	0.19	58	0	0.08	13
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	20	0	0.15	25	0	0.15	22

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	29,739	28,967	26,180	36,435	36,831
90+ days past due loans and leases	7,096	4,114	1,877	7,064	6,307
Nonaccrual loans and leases	19,502	25,662	22,721	33,130	18,821
Total past due and nonaccrual loans and leases	56,337	58,743	50,778	76,629	61,959
Restructured 30–89 days past due	0	0	0	0	70
Restructured 90+ days past due	0	0	0	61	0
Restructured nonaccrual	1,007	559	1,192	786	784
Total restructured loans and leases	1,007	559	1,192	847	854
30–89 days past due loans held for sale	0	1,208	0	642	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	1,208	0	642	0
Restructured loans and leases in compliance	113	508	335	750	574
Other real estate owned	200	1,174	0	1,328	3,375
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	0.28	0.32	49	0.30	0.27	67	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62
90+ days past due loans and leases	0.07	0.09	64	0.04	0.10	59	0.02	0.10	46	0.07	0.12	59	0.08	0.15	52
Nonaccrual loans and leases	0.18	0.38	21	0.26	0.58	18	0.22	0.46	22	0.35	0.66	23	0.22	0.51	18
90+ days past due and nonaccrual loans and leases	0.25	0.53	24	0.30	0.73	17	0.24	0.62	18	0.42	0.85	22	0.30	0.71	15
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	33
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	64	0	0.01	29
Nonaccrual restructured	0.01	0.09	16	0.01	0.12	7	0.01	0.10	17	0.01	0.13	10	0.01	0.14	15
30–89 days past due loans held for sale	0	0	40	0.01	0	93	0	0	40	0.01	0	87	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	0.28	0.32	49	0.30	0.27	67	0.26	0.32	49	0.38	0.40	58	0.44	0.43	62
90+ days past due assets	0.07	0.10	64	0.04	0.10	59	0.02	0.10	45	0.07	0.12	59	0.08	0.15	51
Nonaccrual assets	0.18	0.39	21	0.26	0.59	18	0.22	0.47	22	0.35	0.67	23	0.22	0.53	18
30+ days past due and nonaccrual assets	0.52	0.88	32	0.60	1.04	31	0.50	0.97	24	0.80	1.29	33	0.74	1.19	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15	0.32	24	0.18	0.43	17	0.14	0.36	17	0.27	0.52	26	0.20	0.44	17
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.34	21	0.19	0.46	15	0.14	0.37	13	0.28	0.55	24	0.23	0.48	19
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.11	0.38	13	0.17	0.52	12	0.13	0.41	11	0.24	0.60	14	0.19	0.53	15
Allowance for loan and lease losses	13.74	57.44	6	20.14	67.93	7	16.72	62.64	7	26.43	66.66	13	19.55	115.41	4
Equity capital + allowance for loan and lease losses	1.36	3.52	16	1.64	4.43	13	1.35	3.60	13	2.23	4.97	20	1.71	4.28	17
Tier 1 capital + allowance for loan and lease losses	1.14	3.97	12	1.79	5.28	12	1.41	4.30	9	2.52	6.05	16	1.91	5.65	13
Loans and leases + other real estate owned	0.18	0.63	9	0.28	0.88	11	0.23	0.71	11	0.37	0.97	10	0.27	0.85	10

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	0.26	0.26	58	0.28	0.24	68	0.17	0.26	40	0.30	0.39	47	0.36	0.38	60
	90+ days past due	0.08	0.11	70	0.01	0.12	50	0.02	0.12	57	0.07	0.16	64	0.08	0.16	61
	Nonaccrual	0.09	0.45	12	0.30	0.65	23	0.25	0.52	29	0.37	0.76	24	0.21	0.46	27
Commercial and industrial	30–89 days past due	0.51	0.28	81	0.10	0.17	41	0.34	0.24	71	0.20	0.23	58	0.54	0.31	78
	90+ days past due	0.01	0.03	50	0	0.02	16	0.02	0.04	56	0.02	0.03	59	0.16	0.05	87
	Nonaccrual	1.22	0.46	90	0.18	0.64	17	0.09	0.57	12	0.39	0.75	31	0.51	0.83	36
Individuals	30–89 days past due	0.80	0.70	62	0.55	0.55	55	0.68	0.63	59	0.67	0.83	44	1.20	0.83	72
	90+ days past due	0.05	0.07	61	0.01	0.07	45	0.05	0.09	55	0.14	0.14	67	0.09	0.17	56
	Nonaccrual	0.03	0.18	35	0.04	0.18	38	0.05	0.17	43	0.14	0.28	47	0.03	0.17	34
Depository institution loans	30–89 days past due		0.01		0	0	45	0	0.01	45	0	0	46		0	
	90+ days past due		0		0	0	48	0	0	47	0	0	46		0	
	Nonaccrual		0.01		0	0	48	0	0	47	0	0	47		0	
Agricultural	30–89 days past due	0.22	0.10	79	0.68	0.16	86	0.93	0.07	95	1.34	0.17	92	0.81	0.24	84
	90+ days past due	0	0	44	0.38	0	97	0.01	0	91	0.06	0	96	0	0	42
	Nonaccrual	0.26	0.36	67	0.13	0.69	57	0.13	0.70	62	0.18	0.49	55	0.14	0.67	53
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	0.13	0.11	72	0.14	0.11	69	0.11	0.12	67	0.14	0.18	61	0.58	0.20	85
	90+ days past due	0	0.01	74	0	0.01	74	0	0.01	72	0.50	0.01	97	0.01	0.01	83
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		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	0.19	0.39	34	0.56	0.35	75	0.21	0.46	28	0.45	0.65	43	0.36	0.67	27
	90+ days past due	0.02	0.22	52	0.02	0.27	49	0.02	0.24	51	0.04	0.33	53	0.06	0.31	52
	Nonaccrual	0.11	0.61	10	0.18	0.82	13	0.16	0.71	12	0.22	0.89	14	0.27	0.73	17
Revolving	30–89 days past due	0.07	0.26	22	0.05	0.29	17	0.01	0.28	18	0.26	0.48	32	0.06	0.45	12
	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	0.09	1.15	18	0.07	1.05	15	0.06	1.18	16	0.13	1.13	17	0.08	1	13
Closed-end	30–89 days past due	0.21	0.42	38	0.61	0.36	75	0.23	0.49	32	0.46	0.65	44	0.40	0.70	30
	90+ days past due	0.02	0.25	53	0.02	0.29	50	0.02	0.26	50	0.04	0.38	56	0.06	0.35	54
	Nonaccrual	0.11	0.60	10	0.19	0.77	14	0.17	0.67	14	0.23	0.87	16	0.29	0.70	23
Junior lien	30–89 days past due	0.01	0.01	69	0.01	0.01	66	0.05	0.01	91	0.05	0.02	87	0.04	0.02	75
	90+ days past due	0	0	86	0	0	36	0	0	36	0	0	32	0	0	73
	Nonaccrual	0.01	0.02	36	0.01	0.04	29	0.01	0.03	39	0.01	0.04	28	0.02	0.04	34
Commercial real estate	30–89 days past due	0.29	0.16	79	0.14	0.14	58	0.11	0.15	55	0.23	0.26	61	0.30	0.18	80
	90+ days past due	0	0.01	60	0	0.01	52	0	0.01	56	0.02	0.02	76	0.09	0.03	81
	Nonaccrual	0.08	0.32	20	0.23	0.52	29	0.22	0.38	39	0.31	0.62	30	0.03	0.23	13
Construction and development	30–89 days past due	0.17	0.22	66	0.10	0.12	69	0.20	0.17	75	0.71	0.28	81	0.25	0.28	62
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0.09	0.01	95	0.05	0.02	84
	Nonaccrual	0.04	0.16	50	0	0.36	30	0.08	0.20	57	0.03	0.41	31	0.03	0.20	34
1–4 family	30–89 days past due	0.17	0.02	92	0.04	0.02	82	0.03	0.02	76	0.03	0.03	68	0.13	0.06	78
	90+ days past due	0	0	47	0	0	44	0	0	44	0.03	0	91	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	64	0	0.01	32	0.03	0.03	72	0.03	0.02	73
Other	30–89 days past due	0	0.17	43	0.06	0.07	71	0.17	0.13	77	0.68	0.22	86	0.12	0.20	61
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0.06	0	95	0.05	0.01	88
	Nonaccrual	0.04	0.13	57	0	0.29	15	0.08	0.16	66	0	0.35	26	0	0.17	33
Multifamily	30–89 days past due	0	0.04	29	0.17	0.06	82	0.17	0.07	80	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	0.04	0.07	67	0.07	0.14	62	0.06	0.17	64	0.09	0.11	62	0.13	0.05	82
Nonfarm non-residential	30–89 days past due	0.38	0.13	88	0.15	0.14	64	0.07	0.13	51	0.10	0.23	48	0.36	0.14	86
	90+ days past due	0	0.01	66	0	0.01	60	0	0.01	64	0	0.02	62	0.11	0.03	83
	Nonaccrual	0.10	0.39	22	0.32	0.66	34	0.29	0.45	47	0.43	0.80	39	0.02	0.28	11
Owner Occupied	30–89 days past due	0.04	0.04	51	0.02	0.04	42	0.01	0.04	35	0.02	0.07	35	0.08	0.07	62
	90+ days past due	0	0	34	0	0	71	0	0	74	0	0	72	0.10	0.01	95
	Nonaccrual	0.09	0.14	44	0.31	0.25	66	0.27	0.17	76	0.42	0.27	72	0.02	0.16	17
Other	30–89 days past due	0.34	0.08	90	0.13	0.09	75	0.05	0.08	67	0.08	0.14	57	0.28	0.07	91
	90+ days past due	0	0	76	0	0.01	36	0	0	37	0	0.01	33	0.01	0.01	69
	Nonaccrual	0.01	0.21	18	0.01	0.40	14	0.01	0.23	21	0.01	0.44	12	0	0.10	9
Farmland	30–89 days past due	0.15	0.11	75	0.56	0.11	90	0.49	0.10	88	0.42	0.11	87	0.65	0.23	84
	90+ days past due	0.64	0.01	96	0.08	0	94	0.13	0	93	0.41	0	98	0.06	0.01	88
	Nonaccrual	0.16	0.63	56	0.86	1.10	63	0.60	0.69	68	0.94	1.13	64	0.94	0.84	65
Credit card	30–89 days past due	2.50	1.02	92	0.10	0.63	20	2.29	0.81	95	0.11	0.95	18	0.10	1.19	12
	90+ days past due	0.52	0.44	56	0.02	0.39	31	0.58	0.45	55	0.02	0.63	29	0.06	0.78	27
	Nonaccrual	0.17	0.11	76	0.19	0.08	81	0.17	0.10	77	0.06	0.05	81	0.21	0.11	81

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	-3,716	-3,886	-3,816	-8,683	608
Retained earnings	1,711,085	1,513,398	1,617,646	1,395,498	1,214,456
Accumulated other comprehensive income (AOCI)	-395,698	21,893	-41,078	60,023	7,568
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,311,671	1,531,405	1,572,752	1,446,838	1,222,632
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	114,450	118,378	116,365	120,412	133,853
Accumulated other comprehensive income-related adjustments	-395,698	21,893	-41,077	60,023	7,568
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,592,919	1,391,134	1,497,464	1,266,403	1,081,211
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,592,919	1,391,134	1,497,464	1,266,403	1,081,211
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,592,919	1,391,134	1,497,464	1,266,403	1,081,211
Tier 2 Capital					
Tier 2 capital instruments and related surplus	57,866	71,930	71,930	85,818	99,533
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	144,182	134,261	137,876	129,382	115,851
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	202,048	206,191	209,806	215,200	215,384
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	202,048	206,191	209,806	215,200	215,384
Exited advanced approach tier 2 capital					
Total capital	1,794,967	1,597,325	1,707,270	1,481,603	1,296,595
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,054,947	16,203,605	17,391,808	14,596,298	12,290,361
Less: Deductions from common equity tier 1 capital	114,450	118,378	116,365	120,412	133,853
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,940,497	16,085,227	17,275,443	14,475,886	12,156,508
Total risk-weighted assets	12,189,207	10,739,302	11,441,640	10,346,504	9,267,049
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	13.07	11.85	75	12.95	12.66	60	13.09	12.37	69	12.24	12.35	54	11.67	12.11	46
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	13.07	12.53	68	12.95	13.44	49	13.09	13.11	60	12.24	13.08	41	11.67	12.78	36
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	14.73	14.37	66	14.87	15.42	44	14.92	14.91	60	14.32	15.23	41	13.99	14.36	55
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	8.88	9.08	47	8.65	9.11	37	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30
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	4,882	5,038	9,072	8,962	9,791	-3.10	26.02
Other insurance activities income	4,882	5,038	9,072	8,962	9,791	-3.10	26.02
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	781	2,306	2,396	3,014	2,896	-66.13	-69.66

	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	1.68	0.36	87	1.63	0.37	87	1.54	0.36	86	1.65	0.41	86	2	0.47	88
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	0.04	12.13	8	0.15	11.54	8	0.15	12	6	0.22	11.03	8	0.24	11.51	10
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	1	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	1	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	1	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	0.64	34	0	0.66	33		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	-100	11.61	4		-1.19			6.83			-2.40			22.48	
Total selected assets	-100	18.50	2		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	14.59	33.40	21.48	37.28	10.29

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	5,355	4,921	16,852	52,990	27,853	8.82	-90.11
Dividends	0	0	7,000	43,500	19,000		-100.00
Interest	7	11	31	30	112	-36.36	16.67
Management and service fees	5,348	4,910	9,821	9,460	8,741	8.92	59.98
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	781	392	1,176	1,566	1,116	99.23	115.15
Dividends	781	392	1,176	1,566	1,116	99.23	115.15
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	6,136	5,313	18,028	54,556	28,969	15.49	-88.74
Securities gains (losses)	0	0	0	0	0		
Other operating income	405	3,009	3,297	2,358	4,916	-86.54	-55.00
Total operating income	6,541	8,322	21,325	56,914	33,885	-21.40	-88.20
Operating Expenses							
Personnel expenses	4,899	4,388	9,173	9,223	8,323	11.65	41.47
Interest expense	1,215	1,376	2,751	3,186	2,208	-11.70	132.76
Other expenses	1,878	1,913	3,914	2,823	2,983	-1.83	76.50
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,992	7,677	15,838	15,232	13,514	4.10	58.29
Income (loss) before taxes	-5,981	7,773	16,177	43,900	22,554		
Applicable income taxes (credit)	-1,569	2,015	2,175	14	1,080		
Extraordinary items							
Income before undistributed income of subsidiaries	-4,412	5,758	14,002	43,886	21,474		
Equity in undistributed income of subsidiaries	97,851	116,038	212,043	137,156	146,076	-15.67	229.91
Bank subsidiaries	98,185	115,786	212,369	136,966	145,435	-15.20	232.23
Nonbank subsidiaries	-334	252	-326	190	641		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	93,439	121,796	226,045	181,042	167,550	-23.28	16.90
Memoranda							
Bank net income	98,185	115,786	219,369	180,466	164,435	-15.20	22.19
Nonbank net income	447	644	850	1,756	1,757	-30.59	-4.89
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	1,362,285	95.35	1,585,110	95	1,618,720	95.73	1,507,453	1,318,032	-14.06	30.18
Common and preferred stock	1,362,285	95.35	1,585,110	95	1,618,720	95.73	1,507,453	1,318,032	-14.06	30.18
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	13,721	0.96	14,432	0.86	13,855	0.82	14,180	17,340	-4.93	70.57
Common and preferred stock	13,721	0.96	14,432	0.86	13,855	0.82	14,180	17,340	-4.93	70.57
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	41,090	2.88	42,058	2.52	45,620	2.70	34,930	25,559	-2.30	111.98
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	8,863	0.62	25,819	1.55	9,654	0.57	16,904	6,251	-65.67	57.82
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	1,523		
Premises, furnishings, fixtures and equipment	450	0.03	513	0.03	477	0.03	5,431	1,571	-12.28	-72.07
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,315	0.16	603	0.04	2,611	0.15	1,471	1,468	283.91	43.34
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,428,724	100.00	1,668,535	100.00	1,690,937	100.00	1,580,369	1,371,744	-14.37	31.95
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	10,000		-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures	99,705	6.98	113,245	6.79	99,705	5.90	113,245	126,620	-11.96	
Other liabilities	17,348	1.21	23,885	1.43	18,480	1.09	20,286	12,492	-27.37	114.89
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	117,053	8.19	137,130	8.22	118,185	6.99	133,531	149,112	-14.64	146.92
Equity Capital	1,311,671	91.81	1,531,405	91.78	1,572,752	93.01	1,446,838	1,222,632	-14.35	26.69
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	3,796	0.27	3,796	0.23	3,796	0.22	608	608	0.00	524.34
Retained earnings	1,711,085	119.76	1,513,398	90.70	1,617,646	95.67	1,395,498	1,214,456	13.06	67.71
Accumulated other comprehensive income	-395,698	-27.70	21,893	1.31	-41,078	-2.43	60,023	7,568		
Other equity capital components	-7,512	-0.53	-7,682	-0.46	-7,612	-0.45	-9,291	0		
Total liabilities and equity capital	1,428,724	100.00	1,668,535	100.00	1,690,937	100.00	1,580,369	1,371,744	-14.37	31.95
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	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	12.85	10.52	73	16.24	12.64	76	14.67	11.94	74	13.41	7.29	91	14.15	9.68	90
Bank net income / Average equity investment in banks	13.40	11.07	72	15.03	12.37	72	13.95	11.80	73	12.66	7.45	88	13.34	10.51	81
Nonbank net income / Average equity investment in nonbanks	6.43	10.05	52	8.99	13.40	52	6.02	13.12	41	10.97	9.75	65	16.72	7.89	77
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	105.08	98.83	62	95.07	96.24	24	97.05	96.79	26	99.68	88.16	30	98.14	82.22	31
Nonbank net income / Parent net income	0.48	2.55	50	0.53	3.10	46	0.38	3.40	45	0.97	3.59	52	1.05	5.93	55
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	8.92	17.48	37	8.95	16.87	37	7.51	16.81	35	9.23	20.06	37	12.20	20.43	55
Total debt / Equity capital	7.60	12.15	48	7.39	11.60	48	6.34	11.71	46	7.83	14.41	47	11.17	14.31	61
Total debt + notes payable to subs that issued TPS / Equity capital	7.60	14.28	36	7.39	13.82	34	6.34	13.63	34	7.83	16.67	32	11.17	16.36	56
Total debt + Loans guaranteed for affiliate / Equity capital	7.60	12.21	48	7.39	11.69	47	6.34	11.77	45	7.83	14.68	46	11.17	14.56	61
Total debt / Equity capital – excess over fair value	7.60	12.27	48	7.39	11.71	48	6.34	11.81	46	7.83	14.52	47	11.17	14.51	61
Long-term debt / Equity capital	7.60	11.61	49	7.39	11.05	49	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0.82	1.02	78
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	48.90	39.62	57	59.30	39.10	65	56.05	39.86	58	51.72	34.67	65	55.40	28.44	76
Double Leverage															
Equity investment in subs / Equity capital	104.90	103.92	59	104.45	103.07	59	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79
Total investment in subs / Equity capital	104.90	109.01	48	104.45	108.26	47	103.80	108.40	47	105.17	110.16	51	109.22	111.07	63
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)	0.34	0.41	55	0.28	0.25	57	0.26	0.29	54	0.41	0.47	54	0.67	0.36	67
Equity investment in subs – equity cap / Net income-div (X)	0.34	1.23	29	0.28	0.83	22	0.26	1.05	18	0.41	1.82	15	4.20	1.22	91
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	102.05	126.15	43	82.55	138.64	24	121.56	152.85	39	374.36	136.59	96	21.35	177.68	2
Cash from ops + noncash items + op expense / Op expense + dividend	92.15	116.54	36	107.31	130.64	41	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.68	92.87	40	216.52	103.17	87	75.67	98.54	28	132.35	134.08	60	100.75	116.34	34
Pretax operating income + interest expense / Interest expense	-392.26	1,457.38	2	664.90	1,479.01	40	688.04	1,835.33	31	1,477.90	2,016.32	62	1,121.47	1,968.54	42
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-392.26	1,417.74	2	664.90	1,667.11	38	688.04	1,770.77	30	1,477.90	1,539.23	71	1,121.47	1,632.83	50
Dividends + interest from subsidiaries / Interest expense + dividends	64.86	140.52	25	29.29	153.06	10	298.33	174.12	84	1,415.44	150.43	99	14.15	210.80	2
Fees + other income from subsidiaries / Salary + other expenses	78.91	10.93	91	77.92	12.78	93	75.04	11.92	91	78.53	13.95	92	77.31	16.52	91
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	0.29	3.32	35	0.91	3.64	37	0.31	3.44	38	0.78	3.85	38	-0.38	2.64	20
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	0.10	1.69	51	0.11	1.79	52	0.10	1.76	54	0.12	2.66	51	0.17	5.62	50
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		82.17		0	78.46	1	0	66.37	1	0	81.10	1	655.30	57.84	97
Dividends declared / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.29	4	83.99	33.08	95
Net income – dividends / Average equity	12.85	7.04	88	16.24	9.64	87	14.67	8.62	87	13.41	4.14	93	2.27	6.46	9
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25			139.49			155.92			132.17		13.50	178.13	20
Dividends from nonbank subsidiaries		2.20			3.97			4.90			3.41		0.79	7.53	56
Dividends from subsidiary holding companies		2.84			6.36			5.91			4.85		0	21.40	42
Dividends from all subsidiaries		168.66			193.08			203.53			174.85		14.30	260.40	6
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	0	36.56	9	3.19	45.96	12	24.10	60.28	19	11.55	66.55	12
Interest income from bank subsidiaries	0.01	0.13	57	0.01	0.11	59	0.01	0.11	60	0.02	0.36	52	0.07	0.54	58
Management and service fees from bank subsidiaries	5.45	0.85	88	4.24	0.90	86	4.48	0.88	87	5.24	1.47	83	5.32	1.55	83
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	5.45	46.71	18	4.25	38.35	15	7.68	51.33	14	29.36	62.88	21	16.94	69.36	12
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	174.72	45.98	93	60.87	54.17	58	138.35	62.63	89	89.18	56.39	64	63.52	82.95	54
Interest income from nonbank subsidiaries	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	174.72	54.49	90	60.87	76.16	56	138.35	87.22	84	89.18	79.84	57	63.52	150.41	35
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	0	65.33	11	0	67.82	10	32.83	74.16	19	76.43	69.76	31	56.07	67.32	27
Interest income from bank subsidiaries	0.11	0.78	65	0.13	0.39	70	0.15	0.23	75	0.05	0.63	51	0.33	0.80	64
Management and service fees from bank subsidiaries	81.76	1.33	98	59	2.08	96	46.05	1.44	98	16.62	1.87	92	25.80	1.81	94
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	81.87	75.26	30	59.13	81.78	23	79.02	83.13	26	93.11	82.20	36	82.20	78.80	31
Dividends from nonbank subsidiaries	11.94	3.28	85	4.71	2.67	80	5.51	3.07	83	2.75	1.95	77	3.29	2.65	77
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	11.94	5.58	83	4.71	6.48	70	5.51	4.67	78	2.75	4.70	69	3.29	7.29	70
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		0	83.37	12
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11