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

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BHC Name INTERNATIONAL BANCSHARES CORPORATION

City/State LAREDO, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 16,271,178
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 5

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:

INTERNATIONAL BANCSHARES CORPORATION
1200 SAN BERNARDO

LAREDO, TX 78040

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	16,263,715	14,624,587	15,164,778	13,097,199	12,082,515
Net income ($000)	111,464	142,796	253,921	167,319	205,104
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)	2.38	2.67	26	2.51	2.65	34	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79
+ Non-interest income	1.08	0.96	62	1.82	1.11	82	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58
– Overhead expense	1.63	2.17	14	1.79	2.24	21	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
– Provision for credit losses	0.06	0.09	53	0.03	-0.15	83	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65
+ Securities gains (losses)	0	0	43	0	0.01	8	0	0.01	11	0	0.02	6	0	0.01	26
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	-0.02	0	1	0.83	0	99
= Pretax net operating income (tax equivalent)	1.76	1.40	83	2.51	1.79	87	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97
Net operating income	1.37	1.06	84	1.95	1.36	87	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93
Net income	1.37	1.06	84	1.95	1.35	87	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.83	3.12	29	3.06	3.14	43	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78
Interest expense	0.18	0.24	39	0.21	0.27	42	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14
Net interest income (tax equivalent)	2.65	2.88	30	2.85	2.85	44	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.08	63	0.08	0.13	42	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73
Earnings coverage of net loan and lease losses (X)	49.08	-9.51	70	59.34	4.52	84	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.60	1.17	85	1.47	1.39	63	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53
Allowance for loan and lease losses / Total loans and leases	1.60	1.15	85	1.47	1.37	64	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.41	66	1	0.63	84	0.51	0.49	58	1.06	0.71	81	1.09	0.57	90
30–89 days past due loans and leases / Total loans and leases	0.78	0.32	88	0.27	0.27	62	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43
Liquidity and Funding															
Net noncore funding dependence	-11.03	3.09	8	-1.97	-1.82	53	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57
Net short-term noncore funding dependence	-15.50	-1.79	10	-6.19	-8.21	51	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75
Net loans and leases / Total assets	42.50	61.60	11	47.54	59.81	15	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Capitalization															
Tier 1 leverage ratio	13.51	9.08	97	14.15	9.11	96	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98
Holding company equity capital / Total assets	12.89	10.04	90	14.93	10.88	92	14.39	10.71	93	15.52	11.16	94	17.49	12.43	92
Total equity capital (including minority interest) / Total assets	12.97	10.14	90	15.02	11.01	92	14.47	10.82	92	15.64	11.29	94	17.63	12.57	92
Common equity tier 1 capital / Total risk-weighted assets	19.96	11.90	97	19.53	12.69	96	20.47	12.42	97	19.05	12.38	95	18.58	12.17	94
Net loans and leases / Equity capital (X)	3.30	6.22	5	3.18	5.51	8	3.08	5.53	6	3.41	5.58	11	3.23	5.21	12
Cash dividends / Net income	34.12	34	52	24.38	25.30	49	28.69	28.27	51	41.79	42.30	51	33.48	33.12	52
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	6.27	7.91	56	14.91	9.29	73	14.38	10.50	74	15.82	16.68	48	2.03	9.26	19
Equity capital	-8.24	-0.29	33	6.71	9.31	53	5.99	7.46	56	2.83	6.99	30	9.20	10.49	59
Net loans and leases	-5.01	11.87	3	-1.73	0.79	48	-4.49	3.36	23	8.75	9.07	60	5.15	9.10	43
Noncore funding	6.25	10.50	55	7.33	-23.76	86	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40
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	94.05	103.92	8	97.26	103.07	18	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38
Cash from ops + noncash items + op expense / Op expense + dividends	436.16	116.54	93	233.18	130.64	86	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50

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	169,117	183,930	359,215	377,579	413,609	-8.05	9.20
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	169,110	183,922	359,198	377,556	413,582	-8.05	9.28
Tax-exempt income on loans and leases	7	8	17	23	27	-12.50	-93.58
Estimated tax benefit on income on loans and leases	7	8	17	23	27	-12.47	-93.50
Income on loans and leases (tax equivalent)	169,124	183,938	359,232	377,602	413,636	-8.05	9.13
Investment interest income (tax equivalent)	31,525	11,427	37,280	50,941	82,228	175.88	-36.68
Interest on balances due from depository institutions	6,044	1,231	3,040	857	1,419	390.98	3239.23
Interest income on other earning assets	134	135	239	758	1,723	-0.74	-72.26
Total interest income (tax equivalent)	206,827	196,731	399,791	430,158	499,006	5.13	0.68
Interest on time deposits of $250K or more	3,133	4,078	7,711	11,300	10,589	-23.17	33.83
Interest on time deposits < $250K	1,648	2,048	3,944	7,930	10,381	-19.53	-32.32
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,399	1,919	4,110	6,358	16,379	25.01	-9.20
Interest on other borrowings and trading liabilities	5,892	5,491	11,067	13,532	21,280	7.30	-44.54
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	13,072	13,536	26,832	39,120	58,629	-3.43	-27.55
Net interest income (tax equivalent)	193,755	183,195	372,959	391,038	440,377	5.76	3.40
Non-interest income	87,695	133,370	221,952	148,461	154,393	-34.25	20.35
Adjusted operating income (tax equivalent)	281,450	316,565	594,911	539,499	594,770	-11.09	8.15
Overhead expense	132,216	130,949	261,470	276,463	308,875	0.97	-11.37
Provision for credit losses	5,216	2,336	7,955	45,379	18,844		108.22
Securities gains (losses)	0	-4	-16	-5	-12		
Other tax equivalent adjustments	0	0	0	-2,191	100,000		
Pretax net operating income (tax equivalent)	143,520	183,211	325,347	215,568	367,197	-21.66	34.19
Applicable income taxes	30,146	39,188	68,405	44,439	54,851	-23.07	2.63
Tax equivalent adjustments	701	773	1,483	243	104,885	-9.31	-85.83
Applicable income taxes (tax equivalent)	30,847	39,961	69,888	44,682	159,736	-22.81	-10.12
Minority interest	1,209	454	1,538	3,567	2,357	166.30	2098.18
Net income before discontinued operations, net of minority interest	111,464	142,796	253,921	167,319	205,104	-21.94	53.59
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	111,464	142,796	253,921	167,319	205,104	-21.94	53.59
Memoranda							
Net income - holding company and noncontrolling (minority) interest	112,673	143,250	255,459	170,886	207,461	-21.35	55.14
Investment securities income (tax equivalent)	31,525	11,427	37,280	50,941	82,228	175.88	-36.68
US Treasury and agency securities (excluding mortgage-backed securities)	248	0	0	0	0		
Mortgage-backed securities	29,828	9,825	34,213	45,915	72,280	203.59	-24.82
All other securities	1,449	1,602	3,067	5,026	9,948	-9.55	-85.67
Cash dividends declared	38,026	34,813	72,838	69,928	68,670	9.23	74.49
Common	38,026	34,813	72,838	69,928	68,670	9.23	74.49
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)	2.54	2.90	24	2.69	2.92	31	2.64	2.85	30	3.28	3.27	52	4.13	4	62
Less: Interest expense	0.16	0.22	38	0.19	0.25	40	0.18	0.23	45	0.30	0.48	23	0.49	0.98	13
Equals: Net interest income (tax equivalent)	2.38	2.67	26	2.51	2.65	34	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79
Plus: Non-interest income	1.08	0.96	62	1.82	1.11	82	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58
Equals: adjusted operating income (tax equivalent)	3.46	3.67	42	4.33	3.82	79	3.92	3.70	68	4.12	4.04	60	4.92	4.41	77
Less: Overhead expense	1.63	2.17	14	1.79	2.24	21	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
Less: Provision for credit losses	0.06	0.09	53	0.03	-0.15	83	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65
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	8	0	0.01	10	0	0.02	6	0	0.01	25
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	-0.02	0	1	0.83	0	99
Equals: Pretax net operating income (tax equivalent)	1.76	1.40	83	2.51	1.79	87	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97
Less: Applicable income taxes (tax equivalent)	0.38	0.33	67	0.55	0.41	80	0.46	0.38	76	0.34	0.23	81	1.32	0.36	99
Less: Minority interest	0.01	0	94	0.01	0	90	0.01	0	92	0.03	0	94	0.02	0	89
Equals: Net operating income	1.37	1.06	84	1.95	1.36	87	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.37	1.06	84	1.95	1.35	87	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
Memo: Net income (last four quarters)	1.39	1.12	80	1.66	1.25	83	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
Net income–BHC and noncontrolling (minority) interest	1.39	1.07	84	1.96	1.37	87	1.68	1.27	85	1.30	0.83	85	1.72	1.20	93
Margin Analysis															
Average earning assets / Average assets	89.90	92.97	15	87.85	93.15	2	88.50	93.08	6	86.81	92.32	3	84.62	91.05	4
Average interest-bearing funds / Average assets	48.23	60.12	8	49.54	62.32	7	49.02	61.99	6	50.49	64.06	6	52.10	65.57	8
Interest income (tax equivalent) / Average earning assets	2.83	3.12	29	3.06	3.14	43	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78
Interest expense / Average earning assets	0.18	0.24	39	0.21	0.27	42	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14
Net interest income (tax equivalent) / Average earning assets	2.65	2.88	30	2.85	2.85	44	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86
Yield or Cost															
Total loans and leases (tax equivalent)	4.79	4.01	89	4.98	4.05	87	4.91	4.01	88	5.16	4.27	89	6.13	5.09	91
Interest-bearing bank balances	0.72	0.42	96	0.15	0.11	91	0.19	0.14	90	0.11	0.27	5	2.21	2.04	60
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	2.82	3.09	30	3.05	3.11	43	2.97	3.04	41	3.76	3.51	66	4.83	4.36	80
Investment securities (tax equivalent)	1.39	1.85	12	0.74	1.80	2	1	1.77	5	1.55	2.25	6	2.44	2.76	23
US Treasury and agency securities (excluding mortgage-backed securities)	0.03	1.22	1	0	1.28	1	0	1.14	1		1.75			2.32	
Mortgage-backed securities	1.34	1.78	11	0.55	1.56	1	0.86	1.57	2	1.46	2.05	7	2.22	2.61	8
All other securities	6.47	2.82	93	6.63	2.91	95	6.58	2.81	95	7.61	3.24	96	8.63	4.06	93
Interest-bearing deposits	0.21	0.20	57	0.26	0.24	62	0.24	0.21	65	0.46	0.53	47	0.71	1.10	23
Time deposits of $250K or more	0.56	0.50	62	0.76	0.76	53	0.70	0.66	58	1.13	1.42	25	1.18	1.96	8
Time deposits < $250K	0.31	0.44	32	0.38	0.72	16	0.37	0.62	21	0.74	1.36	5	0.95	1.82	9
Other domestic deposits	0.10	0.17	38	0.09	0.17	31	0.10	0.15	38	0.18	0.36	16	0.50	0.93	16
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.19	0.36	37	0.14	0.19	58	0.11	0.17	52	0.29	0.62	23	0.92	1.86	26
Other borrowed funds and trading liabilities	1.74	1.24	74	1.74	1.31	67	1.75	1.27	66	1.60	1.50	55	1.89	2.38	21
All interest-bearing funds	0.33	0.36	50	0.37	0.40	53	0.36	0.37	58	0.59	0.74	37	0.93	1.49	20

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	87,695	133,370	221,952	148,461	154,393
Fiduciary activities income	64	54	294	291	267
Service charges on deposit accounts - domestic	35,504	30,678	66,205	61,983	72,501
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,055	1,041	2,049	2,246	2,256
Insurance activities revenue	4,003	3,914	8,361	8,179	8,196
Venture capital revenue	0	0	0	0	0
Net servicing fees	293	394	620	630	568
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,676	635	1,464	3,958	2,898
Other non-interest income	42,100	96,654	142,959	71,174	67,707
Total overhead expenses	132,216	130,949	261,470	276,463	308,875
Personnel expense	62,164	60,709	123,479	130,039	145,930
Net occupancy expense	23,391	25,382	51,203	53,225	56,905
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	46,661	44,858	86,788	93,199	106,040
Fee income on mutual funds and annuities	990	965	1,939	2,125	2,133
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,152	2,254	2,217	2,411	3,223
Average personnel expense per employee	28.89	26.93	55.70	53.94	45.28
Average assets per employee	7,557.49	6,488.28	6,840.22	5,432.27	3,748.84

	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	1.13	2.35	40	0.72	2.15	35	0.87	2.17	38	1.43	2.02	48	1.38	2.72	43
Overhead expenses / Net Interest Income + non-interest income	47.09	59.40	12	41.47	59.03	8	44.06	59.28	12	51.48	62.28	15	52.36	61.29	15
Percent of Average Assets															
Total overhead expense	1.63	2.17	14	1.79	2.24	21	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
Personnel expense	0.76	1.20	11	0.83	1.25	12	0.81	1.21	12	0.99	1.30	20	1.21	1.41	30
Net occupancy expense	0.29	0.22	76	0.35	0.24	91	0.34	0.23	90	0.41	0.26	93	0.47	0.28	96
Other operating expenses	0.57	0.72	32	0.61	0.73	40	0.57	0.72	33	0.71	0.94	31	0.88	0.97	52
Overhead less non-interest income	0.55	1.19	11	-0.03	1.10	6	0.26	1.10	9	0.98	1.25	29	1.28	1.32	45
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	46.98	58.92	12	41.37	58.45	8	43.95	58.83	12	51.24	61.82	15	51.93	60.64	14
Personnel expense	22.09	32.65	11	19.18	33.10	5	20.76	32.93	8	24.10	32.36	13	24.54	32.39	15
Net occupancy expense	8.31	6.14	86	8.02	6.33	77	8.61	6.23	82	9.87	6.58	91	9.57	6.52	91
Other operating expenses	16.58	19.36	28	14.17	18.60	16	14.59	19.18	13	17.28	22.28	31	17.83	21.20	33
Total non-interest income	31.16	25.40	69	42.13	28.18	82	37.31	27.67	74	27.52	28.83	54	25.96	29.23	52
Fiduciary activities income	0.02	2.23	28	0.02	2.24	25	0.05	2.20	28	0.05	2.09	26	0.04	1.97	30
Service charges on domestic deposit accounts	12.61	3.45	99	9.69	3.19	98	11.13	3.27	99	11.49	3.27	99	12.19	3.88	97
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	0.37	2.25	27	0.33	2.52	23	0.34	2.58	25	0.42	2.46	28	0.38	3.54	22
Insurance activities revenue	1.42	0.36	84	1.24	0.37	83	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83
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	0.10	1.38	33	0.12	0.55	44	0.10	0.60	38	0.12	0.01	65	0.10	0.28	49
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	1.66	1.51	60	0.20	3.83	14	0.25	3.30	16	0.73	3.92	32	0.49	1.86	28
Other non-interest income	14.96	9.09	80	30.53	9.26	94	24.03	9.27	93	13.19	9.65	75	11.38	10.04	69
Overhead less non-interest income	15.82	32.73	9	-0.76	29.94	7	6.64	30.52	8	23.73	31.93	27	25.97	31.06	30
Applicable income taxes / Pretax net operating income (tax equivalent)	21	21.22	46	21.39	21.54	45	21.03	21.18	44	20.61	18.63	61	14.94	20.56	11
Applicable income tax + TE / Pretax net operating income + TE	21.49	23.38	27	21.81	23.10	32	21.48	22.67	28	20.73	21.18	38	43.50	23.23	95

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	5,390,744	5,542,073	5,566,649	5,615,177	5,456,928	-2.73	5.66
Commercial and industrial loans	1,546,927	1,750,613	1,555,955	1,832,059	1,315,117	-11.64	58.79
Loans to individuals	64,793	63,855	63,788	66,194	77,156	1.47	-18.14
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	12,333	12,946	9,834	12,337	12,616	-4.74	17.28
Other loans and leases	12,333	18,049	12,926	15,987	33,130	-31.67	-69.15
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,027,130	7,387,536	7,209,152	7,541,754	6,894,947	-4.88	13.23
Less: Allowance for loan and lease losses	112,572	108,281	110,372	109,059	60,277	3.96	73.41
Net loans and leases	6,914,558	7,279,255	7,098,780	7,432,695	6,834,670	-5.01	12.60
Debt securities that reprice or mature in over 1 year	4,184,589	4,086,546	4,140,155	2,984,108	3,251,094	2.40	8.98
Mutual funds and equity securities	5,581	6,136	6,079	6,202	6,094	-9.04	-80.02
Subtotal	11,104,728	11,371,937	11,245,014	10,423,005	10,091,858	-2.35	10.95
Interest-bearing bank balances	1,620,094	1,423,640	1,677,535	1,728,811	23,252	13.80	1996.10
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,672,654	744,732	1,372,178	100,060	130,229	124.60	551.99
Trading assets	0	0	0	0	0		
Total earning assets	14,397,476	13,540,309	14,294,727	12,251,876	10,245,339	6.33	39.21
Non-interest-bearing cash and due from depository institutions	237,138	247,242	236,693	268,427	233,568	-4.09	-1.04
Premises, fixed assets, and leases	442,243	468,401	452,985	485,367	511,961	-5.58	-15.28
Other real estate owned	32,532	72,602	35,332	60,486	71,102	-55.19	-7.54
Investment in unconsolidated subsidiaries	7,710	7,605	7,653	7,557	7,425	1.38	-7.18
Intangible and other assets	1,154,079	974,846	1,018,846	955,754	1,043,499	18.39	30.00
Total assets	16,271,178	15,311,005	16,046,236	14,029,467	12,112,894	6.27	35.20
Quarterly average assets	16,504,580	15,137,375	15,878,706	13,655,111	12,022,877	9.03	37.80
Average loans and leases (YTD)	7,058,171	7,380,800	7,309,015	7,323,771	6,743,244	-4.37	18.21
Memoranda							
Loans held-for-sale	2,358	5,565	2,326	7,797	5,952	-57.63	-80.47
Loans not held-for-sale	7,024,772	7,381,971	7,206,826	7,533,957	6,888,995	-4.84	13.42
Real estate loans secured by 1–4 family	866,935	940,706	887,321	1,021,915	1,162,338	-7.84	-20.95
Commercial real estate loans	4,370,874	4,451,134	4,526,384	4,434,692	4,142,643	-1.80	13.70
Construction and land development	1,737,663	1,625,176	1,672,282	1,850,410	2,192,148	6.92	-5.95
Multifamily	233,946	365,368	284,535	441,044	190,430	-35.97	32.48
Nonfarm nonresidential	2,399,265	2,460,590	2,569,567	2,143,238	1,760,065	-2.49	31.83
Real estate loans secured by farmland	152,935	150,233	152,944	158,570	151,947	1.80	-4.97
Total investment securities	5,862,824	4,837,414	5,518,412	3,090,370	3,387,417	21.20	42.16
U.S. Treasury securities	1,608,435	655,998	1,295,014	0	0	145.19	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	41,478	48,245	44,557	50,814	93,375	-14.03	-83.34
Mortgage-backed securities	4,203,930	4,123,635	4,169,362	3,029,954	3,285,548	1.95	9.34
Asset-backed securities	0	0	0	0	0		
Other debt securities	3,400	3,400	3,400	3,400	2,400	0.00	41.67
Mutual funds and equity securities	5,581	6,136	6,079	6,202	6,094	-9.04	-80.02
Available-for-sale securities	5,853,843	4,827,878	5,508,933	3,080,768	3,378,923	21.25	42.02
U.S. Treasury securities	1,608,435	655,998	1,295,014	0	0	145.19	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	41,478	48,245	44,557	50,814	93,375	-14.03	-83.34
Mortgage-backed securities	4,203,930	4,123,635	4,169,362	3,029,954	3,285,548	1.95	9.34
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		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securites appreciation (depreciation)	-353,672	23,206	-41,041	26,478	2,854		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,410,744	1,372,943	1,497,928	1,224,270	855,141	2.75	-11.94

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	6,102,050	5,419,228	5,838,527	4,715,814	3,545,905	12.60	85.90
NOW, ATS and transaction accounts	347,555	402,454	447,697	376,484	301,346	-13.64	15.09
Time deposits less brokered deposits < $250K	1,065,476	1,067,802	1,064,494	1,069,141	1,082,441	-0.22	-11.11
MMDA and other savings accounts	4,313,280	3,911,100	4,142,852	3,476,023	2,966,483	10.28	47.07
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,828,361	10,800,584	11,493,570	9,637,462	7,896,175	9.52	53.30
Time deposits of $250K or more	1,114,891	1,076,185	1,124,308	1,084,398	929,858	3.60	12.61
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	513,368	430,530	439,673	428,148	236,537	19.24	42.44
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	0	190,000		-100.00
Other borrowings w/remaining maturity over 1 year	436,042	436,233	436,138	436,327	436,510	-0.04	
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	2,064,301	1,942,948	2,000,119	1,948,873	1,792,905	6.25	-7.72
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	134,642	134,642	134,642	134,642	134,642	0.00	-16.07
Other liabilities	133,586	133,785	96,161	114,168	153,376	-0.15	8.91
Total liabilities	14,160,890	13,011,959	13,724,492	11,835,145	9,977,098	8.83	38.35
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	96,368	96,332	96,351	96,241	96,215	0.04	0.39
Common surplus	152,743	151,512	152,144	149,334	148,075	0.81	-10.71
Retained earnings	2,544,148	2,397,609	2,470,710	2,289,626	2,200,568	6.11	39.12
Accumulated other comprehensive income	-276,735	18,292	-31,980	20,825	2,345		
Other equity capital components	-419,293	-378,076	-378,744	-378,028	-329,150		
Total holding company equity capital	2,097,231	2,285,669	2,308,481	2,177,998	2,118,053	-8.24	16.73
Noncontrolling (minority) interest in subsidiaries	13,057	13,377	13,263	16,324	17,743	-2.39	400.65
Total equity capital, including minority interest	2,110,288	2,299,046	2,321,744	2,194,322	2,135,796	-8.21	17.28
Total liabilities and capital	16,271,178	15,311,005	16,046,236	14,029,467	12,112,894	6.27	35.20
Memoranda							
Non-interest-bearing deposits	6,102,050	5,419,228	5,838,527	4,715,814	3,545,905	12.60	85.90
Interest-bearing deposits	6,841,202	6,457,541	6,779,351	6,006,046	5,280,128	5.94	26.14
Total deposits	12,943,252	11,876,769	12,617,878	10,721,860	8,826,033	8.98	48.67
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	2,308,481	2,177,998	2,177,998	2,118,053	1,939,582		
Accounting restatements	0	0	0	-8,333	0		
Net income	111,464	142,796	253,921	167,319	205,104		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	388	1,997	2,413	543	1,923		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	40,549	48	716	48,878	17,845		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	38,026	34,813	72,838	69,928	68,670		
Change in other comprehensive income	-244,754	-2,533	-52,805	18,479	56,979		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	227	272	508	743	980		
Holding company equity capital, ending balance	2,097,231	2,285,669	2,308,481	2,177,998	2,118,053		

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	33.13	38.78	33	36.20	36.32	45	34.69	36.25	41	40.02	36.22	51	45.05	37.78	60
Commercial and industrial loans	9.51	11.05	44	11.43	12.25	51	9.70	10.76	52	13.06	13.52	47	10.86	12.02	46
Loans to individuals	0.40	3.52	25	0.42	3.48	23	0.40	3.36	27	0.47	3.40	25	0.64	4.20	26
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	0.08	0.19	61	0.08	0.21	60	0.06	0.18	59	0.09	0.19	62	0.10	0.24	65
Other loans and leases	0.08	4.45	3	0.12	4.22	3	0.08	4.47	3	0.11	4.63	3	0.27	5.01	3
Net loans and leases	42.50	61.60	11	47.54	59.81	15	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Debt securities over 1 year	25.72	19.46	73	26.69	17.61	81	25.80	19.46	69	21.27	15.55	75	26.84	14.60	92
Mutual funds and equity securities	0.03	0.05	54	0.04	0.06	56	0.04	0.06	58	0.04	0.05	59	0.05	0.06	62
Subtotal	68.25	82.34	12	74.27	78.32	25	70.08	79.22	18	74.29	78.16	22	83.32	79.65	44
Interest-bearing bank balances	9.96	4.59	85	9.30	9.11	56	10.45	8.50	64	12.32	7.51	82	0.19	3.06	2
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	10.28	1.68	96	4.86	1.53	91	8.55	1.56	95	0.71	1.68	32	1.08	1.91	44
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	88.48	90.95	20	88.44	91.43	13	89.08	91.77	17	87.33	91.05	10	84.58	89.53	9
Non-interest cash and due from depository institutions	1.46	1.01	81	1.61	1.01	92	1.48	0.82	92	1.91	1.07	93	1.93	1.14	92
Other real estate owned	0.20	0.01	97	0.47	0.02	99	0.22	0.01	99	0.43	0.02	98	0.59	0.03	98
All other assets	10.06	7.97	76	9.95	7.50	79	9.44	7.35	74	10.76	7.82	86	13.49	9.27	89
Memoranda															
Short-term investments	20.24	7.68	90	14.16	12.01	65	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11
U.S. Treasury securities	9.89	1.96	94	4.28	1.08	87	8.07	1.47	92	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.25	1.75	30	0.32	1.72	31	0.28	1.73	29	0.36	1.69	31	0.77	1.34	52
Mortgage-backed securities	25.84	13.68	90	26.93	12.97	93	25.98	14.14	87	21.60	11.75	90	27.12	11.44	98
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	31	0.02	0.52	34	0.02	0.53	32	0.02	0.42	36	0.02	0.39	37
Loans held-for-sale	0.01	0.35	29	0.04	0.42	28	0.01	0.55	25	0.06	0.52	26	0.05	0.39	27
Loans held for investment	43.17	61.41	12	48.21	59.85	16	44.91	58.06	15	53.70	61.72	21	56.87	63.50	24
Real estate loans secured by 1–4 family	5.33	12.26	21	6.14	11.69	28	5.53	11.46	25	7.28	11.91	30	9.60	13.29	35
Revolving	0.33	1.49	23	0.29	1.45	22	0.28	1.42	23	0.31	1.66	23	0.35	2.07	23
Closed-end, secured by first liens	2.64	10.40	14	2.76	9.84	17	2.63	9.67	16	3.04	9.81	17	3.75	10.69	19
Closed-end, secured by junior liens	2.36	0.18	98	3.09	0.20	99	2.61	0.17	98	3.93	0.22	99	5.50	0.28	99
Commercial real estate loans	26.86	24.34	56	29.07	22.48	65	28.21	22.69	65	31.61	22.22	72	34.20	22.23	75
Construction and land development	10.68	3.75	93	10.61	3.35	96	10.42	3.34	95	13.19	3.40	98	18.10	3.44	99
Multifamily	1.44	3.69	28	2.39	3.31	47	1.77	3.57	35	3.14	3.12	60	1.57	3.01	38
Nonfarm nonresidential	14.75	15.50	49	16.07	14.81	53	16.01	14.57	56	15.28	14.72	48	14.53	14.69	49
Real estate loans secured by farmland	0.94	0.35	82	0.98	0.34	81	0.95	0.30	83	1.13	0.33	83	1.25	0.36	84

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	76.71	62.08	74	75.02	59.66	78	77.22	61.05	77	74.45	57.15	82	79.14	57.46	87
Real estate loans secured by 1–4 family	12.34	20.31	26	12.73	19.82	28	12.31	19.86	26	13.55	19.43	30	16.86	20.75	34
Revolving	0.76	2.40	25	0.61	2.42	22	0.63	2.43	22	0.58	2.64	23	0.61	3.15	23
Closed-end	11.58	17.67	29	12.13	17.22	31	11.68	17.24	29	12.97	16.59	34	16.25	17.39	43
Commercial real estate loans	62.20	38.23	88	60.25	36.54	90	62.79	37.86	89	58.80	34.63	93	60.08	33.52	92
Construction and land development	24.73	5.97	99	22	5.50	99	23.20	5.65	99	24.54	5.26	99	31.79	5.09	99
1–4 family	4.51	1.34	91	3.29	1.11	89	4	1.18	91	3.01	0.93	89	4.96	0.94	98
Other	20.22	4.56	99	18.71	4.33	99	19.19	4.40	99	21.52	4.19	99	26.83	4.02	99
Multifamily	3.33	5.72	38	4.95	5.34	57	3.95	5.78	43	5.85	4.96	66	2.76	4.69	39
Nonfarm nonresidential	34.14	24.64	71	33.31	24.14	73	35.64	24.56	74	28.42	22.93	62	25.53	22.15	55
Owner-occupied	7.60	8.28	47	6.86	8.14	44	7.24	8.29	46	6.98	7.68	49	7.12	7.72	52
Other	26.54	16.13	84	26.45	15.71	87	28.41	15.94	88	21.44	14.95	75	18.40	14.34	63
Real estate loans secured by farmland	2.18	0.59	84	2.03	0.59	85	2.12	0.54	87	2.10	0.54	86	2.20	0.55	86
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	22.01	18.46	63	23.70	20.98	63	21.58	18.86	61	24.29	22.17	62	19.07	19.53	53
Loans to individuals	0.92	6.27	28	0.86	6.28	27	0.88	6.24	29	0.88	6.13	28	1.12	7.13	27
Credit card loans	0.01	0.53	52	0.01	0.51	53	0.01	0.53	53	0.01	0.65	53	0.02	0.81	50
Agricultural loans	0.18	0.32	63	0.18	0.37	63	0.14	0.34	59	0.16	0.32	65	0.18	0.37	67
Other loans and leases	0.18	8.30	5	0.24	8.03	5	0.18	8.75	5	0.21	9.09	3	0.48	9.85	4
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	234.57	407.54	18	251.04	383.17	23	244.04	391.81	21	267.20	381.27	27	270.95	391.26	29
Real estate loans secured by 1–4 family	37.72	130.40	12	42.61	124.52	17	38.90	126.06	15	48.63	125.03	21	57.71	138.18	23
Revolving	2.33	15.55	18	2.03	15.53	17	2	15.44	18	2.08	17.42	19	2.09	21.26	19
Closed-end	35.40	113.22	15	40.58	107.53	21	36.90	108.85	20	46.55	106.14	22	55.63	115.20	25
Commercial real estate loans	190.19	254.23	32	201.63	238.21	36	198.43	245.88	35	211.03	234.65	40	205.69	229.44	41
Construction and land development	75.61	38.88	84	73.62	35.52	86	73.31	35.95	85	88.05	35.62	91	108.85	34.95	95
1–4 family	13.78	8.60	74	11.01	7.06	74	12.66	7.42	73	10.81	6.34	73	16.99	6.61	83
Other	61.84	29.76	85	62.61	28.07	92	60.65	28.11	90	77.25	28.16	94	91.86	27.32	97
Multifamily	10.18	39.14	18	16.55	34.78	31	12.47	38.66	25	20.99	32.74	38	9.46	31.04	24
Nonfarm nonresidential	104.40	162.28	29	111.46	157.17	32	112.65	158.05	32	101.99	155.06	33	87.39	152.10	33
Owner-occupied	23.23	54.20	25	22.95	52.65	24	22.87	52.99	26	25.04	52.37	25	24.38	53.07	28
Other	81.17	106.54	35	88.51	102.08	39	89.78	102.54	40	76.94	100.54	36	63.01	97.41	37
Real estate loans secured by farmland	6.65	3.62	76	6.81	3.59	77	6.70	3.22	78	7.55	3.44	78	7.54	3.60	79
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	67.31	115.10	28	79.30	127.07	25	68.21	114.45	26	87.18	139.91	25	65.30	122.02	26
Loans to individuals	2.82	35.52	21	2.89	35.29	19	2.80	34.55	20	3.15	37.47	21	3.83	43.51	19
Credit card loans	0.05	2.76	48	0.04	2.61	51	0.04	2.77	50	0.04	3.30	51	0.08	4.34	50
Agricultural loans	0.54	1.81	57	0.59	2.01	55	0.43	1.86	51	0.59	1.88	57	0.63	2.18	54
Other loans and leases	0.54	50.19	3	0.82	46.75	3	0.57	51.06	3	0.76	49.54	3	1.64	52.44	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	55.74	30.64	93	55.25	28.84	94	56.92	30.07	93	53.55	27.32	94	54.97	26.45	97
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	170.46	203.71	42	184.90	187.37	49	179.90	195.33	46	192.19	183.76	51	188.19	178.57	52
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	193.69	261.50	32	207.85	244.59	36	202.77	252.85	36	217.24	240.85	43	212.58	236.10	42

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	20.24	7.68	90	14.16	12.01	65	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11
Liquid assets	47.14	25.39	90	42.13	28.17	86	45.98	29.03	87	35.83	26.22	82	29.24	22.44	76
Investment securities	36.03	21.68	88	31.59	19.64	88	34.39	21.63	89	22.03	17.85	71	27.97	16.99	89
Net loans and leases	42.50	61.60	11	47.54	59.81	15	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Net loans, leases and standby letters of credit	43.16	62.44	11	48.21	60.62	15	44.89	59.49	13	53.76	62.48	20	57.33	64.84	23
Core deposits	72.70	75.64	28	70.54	74.75	25	71.63	75.71	25	68.69	70.67	32	65.19	63.09	41
Noncore funding	12.69	10.86	69	12.69	10.89	74	12.46	10.30	72	13.89	14.13	64	14.80	19.36	45
Time deposits of $250K or more	6.85	1.54	96	7.03	1.81	96	7.01	1.58	96	7.73	2.11	96	7.68	2.94	94
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	3.16	1.20	83	2.81	1.20	84	2.74	1.23	83	3.05	1.47	81	1.95	1.94	67
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.16	0.50	93	2.81	0.52	91	2.74	0.54	90	3.05	0.54	90	1.95	0.48	82
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	1.24	7	1.57	3.01	36
Earning assets that reprice within 1 year	48.07	36.16	79	19.57	38.93	12	20.12	37.37	12	17.05	39.38	5	31	39.29	27
Interest-bearing liabilities that reprice within 1 year	12.51	6.49	81	13.11	7.04	84	12.91	6.39	84	14.05	8.20	83	15.25	10.19	83
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	35.55	28.22	66	6.46	30.25	7	7.21	29.65	7	3	29.11	6	15.76	26.63	22
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.03	3.09	8	-1.97	-1.82	53	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57
Net short-term noncore funding dependence	-15.50	-1.79	10	-6.19	-8.21	51	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75
Short-term investment / Short-term noncore funding	210.21	166.36	69	148.50	284.81	33	198.95	273.46	48	128.02	184.19	46	11.87	77.77	12
Liquid assets - short-term noncore funding / Nonliquid assets	70.95	28.61	88	56.32	34.02	80	67.44	36.68	86	39.97	28.18	74	26.25	16.97	77
Net loans and leases / Total deposits	53.42	76.80	10	61.29	74.66	16	56.26	72.79	13	69.32	79.43	24	77.44	90.31	21
Net loans and leases / Core deposits	58.46	82.80	9	67.40	81.17	24	61.76	78.25	18	77.12	88.34	28	86.56	103.93	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-6.37	90	0	0.84	18	0	0.12	42	0	1.57	7	0	0.72	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.18	-13.54	37	1.11	1.94	37	-1.89	-0.25	13	1.33	4.31	11	0.15	1.36	21
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0.06	23.58	17	0.07	13.42	30	0.06	14.28	29	0.11	11.38	35	0.07	12.67	31
Available-for-sale securities	99.85	74.56	89	99.80	84.66	81	99.83	83.77	83	99.69	87.23	76	99.75	85.40	84
U.S. Treasury securities	27.43	9.26	84	13.56	5.52	83	23.47	6.70	86	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.71	8	26	1	8.87	26	0.81	8.22	25	1.64	9.83	32	2.76	7.75	40
Mortgage-backed securities	71.70	63.23	60	85.24	66.59	76	75.55	66.54	57	98.05	66.64	96	96.99	67.43	95
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	0.06	3.01	27	0.07	3.17	26	0.06	3.08	29	0.11	3.01	34	0.07	2.94	31
Mutual funds and equity securities	0.10	0.28	47	0.13	0.32	50	0.11	0.29	48	0.20	0.35	53	0.18	0.40	52
Debt securities 1 year or less	28.53	8.89	90	15.40	8.69	80	24.87	7.78	90	3.24	10.55	25	3.84	11.86	26
Debt securities 1 to 5 years	0.49	20.02	2	0.37	17.05	2	0.31	18.25	2	0.86	17.03	7	1.27	17.94	9
Debt securities over 5 years	70.89	68.75	43	84.10	72.17	66	74.72	71.11	47	95.70	69.86	92	94.71	66.02	92
Pledged securities	24.06	30.80	45	28.38	33.87	46	27.14	32.26	42	39.62	35.67	55	25.24	30.57	48
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	51.85	-31.70	94	97.52	51.37	76	66.75	27.98	75	1,091.59	183.32	96	-26.25	26.69	13
Investment securities	21.20	21.19	57	55.68	33.34	75	78.57	31.36	88	-8.77	23.62	10	-0.91	11.75	25
Core deposits	9.52	9.58	63	19.36	16.88	69	19.26	16.94	68	22.05	26.88	35	0.88	11.23	9
Noncore funding	6.25	10.50	55	7.33	-23.76	86	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40

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)	2,988,033	2,668,883	2,693,162	2,367,592	2,633,582
Commit: Secured commercial real estate loans	2,250,182	1,869,769	1,966,382	1,692,989	1,933,791
Commit: Unsecured real estate loans	7,151	7,347	10,235	14,000	30,485
Credit card lines (reported semiannually, June/Dec)	14,035	27,431	13,703	13,579	11,097
Securities underwriting	0	0	0	0	0
Standby letters of credit	107,725	102,347	103,827	109,025	110,137
Commercial and similar letters of credit	328	613	593	341	489
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)	2,610	4,925	6,825	14,958	5,364
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	89,316	91,663	92,705	94,516	33,697
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)	13,806	32,671	16,258	14,424	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	4,253	2,041	4,702	2,101	939

	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)	18.36	24.48	33	17.43	22.45	40	16.78	22.78	35	16.88	22.01	35	21.74	23.52	52
Standby letters of credit	0.66	0.66	63	0.67	0.67	63	0.65	0.65	63	0.78	0.71	68	0.91	0.84	66
Commercial and similar letters of credit	0	0.02	51	0	0.02	54	0	0.02	54	0	0.02	47	0	0.02	50
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	0.68	44.65	9	0.86	49.75	7	0.75	46.30	7	0.90	48.62	4	0.33	68.47	3
Interest rate contracts	0.56	32.11	9	0.63	35.96	6	0.62	32.46	7	0.78	34.36	4	0.32	47.31	3
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)	0.02	1.58	23	0.03	1.82	21	0.04	1.41	22	0.11	2.18	24	0.04	2.47	22
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	0.55	21.90	14	0.60	20.67	12	0.58	20.49	12	0.67	20.83	10	0.28	28.86	7
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	0.11	1.19	75	0.23	0.86	77	0.13	0.92	75	0.12	1.86	69	0.01	3.32	65
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)	0.08	0.41	83	0.21	0.29	84	0.10	0.32	83	0.10	0.52	80	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	0.03	0.32	77	0.01	0.29	77	0.03	0.31	78	0.01	0.32	74	0.01	0.38	73
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	42.33	46.07	57	36.16	42.93	56	36.85	44.98	51	32.33	42.82	48	39.06	45.53	57

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	109,985	131,300	120,490	125,999	40,000
Interest rate contracts	91,926	96,588	99,530	109,474	39,061
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	18,059	34,712	20,960	16,525	939
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	16,416	37,596	23,083	29,382	5,364
Exchange-traded	0	0	0	0	0
Over-the-counter	16,416	37,596	23,083	29,382	5,364
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	93,569	93,704	97,407	96,617	34,636
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	109,985	131,300	120,490	125,999	40,000
Interest rate contracts	91,926	96,588	99,530	109,474	39,061
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	18,059	34,712	20,960	16,525	939
Derivative contracts (excluding futures and FX 14 days or less)	93,569	93,701	97,407	96,616	34,635
One year or less	4,253	2,039	4,702	0	7,453
Over 1 year to 5 years	89,316	0	0	2,100	0
Over 5 years	0	91,662	92,705	94,516	27,182
Gross negative fair value (absolute value)	3,762	2,946	2,363	2,804	793
Gross positive fair value	3,839	3,137	2,552	3,388	927
Held for trading	0	0	0	0	0
Non-traded	3,839	3,137	2,552	3,388	927
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	83.58	93.66	20	73.56	94.09	12	82.60	94.17	17	86.88	94.10	21	97.65	93.44	40
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	16.42	1.20	95	26.44	1.17	96	17.40	1.14	96	13.12	1.17	94	2.35	1.64	75
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	14.93	5.78	84	28.63	7.49	90	19.16	6.28	88	23.32	8.18	84	13.41	5.91	80
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	14.93	5.46	85	28.63	7.20	90	19.16	5.96	88	23.32	7.73	85	13.41	5.10	85
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	85.07	74.97	53	71.37	71.23	40	80.84	74.26	44	76.68	68.76	49	86.59	69.75	59
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	83.58	57.94	56	73.56	56.19	59	82.60	56.71	58	86.88	53.82	65	97.65	52.22	70
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	16.42	0.10	97	26.44	0.13	97	17.40	0.09	98	13.12	0.10	97	2.35	0.13	93
Derivative contracts (excluding futures and forex 14 days or less)	85.07	93.09	19	71.36	91.87	14	80.84	92.53	16	76.68	91.48	19	86.59	93.86	20
One year or less	3.87	31.78	23	1.55	28.05	13	3.90	27.56	21	0	32.05	4	18.63	32.17	45
Over 1 year to 5 years	81.21	24.76	99	0	26.03	5	0	27.01	5	1.67	27.06	10	0	30.45	4
Over 5 years	0	27.14	6	69.81	30.08	86	76.94	29.89	92	75.01	29.56	91	67.95	28.09	87
Gross negative fair value (absolute value)	3.42	1.56	93	2.24	1.25	76	1.96	0.98	89	2.23	1.55	70	1.98	0.83	90
Gross positive fair value	3.49	1.74	87	2.39	1.68	77	2.12	1.34	84	2.69	2.23	63	2.32	1.19	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	18	0	0.05	13	0	0.04	14	0	0.07	10	0	0.06	11
Gross positive fair value (X)	0	0.08	14	0	0.07	10	0	0.05	12	0	0.09	8	0	0.07	8
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	35	0	0.01	27	0	0.01	30	0	0.02	25	0	0.01	26
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	110,372	109,059	109,059	60,277	61,383
Gross losses	4,421	4,201	9,025	9,574	22,926
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,405	1,087	2,383	2,630	2,976
Net losses	3,016	3,114	6,642	6,944	19,950
Provision for loan and lease losses	5,216	2,336	7,955	45,379	18,844
Adjustments	0	0	0	10,347	0
Ending balance	112,572	108,281	110,372	109,059	60,277
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	0.06	0.08	54	0.03	-0.14	83	0.05	-0.09	86	0.35	0.51	29	0.16	0.15	65
Provision for loan and lease losses / Average loans and leases	0.15	0.14	64	0.06	-0.25	84	0.11	-0.16	87	0.62	0.82	37	0.28	0.24	65
Provision for loan and lease losses / Net loan and lease losses	172.94	198.72	59	75.02	77.32	76	119.77	-105.48	77	653.50	487.86	77	94.46	130.58	22
Allowance for loan and lease losses / Total loans and leases not held for sale	1.60	1.17	85	1.47	1.39	63	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53
Allowance for loan and lease losses / Total loans and leases	1.60	1.15	85	1.47	1.37	64	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53
Allowance for loan and lease losses / Net loans and leases losses (X)	18.66	28.67	57	17.39	15.27	73	16.62	21.39	60	15.71	11.58	75	3.02	8.03	34
Allowance for loan and lease losses / Nonaccrual assets	7,165.63	413.77	98	4,851.30	318.67	98	5,751.54	364.13	98	550.19	299.17	87	1,233.42	218.72	93
ALLL / 90+ days past due + nonaccrual loans and leases	1,148.46	319.24	96	716.43	260.68	93	1,045.29	287.08	96	388.68	244.34	78	93.32	151.73	34
Gross loan and lease losses / Average loans and leases	0.13	0.16	55	0.11	0.22	37	0.12	0.19	43	0.13	0.34	27	0.34	0.28	69
Recoveries / Average loans and leases	0.04	0.07	36	0.03	0.08	28	0.03	0.08	25	0.04	0.07	28	0.04	0.08	38
Net losses / Average loans and leases	0.09	0.08	63	0.08	0.13	42	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73
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	15.57	23.25	31	11.35	16.12	38	24.89	34.67	40	11.47	33.98	8	19.68	36.22	25
Earnings coverage of net loan and lease losses (X)	49.08	-9.51	70	59.34	4.52	84	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	48	0.02	0.03	61	0.01	0.02	54	0	0.04	20	0.13	0.01	96
Real estate loans secured by 1–4 family	-0.02	-0.02	43	0.02	-0.01	87	0.02	-0.02	89	0.01	0.01	57	0.03	0.01	71
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0.25	0.02	92
Closed-end	-0.02	-0.02	40	0.03	-0.01	88	0.02	-0.01	91	0.01	0	64	0.02	0	70
Commercial real estate loans	0	0	45	0.02	0.05	56	0	0.04	44	0	0.07	9	0.17	0.01	96
Construction and land development	0	-0.02	56	0	0	64	0	0	77	0	0	45	0	-0.01	42
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	50	0	-0.01	63	0	0	81	0	0	38	0	-0.01	38
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	38	0.03	0.07	60	0.01	0.05	41	0	0.11	4	0.40	0.02	97
Owner-occupied	0	0	31	0.03	0.01	82	0.01	0.01	72	0	0.02	6	0.40	0.01	99
Other	0	0	55	0	0.06	37	0	0.04	44	0	0.08	24	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	0.01	48
Commercial and industrial loans	-0.01	0.10	32	0.01	0.20	26	0.03	0.17	25	0.05	0.47	17	0.36	0.37	61
Loans to individuals	0.32	0.65	34	0.22	0.78	23	0.21	0.71	23	0.32	1.13	21	0.58	1.17	31
Credit card loans	-0.19	1.99	2	0	2.18	8	0	1.84	6	0	2.92	9	0.98	3.11	17
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0.16	0.08	78
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	49.54	0.14	99	27.50	0.08	99	44.28	0.10	99	36.08	0.15	99	22.47	0.15	99

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	55,098	20,031	28,007	11,680	22,443
90+ days past due loans and leases	8,231	12,882	8,640	8,237	59,706
Nonaccrual loans and leases	1,571	2,232	1,919	19,822	4,887
Total past due and nonaccrual loans and leases	64,900	35,145	38,566	39,739	87,036
Restructured 30–89 days past due	306	148	197	97	598
Restructured 90+ days past due	631	387	478	800	1,033
Restructured nonaccrual	0	67	12	0	0
Total restructured loans and leases	937	602	687	897	1,631
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	3,116	4,481	4,510	6,839	6,495
Other real estate owned	32,532	72,602	35,332	60,486	71,102
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	0.78	0.32	88	0.27	0.27	62	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43
90+ days past due loans and leases	0.12	0.09	75	0.17	0.10	81	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91
Nonaccrual loans and leases	0.02	0.38	2	0.03	0.58	2	0.03	0.46	3	0.26	0.66	13	0.07	0.51	7
90+ days past due and nonaccrual loans and leases	0.14	0.53	8	0.20	0.73	9	0.15	0.62	11	0.37	0.85	18	0.94	0.71	73
30–89 days past due restructured	0	0.01	64	0	0.01	52	0	0.01	57	0	0.01	41	0.01	0.01	59
90+ days past due restructured	0.01	0	84	0.01	0	81	0.01	0	83	0.01	0.01	85	0.01	0.01	85
Nonaccrual restructured	0	0.09	3	0	0.12	5	0	0.10	5	0	0.13	3	0	0.14	4
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	0.78	0.32	88	0.27	0.27	62	0.39	0.32	70	0.15	0.40	20	0.33	0.43	43
90+ days past due assets	0.12	0.10	75	0.17	0.10	81	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91
Nonaccrual assets	0.02	0.39	2	0.03	0.59	2	0.03	0.47	3	0.26	0.67	13	0.07	0.53	5
30+ days past due and nonaccrual assets	0.92	0.88	63	0.48	1.04	18	0.53	0.97	28	0.53	1.29	14	1.26	1.19	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.32	9	0.10	0.43	9	0.07	0.36	8	0.20	0.52	16	0.53	0.44	65
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.34	48	0.57	0.46	71	0.29	0.37	41	0.63	0.55	66	1.12	0.48	91
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23	0.38	36	0.52	0.52	58	0.26	0.41	35	0.63	0.60	55	0.69	0.53	69
Allowance for loan and lease losses	33.89	57.44	31	73.74	67.93	63	38.45	62.64	29	80.73	66.66	73	139.55	115.41	72
Equity capital + allowance for loan and lease losses	1.73	3.52	27	3.34	4.43	35	1.75	3.60	22	3.85	4.97	35	3.86	4.28	50
Tier 1 capital + allowance for loan and lease losses	1.66	3.97	20	3.62	5.28	32	1.86	4.30	16	4.19	6.05	31	4.18	5.65	39
Loans and leases + other real estate owned	0.54	0.63	54	1.07	0.88	68	0.59	0.71	48	1.16	0.97	72	1.21	0.85	79

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	0.94	0.26	94	0.31	0.24	71	0.44	0.26	80	0.14	0.39	18	0.32	0.38	48
	90+ days past due	0.15	0.11	80	0.20	0.12	84	0.14	0.12	77	0.14	0.16	74	1.08	0.16	90
	Nonaccrual	0.02	0.45	5	0.03	0.65	3	0.03	0.52	6	0.33	0.76	21	0.05	0.46	9
Commercial and industrial	30–89 days past due	0.15	0.28	46	0.08	0.17	29	0.12	0.24	40	0.09	0.23	30	0.18	0.31	39
	90+ days past due	0	0.03	36	0.09	0.02	88	0.03	0.04	63	0	0.03	43	0.01	0.05	40
	Nonaccrual	0.02	0.46	7	0.03	0.64	6	0.02	0.57	4	0.06	0.75	9	0.14	0.83	16
Individuals	30–89 days past due	0.81	0.70	64	0.79	0.55	76	0.36	0.63	35	0.98	0.83	66	1.08	0.83	65
	90+ days past due	0.03	0.07	55	0.02	0.07	54	0	0.09	45	0.37	0.14	82	0.12	0.17	60
	Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0.01	0.17	26
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	1.75	0.10	95	0	0.16	29	2.96	0.07	99	0.01	0.17	57	0.16	0.24	67
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0.68	0	97
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0.06	0.67	47
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	10.31	0.11	99	5.82	0.11	99	8.89	0.12	99	8.16	0.18	99	6.07	0.20	99
	90+ days past due	0.53	0.01	97	0.13	0.01	94	0.84	0.01	99	1.58	0.01	99	0.72	0.01	98
	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	0.42	0.39	65	0.38	0.35	65	0.59	0.46	72	0.42	0.65	37	0.56	0.67	55
	90+ days past due	0.78	0.22	86	0.81	0.27	87	0.85	0.24	85	0.73	0.33	84	0.37	0.31	78
	Nonaccrual	0.04	0.61	4	0.04	0.82	5	0.04	0.71	6	0.06	0.89	6	0.06	0.73	4
Revolving	30–89 days past due	0.32	0.26	61	0.28	0.29	53	0.24	0.28	48	0.35	0.48	45	0.40	0.45	45
	90+ days past due	0.68	0.02	99	0.35	0.02	95	0.23	0.02	94	0.38	0.03	96	0.17	0.05	85
	Nonaccrual	0	1.15	4	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.42	0.42	65	0.38	0.36	66	0.61	0.49	70	0.43	0.65	39	0.57	0.70	52
	90+ days past due	0.79	0.25	86	0.84	0.29	87	0.89	0.26	85	0.75	0.38	83	0.38	0.35	78
	Nonaccrual	0.04	0.60	5	0.04	0.77	6	0.04	0.67	6	0.06	0.87	5	0.06	0.70	6
Junior lien	30–89 days past due	0.08	0.01	97	0.13	0.01	96	0.09	0.01	95	0.06	0.02	90	0.13	0.02	95
	90+ days past due	0.12	0	99	0.07	0	99	0.11	0	99	0.11	0	99	0.10	0	98
	Nonaccrual	0	0.02	10	0	0.04	20	0	0.03	8	0	0.04	20	0	0.04	8
Commercial real estate	30–89 days past due	1.07	0.16	98	0.30	0.14	81	0.42	0.15	86	0.08	0.26	34	0.26	0.18	73
	90+ days past due	0.03	0.01	82	0.08	0.01	90	0.01	0.01	74	0	0.02	57	1.32	0.03	99
	Nonaccrual	0.02	0.32	9	0.03	0.52	7	0.03	0.38	9	0.41	0.62	44	0.06	0.23	19
Construction and development	30–89 days past due	2.21	0.22	95	0.66	0.12	91	0.05	0.17	51	0.06	0.28	40	0.03	0.28	35
	90+ days past due	0	0.01	80	0.22	0.01	96	0.01	0.01	84	0	0.01	35	0	0.02	33
	Nonaccrual	0.03	0.16	48	0.05	0.36	42	0.04	0.20	42	0.95	0.41	83	0.04	0.20	38
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0.04	0.03	71	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0.01	0	91	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	2.21	0.17	95	0.66	0.07	93	0.05	0.13	65	0.02	0.22	39	0.03	0.20	45
	90+ days past due	0	0.01	82	0.22	0	96	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.13	55	0.05	0.29	51	0.04	0.16	54	0.95	0.35	84	0.04	0.17	44
Multifamily	30–89 days past due	0.03	0.04	67	0	0.06	28	0	0.07	27	0.03	0.09	52	0.16	0.08	82
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.07	70	0.03	0.14	54	0.05	0.17	60	0.03	0.11	48	0.09	0.05	76
Nonfarm non-residential	30–89 days past due	0.35	0.13	87	0.11	0.14	59	0.71	0.13	92	0.10	0.23	46	0.55	0.14	93
	90+ days past due	0.05	0.01	89	0	0.01	59	0.01	0.01	77	0.01	0.02	66	3.12	0.03	99
	Nonaccrual	0.01	0.39	8	0.02	0.66	4	0.02	0.45	10	0.02	0.80	5	0.07	0.28	19
Owner Occupied	30–89 days past due	0.11	0.04	87	0.04	0.04	60	0.03	0.04	55	0.10	0.07	71	0.36	0.07	98
	90+ days past due	0.05	0	95	0	0	70	0.01	0	86	0.01	0	78	0.01	0.01	66
	Nonaccrual	0.01	0.14	19	0.02	0.25	15	0.02	0.17	20	0.02	0.27	11	0.07	0.16	31
Other	30–89 days past due	0.24	0.08	84	0.08	0.09	65	0.68	0.08	93	0	0.14	11	0.20	0.07	85
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	3.11	0.01	99
	Nonaccrual	0	0.21	7	0	0.40	4	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due	0.17	0.11	77	0.08	0.11	69	0.13	0.10	73	0.14	0.11	74	0.07	0.23	55
	90+ days past due	0	0.01	43	0	0	45	0.03	0	91	0.03	0	93	0.03	0.01	87
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	3.29	1.02	94	7.71	0.63	97	2.81	0.81	97	3.13	0.95	95	2.94	1.19	93
	90+ days past due	0.10	0.44	33	0.11	0.39	39	0.10	0.45	33	0.46	0.63	38	0.20	0.78	31
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

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	-170,182	-130,232	-130,249	-132,453	-84,861
Retained earnings	2,544,148	2,397,609	2,470,710	2,289,626	2,200,568
Accumulated other comprehensive income (AOCI)	-276,735	18,292	-31,980	20,825	2,345
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,097,231	2,285,669	2,308,481	2,177,998	2,118,052
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	282,533	282,532	282,533	282,532	282,533
Accumulated other comprehensive income-related adjustments	-276,735	18,292	-31,980	20,825	2,345
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,091,433	1,984,845	2,057,928	1,874,641	1,833,174
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,091,433	1,984,845	2,057,928	1,874,641	1,833,174
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	134,642	134,642	134,642	134,642	134,642
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	134,642	134,642	134,642	134,642	134,642
Less: Additional tier 1 capital deductions	40,545	20,144	21,888	16,880	14,105
Additional tier 1 capital	94,097	114,498	112,754	117,762	120,537
Tier 1 Capital	2,185,530	2,099,343	2,170,682	1,992,403	1,953,711
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	116,422	110,878	113,897	112,957	64,777
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	116,422	110,878	113,897	112,957	64,777
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	116,422	110,878	113,897	112,957	64,777
Exited advanced approach tier 2 capital					
Total capital	2,301,952	2,210,221	2,284,579	2,105,360	2,018,488
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,504,580	15,137,375	15,878,706	13,655,111	12,022,877
Less: Deductions from common equity tier 1 capital	323,078	302,676	304,421	299,412	291,203
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,181,502	14,834,699	15,574,285	13,355,699	11,731,674
Total risk-weighted assets	10,477,011	10,161,385	10,053,000	9,838,255	9,867,594
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	19.96	11.85	97	19.53	12.66	96	20.47	12.37	97	19.05	12.35	95	18.58	12.11	94
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	20.86	12.53	97	20.66	13.44	96	21.59	13.11	98	20.25	13.08	95	19.80	12.78	94
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	21.97	14.37	98	21.75	15.42	96	22.73	14.91	97	21.40	15.23	94	20.46	14.36	92
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	13.51	9.08	97	14.15	9.11	96	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98
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	4,003	3,914	8,361	8,179	8,196	2.27	13.88
Other insurance activities income	4,003	3,914	8,361	8,179	8,196	2.27	13.88
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	300,495	293,811	297,218	292,379	289,694	2.27	8.28

	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	1.42	0.36	84	1.24	0.37	83	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83
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	13.08	12.13	50	13.31	11.54	58	13.03	12	51	13.91	11.03	58	14.38	11.51	61
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	133,060	116,473	121,539	111,926	109,832
Real estate loans	37,418	42,874	45,307	40,002	42,390
Commercial and industrial loans	95,642	73,599	76,232	71,924	67,442
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	3,400	3,400	3,400	3,400	2,400
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	136,460	119,873	124,939	115,326	112,232
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
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	14.24	11.61	65	15.31	-1.19	72	8.59	6.83	60	1.91	-2.40	65	-9.48	22.48	28
Total selected assets	13.84	18.50	65	14.81	3.19	68	8.34	9.48	66	2.76	2.04	52	-8.41	12.40	31
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	187,175	25,000	25,000	127,500	127,250	648.70	
Dividends	187,175	25,000	25,000	127,500	127,250	648.70	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	55,882	55,882	3,450	500	-100.00	-100.00
Dividends	0	55,882	55,882	3,450	500	-100.00	-100.00
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					0		
Dividends					0		
Interest					0		
Management and service fees					0		
Other income					0		
Total income from subsidiaries	187,175	80,882	80,882	130,950	127,750	131.42	228162.20
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	1,290	4,206	10,860	-764	426	-69.33	-64.14
Total operating income	188,465	85,088	91,742	130,186	128,176	121.49	4990.90
Operating Expenses							
Personnel expenses	229	272	506	743	980	-15.81	-52.69
Interest expense	0	0	0	0	0		
Other expenses	2,159	773	4,610	5,077	8,188	179.30	-63.63
Provision for loan and lease losses	437	0	0	27	0		
Total operating expenses	2,825	1,045	5,116	5,847	9,168	170.33	-56.00
Income (loss) before taxes	185,608	84,067	86,677	124,339	118,992	120.79	
Applicable income taxes (credit)	-280	746	1,358	-1,339	-1,878		
Extraordinary items							
Income before undistributed income of subsidiaries	185,888	83,321	85,319	125,678	120,870	123.10	
Equity in undistributed income of subsidiaries	-74,424	59,475	168,602	41,641	84,234		
Bank subsidiaries	-74,448	72,548	182,422	41,795	84,646		
Nonbank subsidiaries	24	-13,073	-13,820	-154	-412		-97.31
Subsidiary holding companies	0	0	0	0	0		-100.00
Net income (loss)	111,464	142,796	253,921	167,319	205,104	-21.94	53.42
Memoranda							
Bank net income	112,727	97,548	207,422	169,295	211,896	15.56	
Nonbank net income	24	42,809	42,062	3,296	88	-99.94	-97.54
Subsidiary holding companys' net income	0	0	0	0	0		-100.00

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	1,917,696	85.76	2,230,091	91.70	2,236,880	91.30	2,147,617	2,092,149	-14.01	
Common and preferred stock	1,917,696	85.76	2,230,091	91.70	2,236,880	91.30	2,147,617	2,092,149	-14.01	
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	54,669	2.44	-7,098	-0.29	44,717	1.83	19,899	28,242		113.84
Common and preferred stock	54,669	2.44	-7,098	-0.29	44,717	1.83	19,899	28,242		113.84
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		-100.00
Common and preferred stock		0		0		0		0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0		0		
Other receivables		0		0		0		0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	36,189	1.62	10,402	0.43	10,402	0.42	11,951	12,100	247.90	
Securities	132	0.01	137	0.01	164	0.01	113	135	-3.65	-54.33
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	120,696	5.40	115,337	4.74	62,259	2.54	65,946	24,022	4.65	3056.28
Cash and due from unrelated depository institution	305	0.01	305	0.01	305	0.01	305	268	0.00	3712.50
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,365	0.15	3,365	0.14	3,365	0.14	3,365	3,365	0.00	
Other assets	103,088	4.61	79,356	3.26	92,034	3.76	77,548	106,413	29.91	17.29
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,236,140	100.00	2,431,895	100.00	2,450,126	100.00	2,326,744	2,266,694	-8.05	13.35
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	4,267	0.19	11,584	0.48	7,003	0.29	14,104	13,999	-63.16	-72.63
Balance due to subsidiaries and related institutions	134,642	6.02	134,642	5.54	134,642	5.50	134,642	134,642	0.00	-16.07
Total liabilities	138,909	6.21	146,226	6.01	141,645	5.78	148,746	148,641	-5.00	-21.08
Equity Capital	2,097,231	93.79	2,285,669	93.99	2,308,481	94.22	2,177,998	2,118,053	-8.24	16.72
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	96,368	4.31	96,332	3.96	96,351	3.93	96,241	96,215	0.04	0.39
Common surplus	152,743	6.83	151,512	6.23	152,144	6.21	149,334	148,075	0.81	-10.71
Retained earnings	2,544,148	113.77	2,397,609	98.59	2,470,710	100.84	2,289,626	2,200,568	6.11	39.11
Accumulated other comprehensive income	-276,735	-12.38	18,292	0.75	-31,980	-1.31	20,825	2,345		
Other equity capital components	-419,293	-18.75	-378,076	-15.55	-378,744	-15.46	-378,028	-329,150		
Total liabilities and equity capital	2,236,140	100.00	2,431,895	100.00	2,450,126	100.00	2,326,744	2,266,694	-8.05	13.35
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	134,642	6.02	134,642	5.54	134,642	5.50	134,642	134,642	0.00	-16.07
Notes payable to subsidiaries that issued TPS	134,642	6.02	134,642	5.54	134,642	5.50	134,642	134,642	0.00	-16.07
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	9.42	10.52	42	13	12.64	59	11.29	11.94	49	7.86	7.29	54	9.98	9.68	59
Bank net income / Average equity investment in banks	10.91	11.07	54	8.94	12.37	21	9.38	11.80	30	8.02	7.45	53	12.94	10.51	78
Nonbank net income / Average equity investment in nonbanks	0.10	10.05	26	810.75	13.40	99	303.48	13.12	98	12.76	9.75	69	0.29	7.89	22
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01		0	8.55	7
Bank net income / Parent net income	101.13	98.83	37	68.31	96.24	13	81.69	96.79	16	101.18	88.16	40	103.31	82.22	55
Nonbank net income / Parent net income	0.02	2.55	37	29.98	3.10	96	16.56	3.40	86	1.97	3.59	62	0.04	5.93	24
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	6.62	17.48	29	6.40	16.87	25	6.14	16.81	29	6.83	20.06	23	7.02	20.43	29
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	6.42	14.28	31	5.89	13.82	27	5.83	13.63	31	6.18	16.67	24	6.36	16.36	31
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	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	94.05	103.92	8	97.26	103.07	18	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38
Total investment in subs / Equity capital	94.05	109.01	5	97.26	108.26	12	98.84	108.40	17	99.52	110.16	17	100.11	111.07	26
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)	-0.56	0.41	8	-0.22	0.25	18	-0.11	0.29	26	-0.06	0.47	29	0.01	0.36	37
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82		0.02	1.22	4
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	462.03	126.15	96	235.21	138.64	86	115.95	152.85	36	173.57	136.59	74	167.08	177.68	53
Cash from ops + noncash items + op expense / Op expense + dividend	436.16	116.54	93	233.18	130.64	86	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	243.05	92.87	89	237.74	103.17	89	95.27	98.54	40	155.38	134.08	70	105.04	116.34	42
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	11,207.60	1,417.74	95	6,062.20	1,667.11	91	3,204.48	1,770.77	80	3,344.75	1,539.23	85	1,949.14	1,632.83	67
Dividends + interest from subsidiaries / Interest expense + dividends	492.23	140.52	94	232.33	153.06	79	111.04	174.12	30	187.26	150.43	71	186.03	210.80	50
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
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	5.41	3.32	70	4.76	3.64	62	2.55	3.44	50	2.85	3.85	50	1.07	2.64	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40	0	0.54	40
Total	0	1.12	39	0	1.17	41	0	1.09	39	0	1.13	37	0	0.58	34
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	0.51	1.69	72	0.35	1.79	66	0.56	1.76	74	0.49	2.66	68	0.72	5.62	65
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	20.46	82.17	11	41.78	78.46	27	85.37	66.37	71	55.64	81.10	36	56.81	57.84	58
Dividends declared / Net income	34.12	34	52	24.38	25.30	49	28.69	28.27	51	41.79	42.29	51	33.48	33.08	51
Net income – dividends / Average equity	6.21	7.04	49	9.83	9.64	61	8.05	8.62	49	4.58	4.14	56	6.64	6.46	53
Percent of Dividends Paid															
Dividends from bank subsidiaries	492.23	128.25	91	71.81	139.49	29	34.32	155.92	17	182.33	132.17	68	185.31	178.13	52
Dividends from nonbank subsidiaries	0	2.20	26	160.52	3.97	98	76.72	4.90	95	4.93	3.41	75	0.73	7.53	55
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	492.23	168.66	89	232.33	193.08	70	111.04	203.53	26	187.26	174.85	64	186.03	260.40	41
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	166.04	43.08	96	25.63	36.56	38	12.05	45.96	15	75.31	60.28	66	60.05	66.55	38
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
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	166.04	46.71	95	25.63	38.35	36	12.05	51.33	15	75.31	62.88	62	60.05	69.36	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	130.54	54.17	80	132.86	62.63	86	104.67	56.39	78	568.18	82.95	93
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	0	54.49	11	130.54	76.16	75	132.86	87.22	80	104.67	79.84	70	568.18	150.41	89
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	99.32	65.33	68	29.38	67.82	24	27.25	74.16	18	97.94	69.76	67	99.28	67.32	79
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
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	99.32	75.26	55	29.38	81.78	18	27.25	83.13	16	97.94	82.20	51	99.28	78.80	67
Dividends from nonbank subsidiaries	0	3.28	25	65.68	2.67	95	60.91	3.07	95	2.65	1.95	76	0.39	2.65	55
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	65.68	6.48	92	60.91	4.67	94	2.65	4.70	68	0.39	7.29	43
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	