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

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BHC Name NBT BANCORP INC.

City/State NORWICH, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 11,720,459
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

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

Mailing Address:

NBT BANCORP INC.
52 SOUTH BROAD STREET

NORWICH, NY 13815

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	12,010,261	11,339,520	11,602,764	10,491,922	9,573,290
Net income ($000)	76,901	80,142	154,885	104,388	121,021
Number of BHCs in peer group	132	131	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.81	2.67	58	2.80	2.65	56	2.78	2.60	62	3.02	2.77	68	3.27	3.21	48
+ Non-interest income	1.42	0.96	76	1.39	1.11	71	1.35	1.04	71	1.40	1.21	64	1.46	0.90	82
– Overhead expense	2.47	2.17	78	2.51	2.24	72	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65
– Provision for credit losses	0.08	0.09	60	-0.14	-0.15	43	-0.07	-0.09	48	0.49	0.51	51	0.27	0.12	86
+ Securities gains (losses)	0	0	69	0	0.01	49	0	0.01	41	0	0.02	27	0	0.01	57
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	5	0	0	79
= Pretax net operating income (tax equivalent)	1.66	1.40	72	1.83	1.79	58	1.73	1.66	61	1.28	1.04	67	1.64	1.53	64
Net operating income	1.28	1.06	76	1.41	1.36	59	1.33	1.26	62	0.99	0.81	65	1.26	1.19	59
Net income	1.28	1.06	76	1.41	1.35	60	1.33	1.26	62	0.99	0.82	65	1.26	1.19	59
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.19	3.12	53	3.24	3.14	54	3.20	3.06	56	3.64	3.55	54	4.23	4.49	26
Interest expense	0.14	0.24	28	0.19	0.27	37	0.18	0.25	40	0.34	0.52	27	0.64	1.02	16
Net interest income (tax equivalent)	3.05	2.88	57	3.05	2.85	60	3.02	2.80	62	3.30	3.01	66	3.59	3.45	51
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.08	64	0.09	0.13	46	0.13	0.11	62	0.23	0.27	55	0.36	0.11	91
Earnings coverage of net loan and lease losses (X)	30.71	-9.51	61	27.32	4.52	71	19.67	39.72	48	10.75	22.91	46	7.25	22.46	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.17	58	1.31	1.39	48	1.23	1.23	55	1.47	1.58	45	1.02	0.94	65
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	59	1.31	1.37	49	1.23	1.20	55	1.47	1.55	49	1.02	0.93	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.41	41	0.55	0.63	49	0.41	0.49	44	0.61	0.71	48	0.37	0.56	34
30–89 days past due loans and leases / Total loans and leases	0.37	0.32	66	0.23	0.27	56	0.25	0.32	48	0.33	0.39	51	0.43	0.31	72
Liquidity and Funding															
Net noncore funding dependence	0.30	3.09	40	-5.02	-1.82	40	-8.06	-2.33	32	-0.99	3.20	41	12.44	10.70	55
Net short-term noncore funding dependence	0.03	-1.79	55	-5.33	-8.21	56	-8.34	-7.71	42	-1.46	-4.76	59	10.78	5.88	68
Net loans and leases / Total assets	65.56	61.60	59	64.11	59.81	60	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44
Capitalization															
Tier 1 leverage ratio	9.77	9.08	72	9.40	9.11	64	9.41	8.98	66	9.56	9.13	69	10.33	10.39	56
Holding company equity capital / Total assets	10.14	10.04	51	10.58	10.88	48	10.41	10.71	46	10.86	11.16	44	11.53	11.37	53
Total equity capital (including minority interest) / Total assets	10.14	10.14	49	10.58	11.01	46	10.41	10.82	45	10.86	11.29	42	11.53	11.43	51
Common equity tier 1 capital / Total risk-weighted assets	12.14	11.90	58	12.12	12.69	48	12.25	12.42	52	11.84	12.38	44	11.29	12.50	35
Net loans and leases / Equity capital (X)	6.47	6.22	55	6.06	5.51	64	5.92	5.53	61	6.22	5.58	65	6.31	6.55	42
Cash dividends / Net income	31.31	34	43	29.29	25.30	59	30.82	28.27	56	45.22	42.30	56	38.02	25.65	69
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			93.20	
Growth Rates															
Assets	1.26	7.91	29	6.71	9.29	46	9.87	10.50	54	12.53	16.68	41	1.67	8.66	20
Equity capital	-2.98	-0.29	52	7.21	9.31	54	5.29	7.46	54	6	6.99	50	10.07	12.19	44
Net loans and leases	3.55	11.87	26	-1.46	0.79	51	0.23	3.36	47	4.45	9.07	34	3.70	8.63	28
Noncore funding	-20.71	10.50	19	-36.59	-23.76	35	-19.18	-14.79	40	-49.07	-12.18	6	-16.38	4.16	24
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	0.01	46
Long-term debt / Equity capital	8.41	11.61	53	8.16	11.05	53	8	10.95	52	8.42	13.56	49	0	3.86	27
Equity investment in subsidiaries / Equity capital	106.83	103.92	67	113.87	103.07	89	108.73	103.22	79	113.28	102.81	89	107.98	104.21	68
Cash from ops + noncash items + op expense / Op expense + dividends	233.94	116.54	83	89.54	130.64	31	207.86	154.48	72	149.83	147.24	64	110.65	152.31	36

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	151,882	149,885	302,172	307,843	321,439	1.33	17.53
Income from lease financing receivables	0	3	3	16	35	-100.00	-100.00
Fully taxable income on loans and leases	151,572	149,604	301,588	307,029	320,229	1.32	17.21
Tax-exempt income on loans and leases	310	284	587	830	1,245	9.15	
Estimated tax benefit on income on loans and leases	82	75	156	246	331	9.16	
Income on loans and leases (tax equivalent)	151,964	149,963	302,331	308,105	321,805	1.33	17.52
Investment interest income (tax equivalent)	22,328	18,310	36,891	38,792	43,744	21.95	3.21
Interest on balances due from depository institutions	1,532	360	1,229	610	773	325.56	1602.22
Interest income on other earning assets	435	322	616	2,096	2,879	35.09	-63.26
Total interest income (tax equivalent)	176,259	168,955	341,067	349,603	369,201	4.32	15.79
Interest on time deposits of $250K or more	159	871	1,294	2,588	2,913	-81.75	-63.62
Interest on time deposits < $250K	763	1,653	2,737	7,709	12,565	-53.84	-81.02
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,676	3,510	6,683	11,773	24,508	-23.76	4.82
Interest on other borrowings and trading liabilities	1,435	1,369	2,637	7,692	15,993	4.82	-72.45
Interest on subordinated debt and mandatory convertible securities	2,718	2,718	5,437	2,842	0	0.00	
Total interest expense	7,751	10,121	18,788	32,604	55,979	-23.42	-36.56
Net interest income (tax equivalent)	168,508	158,834	322,279	316,999	313,222	6.09	20.36
Non-interest income	85,380	78,584	157,089	146,879	139,593	8.65	43.25
Adjusted operating income (tax equivalent)	253,888	237,418	479,368	463,878	452,815	6.94	27.20
Overhead expense	148,561	142,205	287,142	277,948	274,517	4.47	21.62
Provision for credit losses	4,986	-8,012	-8,257	51,134	25,412		-66.64
Securities gains (losses)	4	15	29	26	247	-73.33	100.00
Other tax equivalent adjustments	0	0	0	-22	1		-100.00
Pretax net operating income (tax equivalent)	99,575	103,893	201,049	134,386	157,100	-4.16	59.30
Applicable income taxes	22,099	23,150	44,973	28,699	34,411	-4.54	16.44
Tax equivalent adjustments	575	601	1,191	1,299	1,668	-4.33	-69.61
Applicable income taxes (tax equivalent)	22,674	23,751	46,164	29,998	36,079	-4.53	8.64
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	76,901	80,142	154,885	104,388	121,021	-4.04	84.69
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	76,901	80,142	154,885	104,388	121,021	-4.04	84.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest	76,901	80,142	154,885	104,388	121,021	-4.04	84.69
Investment securities income (tax equivalent)	22,328	18,310	36,891	38,792	43,744	21.95	3.21
US Treasury and agency securities (excluding mortgage-backed securities)	2,633	1,879	3,829	1,475	1,481	40.13	156.88
Mortgage-backed securities	15,032	12,497	24,819	31,188	35,895	20.28	-3.70
All other securities	4,663	3,934	8,243	6,129	6,368	18.54	-6.75
Cash dividends declared	24,075	23,476	47,738	47,207	46,010	2.55	20.11
Common	24,075	23,476	47,738	47,207	46,010	2.55	20.11
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 # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.94	2.90	53	2.98	2.92	52	2.94	2.85	56	3.33	3.27	55	3.86	4.19	25
Less: Interest expense	0.13	0.22	29	0.18	0.25	37	0.16	0.23	41	0.31	0.48	27	0.58	0.95	16
Equals: Net interest income (tax equivalent)	2.81	2.67	58	2.80	2.65	56	2.78	2.60	62	3.02	2.77	68	3.27	3.21	48
Plus: Non-interest income	1.42	0.96	76	1.39	1.11	71	1.35	1.04	71	1.40	1.21	64	1.46	0.90	82
Equals: adjusted operating income (tax equivalent)	4.23	3.67	84	4.19	3.82	74	4.13	3.70	77	4.42	4.04	74	4.73	4.16	75
Less: Overhead expense	2.47	2.17	78	2.51	2.24	72	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65
Less: Provision for credit losses	0.08	0.09	60	-0.14	-0.15	43	-0.07	-0.09	48	0.49	0.51	51	0.27	0.12	86
Plus: Realized gains (losses) on held-to-maturities securities	0	0	96	0	0	98	0	0	97	0	0	95	0	0	97
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	29	0	0.01	57
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	5	0	0	79
Equals: Pretax net operating income (tax equivalent)	1.66	1.40	72	1.83	1.79	58	1.73	1.66	61	1.28	1.04	67	1.64	1.53	64
Less: Applicable income taxes (tax equivalent)	0.38	0.33	66	0.42	0.41	61	0.40	0.38	62	0.29	0.23	66	0.38	0.35	58
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.28	1.06	76	1.41	1.36	59	1.33	1.26	62	0.99	0.81	65	1.26	1.19	59
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.28	1.06	76	1.41	1.35	60	1.33	1.26	62	0.99	0.82	65	1.26	1.19	59
Memo: Net income (last four quarters)	1.27	1.12	73	1.35	1.25	62	1.33	1.26	62	0.99	0.82	65	1.26	1.19	58
Net income–BHC and noncontrolling (minority) interest	1.28	1.07	76	1.41	1.37	60	1.33	1.27	62	0.99	0.83	65	1.26	1.19	59
Margin Analysis															
Average earning assets / Average assets	92.15	92.97	36	91.96	93.15	34	91.93	93.08	33	91.54	92.32	39	91.12	93.22	27
Average interest-bearing funds / Average assets	56.69	60.12	36	56.99	62.32	26	56.90	61.99	31	59.01	64.06	26	62.69	70.66	20
Interest income (tax equivalent) / Average earning assets	3.19	3.12	53	3.24	3.14	54	3.20	3.06	56	3.64	3.55	54	4.23	4.49	26
Interest expense / Average earning assets	0.14	0.24	28	0.19	0.27	37	0.18	0.25	40	0.34	0.52	27	0.64	1.02	16
Net interest income (tax equivalent) / Average earning assets	3.05	2.88	57	3.05	2.85	60	3.02	2.80	62	3.30	3.01	66	3.59	3.45	51
Yield or Cost															
Total loans and leases (tax equivalent)	3.99	4.01	55	3.96	4.05	45	4.01	4.01	51	4.13	4.27	46	4.62	4.98	26
Interest-bearing bank balances	0.39	0.42	36	0.09	0.11	25	0.13	0.14	41	0.18	0.27	24	2.14	2.26	50
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.02	
Trading assets		0.52			0.42			0.45			0.60			0.49	
Total earning assets	3.17	3.09	56	3.23	3.11	53	3.19	3.04	55	3.63	3.51	55	4.21	4.47	33
Investment securities (tax equivalent)	1.68	1.85	33	1.79	1.80	49	1.70	1.77	49	2.21	2.25	43	2.56	2.74	30
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.22	28	0.90	1.28	29	0.88	1.14	30	0.64	1.75	6	1.47	2.54	10
Mortgage-backed securities	1.81	1.78	54	1.93	1.56	83	1.82	1.57	79	2.40	2.05	83	2.63	2.54	63
All other securities	2.01	2.82	22	2.28	2.91	30	2.06	2.81	28	2.69	3.24	26	3.23	3.80	29
Interest-bearing deposits	0.11	0.20	29	0.20	0.24	45	0.17	0.21	48	0.39	0.53	37	0.77	1.13	18
Time deposits of $250K or more	0.46	0.50	47	1.56	0.76	96	1.26	0.66	93	2.09	1.42	91	1.93	2.13	28
Time deposits < $250K	0.37	0.44	43	0.67	0.72	50	0.58	0.62	51	1.25	1.36	38	1.65	1.91	23
Other domestic deposits	0.09	0.17	27	0.13	0.17	44	0.12	0.15	45	0.24	0.36	33	0.57	0.86	26
Foreign deposits		0.25			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.09	0.36	18	0.15	0.19	59	0.13	0.17	59	0.32	0.62	27	1.10	1.23	48
Other borrowed funds and trading liabilities	2.49	1.24	91	2.44	1.31	89	2.47	1.27	88	1.84	1.50	68	2.07	1.03	64
All interest-bearing funds	0.23	0.36	29	0.31	0.40	39	0.28	0.37	43	0.53	0.74	29	0.93	1.34	17

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	85,380	78,584	157,089	146,879	139,593
Fiduciary activities income	10,193	10,461	21,311	19,406	19,164
Service charges on deposit accounts - domestic	8,341	6,958	15,195	14,635	18,864
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	6,699	5,855	12,407	9,841	9,235
Insurance activities revenue	7,366	6,969	14,083	14,757	15,771
Venture capital revenue	0	0	0	0	0
Net servicing fees	438	434	818	528	565
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	379	240	231	3,065	1,077
Other non-interest income	51,964	47,667	93,044	84,647	74,917
Total overhead expenses	148,561	142,205	287,142	277,948	274,517
Personnel expense	92,224	84,272	172,580	161,934	156,867
Net occupancy expense	22,850	21,834	43,776	41,523	41,289
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,181	1,494	2,808	3,395	3,579
Other operating expenses	32,306	34,605	67,978	71,096	72,782
Fee income on mutual funds and annuities	2,314	2,145	4,554	3,566	4,061
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,849	1,827	1,801	1,812	1,788
Average personnel expense per employee	49.88	46.13	95.82	89.37	87.73
Average assets per employee	6,495.54	6,206.63	6,442.40	5,790.24	5,354.19

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.71	2.35	63	2.73	2.15	63	2.90	2.17	63	2.43	2.02	63	2.91	0.66	86
Overhead expenses / Net Interest Income + non-interest income	58.65	59.40	45	60.05	59.03	49	60.05	59.28	48	60.09	62.28	44	60.85	61.79	47
Percent of Average Assets															
Total overhead expense	2.47	2.17	78	2.51	2.24	72	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65
Personnel expense	1.54	1.20	84	1.49	1.25	74	1.49	1.21	80	1.54	1.30	75	1.64	1.50	62
Net occupancy expense	0.38	0.22	94	0.39	0.24	94	0.38	0.23	92	0.40	0.26	92	0.43	0.32	84
Other operating expenses	0.56	0.72	26	0.64	0.73	45	0.61	0.72	43	0.71	0.94	31	0.80	0.76	57
Overhead less non-interest income	1.05	1.19	35	1.12	1.10	46	1.12	1.10	45	1.25	1.25	46	1.41	1.65	27
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.51	58.92	48	59.90	58.45	51	59.90	58.83	48	59.92	61.82	47	60.62	59.91	54
Personnel expense	36.32	32.65	69	35.50	33.10	63	36	32.93	65	34.91	32.36	64	34.64	34.17	52
Net occupancy expense	9	6.14	87	9.20	6.33	84	9.13	6.23	88	8.95	6.58	84	9.12	7.50	76
Other operating expenses	13.19	19.36	8	15.20	18.60	26	14.77	19.18	15	16.06	22.28	21	16.86	17.93	41
Total non-interest income	33.63	25.40	75	33.10	28.18	65	32.77	27.67	66	31.66	28.83	60	30.83	19.83	85
Fiduciary activities income	4.01	2.23	76	4.41	2.24	79	4.45	2.20	78	4.18	2.09	78	4.23	1.61	85
Service charges on domestic deposit accounts	3.29	3.45	45	2.93	3.19	45	3.17	3.27	47	3.15	3.27	47	4.17	3.21	67
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions	2.64	2.25	69	2.47	2.52	64	2.59	2.58	66	2.12	2.46	62	2.04	0.91	82
Insurance activities revenue	2.90	0.36	94	2.94	0.37	95	2.94	0.36	95	3.18	0.41	93	3.48	0.37	94
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees	0.17	1.38	41	0.18	0.55	50	0.17	0.60	45	0.11	0.01	65	0.12	0.22	57
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.15	1.51	20	0.10	3.83	11	0.05	3.30	8	0.66	3.92	31	0.24	2.27	26
Other non-interest income	20.47	9.09	89	20.08	9.26	89	19.41	9.27	88	18.25	9.65	86	16.54	7.41	92
Overhead less non-interest income	24.89	32.73	26	26.80	29.94	35	27.13	30.52	34	28.26	31.93	37	29.80	39.47	16
Applicable income taxes / Pretax net operating income (tax equivalent)	22.19	21.22	60	22.28	21.54	56	22.37	21.18	63	21.36	18.63	64	21.90	21.51	48
Applicable income tax + TE / Pretax net operating income + TE	22.77	23.38	48	22.86	23.10	48	22.96	22.67	56	22.32	21.18	51	22.97	23.31	44

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	4,650,370	4,488,168	4,601,480	4,403,261	4,321,141	3.61	26.14
Commercial and industrial loans	1,206,880	1,433,400	1,167,078	1,475,106	949,812	-15.80	34.87
Loans to individuals	1,857,268	1,526,119	1,665,917	1,540,121	1,793,212	21.70	9.95
Loans to depository institutions and acceptances of other banks	0	0	0	0	4,015		-100.00
Agricultural loans	47,891	49,883	47,750	45,663	52,128	-3.99	-12.95
Other loans and leases	15,400	21,464	17,065	35,867	27,535	-28.25	-48.95
Less: Unearned income	0	3	1	14	14	-100.00	-100.00
Loans and leases, net of unearned income	7,777,809	7,519,031	7,499,289	7,500,004	7,147,829	3.44	22.14
Less: Allowance for loan and lease losses	93,600	98,500	92,000	110,000	72,965	-4.97	40.54
Net loans and leases	7,684,209	7,420,531	7,407,289	7,390,004	7,074,864	3.55	21.95
Debt securities that reprice or mature in over 1 year	2,471,199	2,006,332	2,233,619	1,745,890	1,456,904	23.17	43.53
Mutual funds and equity securities	28,974	31,806	32,550	28,737	23,771	-8.90	52.40
Subtotal	10,184,382	9,458,669	9,673,458	9,164,631	8,555,539	7.67	26.64
Interest-bearing bank balances	328,593	883,758	1,111,296	512,686	46,248	-62.82	3679.54
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	84,669	150,752	186,952	219,368	148,510	-43.84	-39.71
Trading assets	0	0	0	0	0		-100.00
Total earning assets	10,597,644	10,493,179	10,971,706	9,896,685	8,750,297	1.00	29.22
Non-interest-bearing cash and due from depository institutions	195,023	183,185	157,775	159,995	170,595	6.46	25.63
Premises, fixed assets, and leases	69,426	72,482	72,093	74,206	75,631	-4.22	-15.52
Other real estate owned	0	798	167	1,458	1,458	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	858,366	825,303	810,370	800,562	717,944	4.01	35.67
Total assets	11,720,459	11,574,947	12,012,111	10,932,906	9,715,925	1.26	29.13
Quarterly average assets	11,960,104	11,594,508	11,998,801	10,918,284	9,594,996	3.15	33.18
Average loans and leases (YTD)	7,619,202	7,574,305	7,543,403	7,461,329	6,971,934	0.59	21.86
Memoranda							
Loans held-for-sale	128	1,404	830	1,119	11,731	-90.88	-94.86
Loans not held-for-sale	7,777,681	7,517,627	7,498,459	7,498,885	7,136,098	3.46	22.19
Real estate loans secured by 1–4 family	2,027,224	1,955,292	1,995,928	1,958,881	1,997,385	3.68	11.12
Commercial real estate loans	2,565,065	2,475,808	2,542,622	2,381,550	2,262,883	3.61	41.79
Construction and land development	201,054	164,886	200,543	144,114	149,372	21.94	43.36
Multifamily	692,018	672,696	690,278	633,706	562,721	2.87	141.06
Nonfarm nonresidential	1,671,993	1,638,226	1,651,801	1,603,730	1,550,790	2.06	21.01
Real estate loans secured by farmland	58,081	57,068	62,930	62,830	60,873	1.78	8.59
Total investment securities	2,584,842	2,188,890	2,453,121	1,993,995	1,629,185	18.09	37.41
U.S. Treasury securities	115,177	0	73,069	0	0		
US agency securities (excluding mortgage-backed securities)	393,871	410,042	412,225	408,337	90,554	-3.94	129.38
Municipal securities	376,165	333,070	417,909	258,043	169,572	12.94	50.04
Mortgage-backed securities	1,617,475	1,378,089	1,465,365	1,270,600	1,345,288	17.37	12.35
Asset-backed securities	0	0	0	0	0		
Other debt securities	53,180	35,883	52,003	28,278	0	48.20	
Mutual funds and equity securities	28,974	31,806	32,550	28,737	23,771	-8.90	52.40
Available-for-sale securities	1,619,356	1,534,733	1,687,361	1,348,698	975,340	5.51	18.59
U.S. Treasury securities	115,177	0	73,069	0	0		
US agency securities (excluding mortgage-backed securities)	286,597	299,935	303,273	297,021	77,164	-4.45	66.91
Municipal securities	87,959	58,068	94,088	43,180	2,513	51.48	99.82
Mortgage-backed securities	1,076,443	1,140,847	1,164,928	980,219	895,663	-5.65	-4.81
Asset-backed securities	0	0	0	0	0		
Other debt securities	53,180	35,883	52,003	28,278	0	48.20	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-72,278	10,603	2,050	20,267	11,188		
Available-for-sale securites appreciation (depreciation)	-143,335	16,084	-7,445	29,987	6,786		
Structured notes, fair value	0	1,054	886	1,285	1,470	-100.00	
Pledged securities	1,718,708	1,592,170	1,628,904	1,446,751	1,336,238	7.95	11.09

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	3,717,899	3,582,705	3,689,556	3,241,123	2,414,383	3.77	67.45
NOW, ATS and transaction accounts	1,588,110	1,439,509	1,604,352	1,329,466	1,095,164	10.32	42.76
Time deposits less brokered deposits < $250K	88,264	114,477	94,992	199,711	321,636	-22.90	-77.05
MMDA and other savings accounts	4,256,935	4,194,014	4,439,089	3,877,624	3,217,080	1.50	49.36
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,651,208	9,330,705	9,827,989	8,647,924	7,048,263	3.43	46.96
Time deposits of $250K or more	64,297	113,582	72,342	104,085	140,405	-43.39	-20.70
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	62,545	90,598	97,795	143,386	208,775	-30.96	-73.96
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	10,598	10,598	50,003	471,518	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	3,347	3,447	3,397	14,094	39,193	-2.90	-86.02
Brokered deposits < $250K	313,203	340,970	334,138	329,683	399,152	-8.14	-14.61
Noncore funding	443,392	559,195	518,270	641,251	1,259,043	-20.71	-67.59
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	201,196	201,196	201,196	201,196	101,196	0.00	98.82
Other liabilities	236,107	258,795	214,203	254,917	187,026	-8.77	137.45
Total liabilities	10,531,903	10,349,891	10,761,658	9,745,288	8,595,528	1.76	29.45
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	497	497	497	497	497	0.00	0.00
Common surplus	577,346	576,732	576,976	578,082	576,708	0.11	0.74
Retained earnings	909,029	805,722	856,203	749,055	696,214	12.82	73.72
Accumulated other comprehensive income	-124,781	-9,292	-23,344	417	-19,026		
Other equity capital components	-173,535	-148,603	-159,879	-140,433	-133,996		
Total holding company equity capital	1,188,556	1,225,056	1,250,453	1,187,618	1,120,397	-2.98	26.39
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,188,556	1,225,056	1,250,453	1,187,618	1,120,397	-2.98	26.39
Total liabilities and capital	11,720,459	11,574,947	12,012,111	10,932,906	9,715,925	1.26	29.13
Memoranda							
Non-interest-bearing deposits	3,717,899	3,582,705	3,689,556	3,241,123	2,414,383	3.77	67.45
Interest-bearing deposits	6,310,809	6,202,552	6,544,913	5,840,569	5,173,437	1.75	31.61
Total deposits	10,028,708	9,785,257	10,234,469	9,081,692	7,587,820	2.49	42.96
Long-term debt that reprices within 1 year	325	10,897	10,909	25,287	25,661	-97.02	-99.94
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,250,453	1,187,618	1,187,618	1,120,397	1,017,909		
Accounting restatements	0	0	0	-4,339	0		
Net income	76,901	80,142	154,885	104,388	121,021		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	2,087		
Less: Purchase of treasury stock	14,713	9,871	21,714	6,438	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	24,075	23,476	47,738	47,207	46,010		
Change in other comprehensive income	-101,437	-9,709	-23,761	19,443	24,148		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,427	352	1,163	1,374	1,242		
Holding company equity capital, ending balance	1,188,556	1,225,056	1,250,453	1,187,618	1,120,397		

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 # 2	Pct
Percent of Total Assets															
Real estate loans	39.68	38.78	48	38.77	36.32	50	38.31	36.25	50	40.28	36.22	52	44.47	52.67	27
Commercial and industrial loans	10.30	11.05	48	12.38	12.25	57	9.72	10.76	53	13.49	13.52	48	9.78	11.45	50
Loans to individuals	15.85	3.52	92	13.18	3.48	90	13.87	3.36	91	14.09	3.40	91	18.46	2.71	95
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	0.04	0	93
Agricultural loans	0.41	0.19	80	0.43	0.21	81	0.40	0.18	81	0.42	0.19	79	0.54	0.53	72
Other loans and leases	0.13	4.45	5	0.19	4.22	6	0.14	4.47	6	0.33	4.63	6	0.28	1.08	52
Net loans and leases	65.56	61.60	59	64.11	59.81	60	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44
Debt securities over 1 year	21.08	19.46	57	17.33	17.61	52	18.59	19.46	49	15.97	15.55	54	15	13.66	61
Mutual funds and equity securities	0.25	0.05	93	0.27	0.06	92	0.27	0.06	92	0.26	0.05	92	0.24	0.06	88
Subtotal	86.89	82.34	67	81.72	78.32	59	80.53	79.22	46	83.83	78.16	68	88.06	86.76	55
Interest-bearing bank balances	2.80	4.59	41	7.64	9.11	43	9.25	8.50	56	4.69	7.51	31	0.48	2.97	13
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less	0.72	1.68	36	1.30	1.53	56	1.56	1.56	63	2.01	1.68	68	1.53	2.10	51
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets	90.42	90.95	43	90.65	91.43	40	91.34	91.77	45	90.52	91.05	44	90.06	92.39	17
Non-interest cash and due from depository institutions	1.66	1.01	90	1.58	1.01	90	1.31	0.82	88	1.46	1.07	82	1.76	1.14	83
Other real estate owned	0	0.01	11	0.01	0.02	46	0	0.01	32	0.01	0.02	55	0.02	0.04	46
All other assets	7.92	7.97	48	7.76	7.50	54	7.35	7.35	51	8.01	7.82	53	8.18	6.41	76
Memoranda															
Short-term investments	3.53	7.68	30	8.94	12.01	38	10.81	11.47	52	6.70	11.17	31	2	5.36	20
U.S. Treasury securities	0.98	1.96	50	0	1.08	12	0.61	1.47	54	0	0.84	17	0	0.29	28
US agency securities (excluding mortgage-backed securities)	3.36	0.84	90	3.54	0.77	90	3.43	0.82	90	3.73	0.63	93	0.93	1.25	53
Municipal securities	3.21	1.75	75	2.88	1.72	73	3.48	1.73	77	2.36	1.69	68	1.75	2.58	47
Mortgage-backed securities	13.80	13.68	54	11.91	12.97	47	12.20	14.14	43	11.62	11.75	50	13.85	9.38	76
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities	0.45	0.52	60	0.31	0.52	53	0.43	0.53	58	0.26	0.42	57	0	0.53	15
Loans held-for-sale	0	0.35	17	0.01	0.42	21	0.01	0.55	22	0.01	0.52	20	0.12	0.39	44
Loans held for investment	66.36	61.41	62	64.95	59.85	65	62.42	58.06	63	68.59	61.72	71	73.45	72.01	49
Real estate loans secured by 1–4 family	17.30	12.26	75	16.89	11.69	74	16.62	11.46	76	17.92	11.91	76	20.56	16.02	70
Revolving	2.41	1.49	72	2.63	1.45	77	2.43	1.42	75	3.03	1.66	75	3.74	2.24	74
Closed-end, secured by first liens	14.58	10.40	75	13.84	9.84	71	13.84	9.67	74	14.35	9.81	74	15.95	13.07	70
Closed-end, secured by junior liens	0.30	0.18	80	0.43	0.20	84	0.35	0.17	85	0.54	0.22	87	0.87	0.37	90
Commercial real estate loans	21.89	24.34	43	21.39	22.48	45	21.17	22.69	47	21.78	22.22	45	23.29	33.26	19
Construction and land development	1.72	3.75	35	1.42	3.35	28	1.67	3.34	35	1.32	3.40	27	1.54	5	13
Multifamily	5.90	3.69	78	5.81	3.31	80	5.75	3.57	81	5.80	3.12	84	5.79	4.76	72
Nonfarm nonresidential	14.27	15.50	46	14.15	14.81	45	13.75	14.57	45	14.67	14.72	47	15.96	21.85	23
Real estate loans secured by farmland	0.50	0.35	72	0.49	0.34	73	0.52	0.30	74	0.57	0.33	75	0.63	0.95	61

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 # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.79	62.08	40	59.69	59.66	41	61.36	61.05	43	58.71	57.15	41	60.45	72.74	23
Real estate loans secured by 1–4 family	26.06	20.31	72	26	19.82	68	26.61	19.86	72	26.12	19.43	70	27.94	22.29	67
Revolving	3.64	2.40	73	4.04	2.42	74	3.89	2.43	71	4.41	2.64	75	5.08	3.13	76
Closed-end	22.43	17.67	72	21.96	17.22	67	22.73	17.24	72	21.71	16.59	70	22.86	18.71	67
Commercial real estate loans	32.98	38.23	39	32.93	36.54	40	33.90	37.86	41	31.75	34.63	41	31.66	46.16	15
Construction and land development	2.58	5.97	30	2.19	5.50	27	2.67	5.65	31	1.92	5.26	22	2.09	6.97	13
1–4 family	0.49	1.34	44	0.45	1.11	43	0.54	1.18	47	0.43	0.93	44	0.41	1.47	20
Other	2.10	4.56	31	1.74	4.33	24	2.13	4.40	30	1.49	4.19	18	1.68	5.34	14
Multifamily	8.90	5.72	80	8.95	5.34	80	9.20	5.78	81	8.45	4.96	82	7.87	6.42	71
Nonfarm nonresidential	21.50	24.64	42	21.79	24.14	43	22.03	24.56	44	21.38	22.93	44	21.70	30.59	19
Owner-occupied	7.06	8.28	43	7.43	8.14	51	7.36	8.29	48	7.59	7.68	54	8.05	10.68	31
Other	14.44	16.13	43	14.36	15.71	43	14.67	15.94	45	13.79	14.95	44	13.65	19.36	24
Real estate loans secured by farmland	0.75	0.59	71	0.76	0.59	70	0.84	0.54	71	0.84	0.54	73	0.85	1.38	59
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	0.06	0	93
Commercial and industrial loans	15.52	18.46	43	19.06	20.98	51	15.56	18.86	47	19.67	22.17	43	13.29	16.16	45
Loans to individuals	23.88	6.27	91	20.30	6.28	87	22.21	6.24	90	20.53	6.13	89	25.09	4	95
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans	0.62	0.32	79	0.66	0.37	78	0.64	0.34	79	0.61	0.32	77	0.73	0.78	70
Other loans and leases	0.20	8.30	6	0.29	8.03	6	0.23	8.75	6	0.48	9.09	6	0.39	1.48	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	378.05	407.54	39	389.03	383.17	45	387.22	391.81	43	394.49	381.27	42	417.05	493.53	31
Real estate loans secured by 1–4 family	164.80	130.40	70	169.48	124.52	71	167.96	126.06	73	175.50	125.03	70	192.78	151.03	72
Revolving	23.01	15.55	69	26.36	15.53	73	24.53	15.44	70	29.65	17.42	71	35.06	21.25	75
Closed-end	141.80	113.22	71	143.12	107.53	73	143.43	108.85	73	145.85	106.14	71	157.72	127.10	70
Commercial real estate loans	208.53	254.23	38	214.60	238.21	41	213.96	245.88	39	213.37	234.65	44	218.40	311.74	20
Construction and land development	16.34	38.88	31	14.29	35.52	27	16.88	35.95	30	12.91	35.62	28	14.42	46.63	13
1–4 family	3.08	8.60	43	2.94	7.06	40	3.41	7.42	47	2.88	6.34	44	2.82	9.52	24
Other	13.26	29.76	31	11.35	28.07	28	13.46	28.11	30	10.04	28.16	25	11.59	35.90	14
Multifamily	56.26	39.14	79	58.31	34.78	80	58.09	38.66	80	56.77	32.74	81	54.31	44.76	72
Nonfarm nonresidential	135.93	162.28	41	142	157.17	41	139	158.05	42	143.68	155.06	42	149.67	206.64	24
Owner-occupied	44.63	54.20	43	48.42	52.65	50	46.45	52.99	47	51.03	52.37	53	55.52	71.54	34
Other	91.30	106.54	42	93.58	102.08	45	92.55	102.54	43	92.66	100.54	44	94.16	130.65	29
Real estate loans secured by farmland	4.72	3.62	71	4.95	3.59	70	5.30	3.22	71	5.63	3.44	74	5.88	8.66	61
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	0.39	0.01	93
Commercial and industrial loans	98.11	115.10	46	124.24	127.07	55	98.21	114.45	49	132.16	139.91	47	91.67	106.70	48
Loans to individuals	150.99	35.52	92	132.28	35.29	90	140.19	34.55	90	137.98	37.47	91	173.07	24.83	94
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans	3.89	1.81	79	4.32	2.01	81	4.02	1.86	80	4.09	1.88	79	5.03	4.86	70
Other loans and leases	1.25	50.19	6	1.86	46.75	6	1.44	51.06	6	3.21	49.54	7	2.66	10.25	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.02	30.64	40	25.60	28.84	43	26.65	30.07	43	24.29	27.32	43	23.73	35.38	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	164.51	203.71	39	166.85	187.37	42	168.16	195.33	40	163.21	183.76	42	163.69	239.13	23
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	209.14	261.50	36	215.27	244.59	40	214.61	252.85	39	214.23	240.85	40	219.21	315.15	19

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 # 2	Pct
Percent of Total Assets															
Short-term investments	3.53	7.68	30	8.94	12.01	38	10.81	11.47	52	6.70	11.17	31	2	5.36	20
Liquid assets	22.61	25.39	47	24.67	28.17	43	26.80	29.03	45	21.51	26.22	37	17.01	16.28	62
Investment securities	22.05	21.68	52	18.91	19.64	51	20.42	21.63	48	18.24	17.85	55	16.77	16.41	55
Net loans and leases	65.56	61.60	59	64.11	59.81	60	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44
Net loans, leases and standby letters of credit	66.04	62.44	60	64.57	60.62	60	62.12	59.49	58	68.09	62.48	66	73.17	72.78	46
Core deposits	82.34	75.64	71	80.61	74.75	69	81.82	75.71	74	79.10	70.67	73	72.54	71.61	51
Noncore funding	3.78	10.86	24	4.83	10.89	27	4.31	10.30	25	5.87	14.13	23	12.96	14.61	44
Time deposits of $250K or more	0.55	1.54	22	0.98	1.81	31	0.60	1.58	21	0.95	2.11	23	1.45	4.33	11
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	0.53	1.20	49	0.78	1.20	53	0.81	1.23	54	1.31	1.47	63	2.15	0.77	85
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.53	0.50	60	0.78	0.52	63	0.81	0.54	66	1.31	0.54	75	2.15	0.75	85
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.63	9	0.09	0.99	44	0.09	1	38	0.46	1.24	45	4.85	2.75	76
Earning assets that reprice within 1 year	34.60	36.16	45	41.01	38.93	52	41.90	37.37	61	46.55	39.38	68	49.44	33.16	85
Interest-bearing liabilities that reprice within 1 year	12.91	6.49	82	18.90	7.04	90	19.36	6.39	91	25.52	8.20	92	26.04	18.54	77
Long-term debt that reprices within 1 year	0	0.28	64	0.09	0.26	64	0.09	0.26	67	0.23	0.47	66	0.26	0.15	81
Net assets that reprice within 1 year	21.69	28.22	36	22.02	30.25	30	22.45	29.65	32	20.79	29.11	31	23.13	13.71	68
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.30	3.09	40	-5.02	-1.82	40	-8.06	-2.33	32	-0.99	3.20	41	12.44	10.70	55
Net short-term noncore funding dependence	0.03	-1.79	55	-5.33	-8.21	56	-8.34	-7.71	42	-1.46	-4.76	59	10.78	5.88	68
Short-term investment / Short-term noncore funding	99.32	166.36	44	195.14	284.81	49	263.91	273.46	61	122.34	184.19	43	17.43	78.10	22
Liquid assets - short-term noncore funding / Nonliquid assets	24.63	28.61	50	26.66	34.02	45	31.02	36.68	46	20.43	28.18	44	6.64	6.90	53
Net loans and leases / Total deposits	76.62	76.80	50	75.83	74.66	53	72.38	72.79	51	81.37	79.43	57	93.24	90.96	53
Net loans and leases / Core deposits	79.62	82.80	47	79.53	81.17	51	75.37	78.25	49	85.45	88.34	50	100.38	102.55	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.33	-6.37	42	1	0.84	62	0.19	0.12	58	1.99	1.57	66	1.16	0.36	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.55	-13.54	52	1.51	1.94	45	-0.67	-0.25	36	2.94	4.31	35	0.70	1.28	37
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29		0	0.01	41	0	-0.02	50	0	0.02	47	0	-0.02	40
Percent of Investment Securities															
Held-to-maturity securities	36.23	23.58	66	28.43	13.42	74	29.89	14.28	76	30.92	11.38	82	38.67	7.25	89
Available-for-sale securities	62.65	74.56	31	70.11	84.66	22	68.78	83.77	23	67.64	87.23	16	59.87	91.33	11
U.S. Treasury securities	4.46	9.26	46	0	5.52	12	2.98	6.70	54	0	4.72	16	0	2.07	28
US agency securities (excluding mortgage-backed securities)	15.24	4.02	89	18.73	4.50	89	16.80	4.12	89	20.48	4.01	91	5.56	8.16	53
Municipal securities	14.55	8	72	15.22	8.87	73	17.04	8.22	77	12.94	9.83	67	10.41	15.40	45
Mortgage-backed securities	62.58	63.23	44	62.96	66.59	42	59.73	66.54	37	63.72	66.64	48	82.57	57.07	86
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities	2.06	3.01	57	1.64	3.17	50	2.12	3.08	57	1.42	3.01	50	0	3.73	15
Mutual funds and equity securities	1.12	0.28	90	1.45	0.32	89	1.33	0.29	90	1.44	0.35	89	1.46	0.49	82
Debt securities 1 year or less	3.28	8.89	34	6.89	8.69	51	7.62	7.78	63	11	10.55	62	9.12	13.55	47
Debt securities 1 to 5 years	46.25	20.02	90	53.34	17.05	94	53.59	18.25	93	56.27	17.03	95	70.77	23.43	97
Debt securities over 5 years	49.35	68.75	18	38.32	72.17	11	37.46	71.11	11	31.29	69.86	10	18.65	58.63	10
Pledged securities	66.49	30.80	87	72.74	33.87	90	66.40	32.26	87	72.56	35.67	91	82.02	43.76	87
Structured notes, fair value	0	0.15	40	0.05	0.03	85	0.04	0.11	83	0.06	0.02	89	0.09	0.09	83
Percent Change from Prior Like Quarter															
Short-term investments	-60.05	-31.70	21	49.25	51.37	59	77.34	27.98	80	275.88	183.32	72	-8.32	32.84	26
Investment securities	18.09	21.19	53	26.32	33.34	50	23.03	31.36	46	22.39	23.62	59	-9.55	4.80	14
Core deposits	3.43	9.58	36	11.91	16.88	32	13.65	16.94	51	22.70	26.88	39	3.53	9.96	28
Noncore funding	-20.71	10.50	19	-36.59	-23.76	35	-19.18	-14.79	40	-49.07	-12.18	6	-16.38	4.16	24

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)	2,387,594	2,256,414	2,300,467	2,183,547	1,920,117
Commit: Secured commercial real estate loans	564,193	491,484	522,300	408,896	430,193
Commit: Unsecured real estate loans	7,637	7,506	7,457	4,052	4,176
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	56,229	53,731	55,133	54,009	34,479
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)	21,949	38,507	37,193	39,785	38,693
Credit derivatives - notional amount (holding company as beneficiary)	89,969	71,741	90,938	72,528	58,921
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	111,918	110,248	128,131	112,313	97,614
Derivative Contracts					
Interest rate futures and forward contracts	130	519	627	511	16,013
Written options contracts (interest rate)	1,190	1,448	1,034	1,919	8,688
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,750,631	2,612,429	2,684,374	2,472,168	1,976,418
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 # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.37	24.48	41	19.49	22.45	46	19.15	22.78	45	19.97	22.01	51	19.76	16.97	68
Standby letters of credit	0.48	0.66	47	0.46	0.67	49	0.46	0.65	48	0.49	0.71	47	0.35	0.36	58
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.19	0.26	63	0.33	0.25	71	0.31	0.24	70	0.36	0.35	70	0.40	0	97
Credit derivatives - notional amount (holding company as beneficiary)	0.77	0.18	89	0.62	0.19	83	0.76	0.18	89	0.66	0.30	83	0.61	0	98
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	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.95	0.17	89	0.95	0.14	90	1.07	0.13	91	1.03	0.30	89	1	0	99
Derivative contracts	23.48	44.65	61	22.59	49.75	56	22.36	46.30	55	22.63	48.62	52	20.60	2.95	93
Interest rate contracts	23.48	32.11	64	22.59	35.96	59	22.36	32.46	58	22.63	34.36	55	20.60	2.87	93
Interest rate futures and forward contracts	0	3.60	27	0	5.17	29	0.01	3.25	26	0	6.21	25	0.16	0.08	85
Written options contracts (interest rate)	0.01	1.58	21	0.01	1.82	19	0.01	1.41	18	0.02	2.18	19	0.09	0.13	76
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	0.02	45
Interest rate swaps	23.47	21.90	68	22.57	20.67	66	22.35	20.49	67	22.61	20.83	64	20.34	2.19	94
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	0	48
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	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	31.34	46.07	30	29.79	42.93	40	30.50	44.98	36	29.26	42.82	40	27.54	24.81	61

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	2,751,951	2,614,396	2,686,035	2,474,598	2,001,119
Interest rate contracts	2,751,951	2,614,396	2,686,035	2,474,598	2,001,119
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	130	519	627	511	16,013
Written options	1,190	1,448	1,034	1,919	8,688
Exchange-traded	0	0	0	0	0
Over-the-counter	1,190	1,448	1,034	1,919	8,688
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,750,631	2,612,429	2,684,374	2,472,168	1,976,418
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	2,751,951	2,614,396	2,686,035	2,474,598	2,001,119
Interest rate contracts	2,751,951	2,614,396	2,686,035	2,474,598	2,001,119
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)	2,876,567	2,771,956	2,863,457	2,634,931	2,138,726
One year or less	180,877	1,361	29,616	26,443	49,835
Over 1 year to 5 years	481,849	535,042	574,054	506,659	462,277
Over 5 years	2,213,841	2,235,553	2,259,787	2,101,829	1,626,614
Gross negative fair value (absolute value)	75,173	78,293	60,263	108,642	41,826
Gross positive fair value	75,583	78,434	60,628	108,780	41,769
Held for trading	0	0	0	0	0
Non-traded	75,583	78,434	60,628	108,780	41,769
Current credit exposure on risk-based capital derivative contracts	59,332	78,434	60,628	108,780	41,769
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 # 2	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	99.57	60
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0	9.78	17	0.02	12.57	19	0.02	11.16	15	0.02	14.05	15	0.80	14.06	43
Written options	0.04	5.78	16	0.06	7.49	16	0.04	6.28	13	0.08	8.18	14	0.43	11.73	29
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	0.04	5.46	16	0.06	7.20	16	0.04	5.96	13	0.08	7.73	14	0.43	10.84	29
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	2.45	35
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	2.28	36
Swaps	99.95	74.97	90	99.92	71.23	90	99.94	74.26	91	99.90	68.76	92	98.77	64.61	74
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	104.53	93.09	88	106.03	91.87	90	106.61	92.53	90	106.48	91.48	89	106.88	80.07	96
One year or less	6.57	31.78	29	0.05	28.05	6	1.10	27.56	13	1.07	32.05	10	2.49	15.20	45
Over 1 year to 5 years	17.51	24.76	39	20.47	26.03	40	21.37	27.01	40	20.47	27.06	46	23.10	22.92	58
Over 5 years	80.45	27.14	95	85.51	30.08	97	84.13	29.89	96	84.94	29.56	97	81.29	34.12	87
Gross negative fair value (absolute value)	2.73	1.56	82	2.99	1.25	91	2.24	0.98	92	4.39	1.55	94	2.09	1.30	72
Gross positive fair value	2.75	1.74	74	3	1.68	91	2.26	1.34	89	4.40	2.23	96	2.09	1.14	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.07	68	0.07	0.05	80	0.05	0.04	79	0.11	0.07	84	0.04	0	94
Gross positive fair value (X)	0.07	0.08	71	0.07	0.07	70	0.05	0.05	73	0.11	0.09	70	0.04	0	93
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.07	0.02	92	0.07	0.01	93	0.05	0.01	93	0.11	0.02	95	0.04	0	96
Current credit exposure (X)	0.05	0.04	75	0.07	0.05	76	0.05	0.04	76	0.11	0.06	75	0.04	0.01	91
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
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	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.69	0.54	74	0.98	0.63	78	0.74	0.46	80	1.40	0.85	79	0.54	0.10	90

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	92,000	110,000	110,000	72,965	72,505
Gross losses	8,537	8,669	20,106	27,078	32,540
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,151	5,181	10,363	9,945	7,588
Net losses	3,386	3,488	9,743	17,133	24,952
Provision for loan and lease losses	4,986	-8,012	-8,257	51,134	25,412
Adjustments	0	0	0	3,034	0
Ending balance	93,600	98,500	92,000	110,000	72,965
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 # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.08	0.08	64	-0.14	-0.14	41	-0.07	-0.09	49	0.49	0.51	51	0.27	0.12	86
Provision for loan and lease losses / Average loans and leases	0.13	0.14	62	-0.21	-0.25	46	-0.11	-0.16	51	0.69	0.82	44	0.36	0.16	87
Provision for loan and lease losses / Net loan and lease losses	147.25	198.72	55	-229.70	77.32	31	-84.75	-105.48	47	298.45	487.86	41	101.84	142.73	41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.17	58	1.31	1.39	48	1.23	1.23	55	1.47	1.58	45	1.02	0.94	65
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	59	1.31	1.37	49	1.23	1.20	55	1.47	1.55	49	1.02	0.93	66
Allowance for loan and lease losses / Net loans and leases losses (X)	13.82	28.67	46	14.12	15.27	65	9.44	21.39	42	6.42	11.58	46	2.92	17.18	10
Allowance for loan and lease losses / Nonaccrual assets	395.39	413.77	64	242.91	318.67	45	303.78	364.13	53	246.38	299.17	51	289.84	315.75	65
ALLL / 90+ days past due + nonaccrual loans and leases	363.23	319.24	66	228.41	260.68	51	280.98	287.08	64	230.14	244.34	54	252.55	283.41	66
Gross loan and lease losses / Average loans and leases	0.22	0.16	71	0.23	0.22	61	0.27	0.19	74	0.36	0.34	66	0.47	0.16	91
Recoveries / Average loans and leases	0.14	0.07	84	0.14	0.08	78	0.14	0.08	82	0.13	0.07	86	0.11	0.05	86
Net losses / Average loans and leases	0.09	0.08	64	0.09	0.13	46	0.13	0.11	62	0.23	0.27	55	0.36	0.11	91
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	49
Recoveries / Prior year-end losses	25.62	23.25	61	19.13	16.12	70	38.27	34.67	65	30.56	33.98	52	22.23	41.80	34
Earnings coverage of net loan and lease losses (X)	30.71	-9.51	61	27.32	4.52	71	19.67	39.72	48	10.75	22.91	46	7.25	22.46	26
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	73	-0.01	0.03	27	0.08	0.02	87	0.02	0.04	43	0.05	0.02	77
Real estate loans secured by 1–4 family	0	-0.02	56	-0.02	-0.01	36	0	-0.02	57	0.03	0.01	72	0.09	0.02	86
Revolving	0.04	-0.08	93	-0.02	-0.05	41	-0.02	-0.07	47	0.12	0.01	86	0.13	0.02	87
Closed-end	-0.01	-0.02	45	-0.02	-0.01	29	0	-0.01	60	0.01	0	64	0.08	0.02	86
Commercial real estate loans	0.01	0	76	0.01	0.05	53	0.15	0.04	86	0	0.07	25	0.02	0.02	69
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	47	0	-0.02	83
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	54
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	40	0	-0.02	86
Multifamily	0	0	93	-0.01	0.01	10	0	0.01	12	0	0	20	0	0	15
Nonfarm nonresidential	0.01	0	75	0.02	0.07	53	0.23	0.05	88	0.01	0.11	28	0.03	0.03	67
Owner-occupied	0.01	0	89	0.01	0.01	74	0.15	0.01	98	0.01	0.02	62	0.02	0.01	78
Other	0	0	34	0	0.06	51	0.08	0.04	78	0	0.08	7	0.01	0.01	70
Real estate loans secured by farmland	-0.09	0	5	-0.01	-0.01	17	0.15	0	93	0.22	0.02	90	-0.09	0.01	3
Commercial and industrial loans	-0.01	0.10	31	0.05	0.20	35	0	0.17	16	0.19	0.47	33	0.22	0.27	53
Loans to individuals	0.36	0.65	39	0.43	0.78	43	0.36	0.71	34	0.87	1.13	54	1.16	0.74	82
Credit card loans		1.99			2.18			1.84			2.92			1.89	
Agricultural loans	0.36	0.01	91	-0.06	0.03	10	0.02	0.02	76	0.28	0.19	80	-0.04	0.02	6
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.14	12

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	28,988	16,942	18,937	24,657	31,086
90+ days past due loans and leases	2,096	2,575	2,458	3,149	3,717
Nonaccrual loans and leases	23,673	40,550	30,285	44,647	25,174
Total past due and nonaccrual loans and leases	54,757	60,067	51,680	72,453	59,977
Restructured 30–89 days past due	628	784	649	724	798
Restructured 90+ days past due	0	0	54	64	209
Restructured nonaccrual	2,895	4,103	3,970	4,988	3,516
Total restructured loans and leases	3,523	4,887	4,673	5,776	4,523
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	12,691	13,300	12,575	13,793	13,733
Other real estate owned	0	798	167	1,458	1,458
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 # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.37	0.32	66	0.23	0.27	56	0.25	0.32	48	0.33	0.39	51	0.43	0.31	72
90+ days past due loans and leases	0.03	0.09	50	0.03	0.10	53	0.03	0.10	56	0.04	0.12	51	0.05	0.03	74
Nonaccrual loans and leases	0.30	0.38	43	0.54	0.58	52	0.40	0.46	48	0.60	0.66	52	0.35	0.48	36
90+ days past due and nonaccrual loans and leases	0.33	0.53	37	0.57	0.73	47	0.44	0.62	37	0.64	0.85	40	0.40	0.54	36
30–89 days past due restructured	0.01	0.01	72	0.01	0.01	76	0.01	0.01	71	0.01	0.01	65	0.01	0	79
90+ days past due restructured	0	0	31	0	0	30	0	0	69	0	0.01	66	0	0	93
Nonaccrual restructured	0.04	0.09	39	0.05	0.12	40	0.05	0.10	42	0.07	0.13	41	0.05	0.07	52
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.37	0.32	66	0.23	0.27	56	0.25	0.32	48	0.33	0.40	51	0.43	0.31	72
90+ days past due assets	0.03	0.10	49	0.03	0.10	53	0.03	0.10	55	0.04	0.12	51	0.05	0.03	74
Nonaccrual assets	0.30	0.39	42	0.54	0.59	52	0.40	0.47	48	0.60	0.67	51	0.35	0.48	36
30+ days past due and nonaccrual assets	0.70	0.88	48	0.80	1.04	44	0.69	0.97	37	0.97	1.29	44	0.84	0.87	59
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.32	39	0.37	0.43	52	0.27	0.36	42	0.44	0.52	47	0.30	0.39	38
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.34	36	0.38	0.46	46	0.27	0.37	39	0.45	0.55	44	0.31	0.45	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.32	0.38	53	0.48	0.52	51	0.36	0.41	54	0.56	0.60	50	0.43	0.56	40
Allowance for loan and lease losses	39.52	57.44	41	56.28	67.93	47	47.53	62.64	44	55.17	66.66	41	56.70	92.08	35
Equity capital + allowance for loan and lease losses	2.89	3.52	46	4.19	4.43	53	3.26	3.60	52	4.68	4.97	52	3.47	4.77	38
Tier 1 capital + allowance for loan and lease losses	2.99	3.97	44	4.77	5.28	49	3.66	4.30	48	5.38	6.05	48	3.99	5.30	40
Loans and leases + other real estate owned	0.48	0.63	46	0.74	0.88	43	0.58	0.71	47	0.81	0.97	42	0.58	0.78	40

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 # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.32	0.26	66	0.11	0.24	36	0.09	0.26	25	0.08	0.39	13	0.22	0.28	48
	90+ days past due	0.01	0.11	51	0	0.12	39	0.02	0.12	55	0.02	0.16	52	0.03	0.03	71
	Nonaccrual	0.41	0.45	57	0.76	0.65	66	0.55	0.52	64	0.85	0.76	65	0.46	0.45	54
Commercial and industrial	30–89 days past due	0.05	0.28	15	0.02	0.17	18	0.05	0.24	18	0.31	0.23	73	0.22	0.22	61
	90+ days past due	0	0.03	45	0.10	0.02	90	0	0.04	18	0	0.03	39	0	0.02	30
	Nonaccrual	0.24	0.46	32	0.30	0.64	31	0.27	0.57	32	0.24	0.75	20	0.19	0.74	25
Individuals	30–89 days past due	0.71	0.70	54	0.77	0.55	75	0.84	0.63	67	1.06	0.83	72	1.08	0.60	82
	90+ days past due	0.08	0.07	69	0.06	0.07	66	0.10	0.09	68	0.14	0.14	65	0.13	0.02	88
	Nonaccrual	0.08	0.18	46	0.09	0.18	51	0.09	0.17	51	0.20	0.28	53	0.14	0.12	66
Depository institution loans	30–89 days past due		0.01			0			0.01			0		0	0	50
	90+ days past due		0			0			0			0		0	0	50
	Nonaccrual		0.01			0			0			0		0	0	50
Agricultural	30–89 days past due	0.20	0.10	76	0	0.16	29	0.03	0.07	65	0.27	0.17	75	0.01	0.10	68
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual	0.64	0.36	78	1.35	0.69	79	1.06	0.70	81	1.60	0.49	85	2.23	0.80	87
Foreign governments	30–89 days past due		0			0.01			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.18			0.04			0.15			0.09				
Other loans and leases	30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.04	37

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 # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.14	0.39	27	0.16	0.35	33	0.15	0.46	18	0.15	0.65	8	0.25	0.53	32
	90+ days past due	0.03	0.22	58	0.01	0.27	41	0.04	0.24	56	0.03	0.33	48	0.07	0.05	76
	Nonaccrual	0.38	0.61	43	0.78	0.82	62	0.62	0.71	51	0.89	0.89	60	0.53	0.55	54
Revolving	30–89 days past due	0.09	0.26	23	0.08	0.29	23	0.12	0.28	32	0.10	0.48	16	0.22	0.36	43
	90+ days past due	0.08	0.02	86	0	0.02	34	0	0.02	35	0.01	0.03	72	0.09	0.01	90
	Nonaccrual	0.28	1.15	29	0.42	1.05	35	0.45	1.18	43	0.49	1.13	36	0.34	0.34	56
Closed-end	30–89 days past due	0.15	0.42	30	0.18	0.36	36	0.15	0.49	23	0.17	0.65	11	0.26	0.56	34
	90+ days past due	0.02	0.25	53	0.01	0.29	43	0.05	0.26	57	0.03	0.38	52	0.06	0.05	76
	Nonaccrual	0.39	0.60	44	0.85	0.77	66	0.65	0.67	57	0.97	0.87	64	0.57	0.57	54
Junior lien	30–89 days past due	0.04	0.01	94	0.04	0.01	90	0.05	0.01	92	0.04	0.02	80	0.12	0.02	95
	90+ days past due	0.01	0	87	0.01	0	89	0	0	83	0.01	0	85	0.01	0	93
	Nonaccrual	0.06	0.02	81	0.06	0.04	68	0.06	0.03	75	0.08	0.04	75	0.08	0.03	85
Commercial real estate	30–89 days past due	0.48	0.16	87	0.07	0.14	42	0.04	0.15	36	0.03	0.26	18	0.19	0.15	69
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0.02	0.02	73	0	0.02	34
	Nonaccrual	0.41	0.32	67	0.70	0.52	69	0.47	0.38	67	0.76	0.62	67	0.24	0.34	45
Construction and development	30–89 days past due	0	0.22	33	0	0.12	18	0	0.17	17	0	0.28	11	0.02	0.20	50
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0	0.16	14	0.03	0.36	38	0	0.20	15	0.03	0.41	31	0.04	0.18	52
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.01	40
Other	30–89 days past due	0	0.17	42	0	0.07	21	0	0.13	21	0	0.22	13	0.02	0.12	64
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual	0	0.13	16	0.03	0.29	43	0	0.16	18	0.03	0.35	39	0.04	0.14	57
Multifamily	30–89 days past due	0.05	0.04	73	0	0.06	28	0	0.07	27	0.01	0.09	47	0.03	0.03	80
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual	0.04	0.07	65	0.08	0.14	64	0.06	0.17	64	0.09	0.11	64	0.11	0.03	84
Nonfarm non-residential	30–89 days past due	0.71	0.13	93	0.10	0.14	57	0.07	0.13	53	0.04	0.23	30	0.27	0.13	82
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0.03	0.02	80	0	0.02	37
	Nonaccrual	0.61	0.39	75	1.02	0.66	73	0.70	0.45	74	1.09	0.80	66	0.31	0.36	50
Owner Occupied	30–89 days past due	0.13	0.04	93	0.10	0.04	81	0.07	0.04	74	0.03	0.07	41	0.21	0.06	89
	90+ days past due	0	0	34	0	0	34	0	0	37	0.02	0	84	0	0.01	40
	Nonaccrual	0.47	0.14	94	0.77	0.25	92	0.54	0.17	90	0.85	0.27	93	0.25	0.19	64
Other	30–89 days past due	0.58	0.08	94	0	0.09	12	0	0.08	14	0.01	0.14	32	0.06	0.05	73
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0.01	0.01	80	0	0.01	41
	Nonaccrual	0.14	0.21	48	0.25	0.40	50	0.16	0.23	52	0.24	0.44	44	0.07	0.14	56
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0.34	0.10	84	0	0.11	30	0.31	0.21	77
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	1.43	0.63	82	2.98	1.10	83	1.06	0.69	76	2.98	1.13	81	5.99	1.06	92
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			0.87	
	90+ days past due		0.44			0.39			0.45			0.63			0.18	
	Nonaccrual		0.11			0.08			0.10			0.05			0	

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	404,308	428,626	417,594	438,145	443,209
Retained earnings	914,515	814,841	863,517	761,195	696,214
Accumulated other comprehensive income (AOCI)	-124,781	-9,292	-23,344	417	-19,026
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,194,042	1,234,175	1,257,767	1,199,757	1,120,397
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	273,858	276,155	274,450	278,020	273,276
Accumulated other comprehensive income-related adjustments	-124,781	-9,292	-23,344	417	-19,026
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,044,965	967,312	1,006,661	921,320	866,147
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,044,965	967,312	1,006,661	921,320	866,147
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	97,000	97,000	97,000	97,000	97,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	97,000	97,000	97,000	97,000	97,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	97,000	97,000	97,000	97,000	97,000
Tier 1 Capital	1,141,965	1,064,312	1,103,661	1,018,320	963,147
Tier 2 Capital					
Tier 2 capital instruments and related surplus	100,000	100,000	100,000	100,000	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	92,606	94,423	89,008	97,352	73,894
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	192,606	194,423	189,008	197,352	73,894
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	192,606	194,423	189,008	197,352	73,894
Exited advanced approach tier 2 capital					
Total capital	1,334,571	1,258,735	1,292,669	1,215,672	1,037,041
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,965,590	11,603,627	12,006,115	10,930,423	9,594,996
Less: Deductions from common equity tier 1 capital	273,858	276,155	274,450	278,020	273,276
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,691,732	11,327,472	11,731,665	10,652,403	9,321,720
Total risk-weighted assets	8,608,524	7,978,013	8,215,784	7,781,992	7,668,643
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	12.14	11.85	59	12.12	12.66	49	12.25	12.37	53	11.84	12.35	44	11.29	12.50	35
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	50
Tier 1 capital, column A	13.27	12.53	70	13.34	13.44	58	13.43	13.11	65	13.09	13.08	56	12.56	13.19	48
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	15.50	14.37	72	15.78	15.42	65	15.73	14.91	69	15.62	15.23	66	13.52	14.63	34
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.77	9.08	72	9.40	9.11	64	9.41	8.98	66	9.56	9.13	69	10.33	10.39	56
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72				

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	7,366	6,969	14,083	14,757	15,771	5.70	-10.25
Other insurance activities income	7,366	6,969	14,083	14,757	15,771	5.70	-10.25
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	230,391	226,507	228,238	186,434	181,748	1.71	35.02

	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 # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			40	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			0	
Insurance activities revenue / Adjusted operating income	2.90	0.36	94	2.94	0.37	95	2.94	0.36	95	3.18	0.41	93	3.48	0.37	94
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	0.03	47
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			100	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			0	
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	48
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			37.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62				
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.65	12.13	74	19.48	11.54	84	19.09	12	80	16.52	11.03	72	17.54	11.53	72
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	0	49

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	612	693	624	647	731
Real estate loans	612	693	624	647	731
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	612	693	624	647	731
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 # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	0	48
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				
Commercial and industrial loans		0.61			1.03			0.79			0.64			2.35	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-11.69	11.61	28	3.59	-1.19	59	-3.55	6.83	45	-11.49	-2.40	34	-29.98	-47.91	62
Total selected assets	-11.69	18.50	28	3.59	3.19	58	-3.55	9.48	41	-11.49	2.04	27	-29.98	-25.04	38
Deposits		-4.80			9.07			0.73			3.46			2.53	

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	51,561	18,646	115,553	44,542	58,579	176.53	-23.47
Dividends	50,000	16,800	112,900	40,000	50,200	197.62	199.40
Interest	0	0	0	391	398		-100.00
Management and service fees	1,561	1,846	2,653	4,151	7,981	-15.44	-96.91
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	19,041	6,034	6,066	37,087	140	215.56	40412.77
Dividends	19,041	6,034	6,066	37,087	140	215.56	40412.77
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	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	70,602	24,680	121,619	81,629	58,719	186.07	4.72
Securities gains (losses)	-405	662	543	-483	165		
Other operating income	221	235	498	346	338	-5.96	-14.34
Total operating income	70,418	25,577	122,660	81,492	59,222	175.32	4.05
Operating Expenses							
Personnel expenses	380	536	373	5,825	5,837	-29.10	-98.63
Interest expense	2,719	2,719	5,437	2,842	0	0.00	
Other expenses	3,612	3,132	6,146	3,158	8,425	15.33	-84.86
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,711	6,387	11,956	11,825	14,262	5.07	-86.99
Income (loss) before taxes	63,707	19,190	110,704	69,667	44,960	231.98	296.14
Applicable income taxes (credit)	-1,366	-1,133	-2,250	-2,653	-1,588		
Extraordinary items							
Income before undistributed income of subsidiaries	65,073	20,323	112,954	72,320	46,548	220.19	266.20
Equity in undistributed income of subsidiaries	11,828	59,819	41,931	32,068	74,473	-80.23	-50.44
Bank subsidiaries	22,417	61,127	37,033	61,337	66,217	-63.33	1.16
Nonbank subsidiaries	-10,589	-1,308	4,898	-29,269	8,256		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	76,901	80,142	154,885	104,388	121,021	-4.04	84.69
Memoranda							
Bank net income	72,417	77,927	149,933	101,337	116,417	-7.07	86.35
Nonbank net income	8,452	4,726	10,964	7,818	8,396	78.84	381.60
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	1,236,848	86.12	1,357,677	91.96	1,316,133	87.71	1,306,735	1,141,901	-8.90	26.08
Common and preferred stock	1,236,848	86.12	1,357,677	91.96	1,316,133	87.71	1,306,735	1,141,901	-8.90	26.08
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	32,891	2.29	37,273	2.52	43,480	2.90	38,582	67,851	-11.76	-37.83
Common and preferred stock	32,891	2.29	37,273	2.52	43,480	2.90	38,582	67,851	-11.76	-37.83
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	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	23,616	1.64	26,028	1.76	26,622	1.77	23,111	18,441	-9.27	0.41
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	101,834	7.09	23,222	1.57	77,182	5.14	37,915	9,387	338.52	2836.39
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	4,047	0.28	4,867	0.33	4,391	0.29	5,504	7,243	-16.85	-68.72
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	36,988	2.58	27,320	1.85	32,825	2.19	27,073	27,612	35.39	34.94
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,436,224	100.00	1,476,387	100.00	1,500,633	100.00	1,438,920	1,272,435	-2.72	30.42
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	100,000	6.96	100,000	6.77	100,000	6.66	100,000	0	0.00	
Other liabilities	46,472	3.24	50,135	3.40	48,984	3.26	50,106	50,842	-7.31	-22.14
Balance due to subsidiaries and related institutions	101,196	7.05	101,196	6.85	101,196	6.74	101,196	101,196	0.00	0.00
Total liabilities	247,668	17.24	251,331	17.02	250,180	16.67	251,302	152,038	-1.46	53.94
Equity Capital	1,188,556	82.76	1,225,056	82.98	1,250,453	83.33	1,187,618	1,120,397	-2.98	26.39
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	497	0.03	497	0.03	497	0.03	497	497	0.00	0.20
Common surplus	577,345	40.20	576,732	39.06	576,976	38.45	578,082	576,708	0.11	0.74
Retained earnings	909,029	63.29	805,722	54.57	856,203	57.06	749,055	696,214	12.82	73.72
Accumulated other comprehensive income	-124,781	-8.69	-9,292	-0.63	-23,344	-1.56	417	-19,026		
Other equity capital components	-173,534	-12.08	-148,603	-10.07	-159,879	-10.65	-140,433	-133,996		
Total liabilities and equity capital	1,436,224	100.00	1,476,387	100.00	1,500,633	100.00	1,438,920	1,272,435	-2.72	30.42
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	101,196	7.05	101,196	6.85	101,196	6.74	101,196	101,196	0.00	0.00
Notes payable to subsidiaries that issued TPS	101,196	7.05	101,196	6.85	101,196	6.74	101,196	101,196	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	12.65	10.52	72	13.38	12.64	62	12.71	11.94	64	9.09	7.29	69	11.32	10.58	60
Bank net income / Average equity investment in banks	11.40	11.07	56	11.76	12.37	53	11.28	11.80	50	8.23	7.45	57	10.56	10.85	48
Nonbank net income / Average equity investment in nonbanks	48.12	10.05	94	25.53	13.40	80	28.18	13.12	81	18.54	9.75	80	13.11	12.07	68
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			15.16	
Bank net income / Parent net income	94.17	98.83	19	97.24	96.24	28	96.80	96.79	25	97.08	88.16	25	96.20	103.77	12
Nonbank net income / Parent net income	10.99	2.55	88	5.90	3.10	79	7.08	3.40	78	7.49	3.59	83	6.94	1.08	91
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	20.84	17.48	71	20.52	16.87	73	20.01	16.81	71	21.16	20.06	70	13.57	9.66	66
Total debt / Equity capital	8.41	12.15	52	8.16	11.60	53	8	11.71	51	8.42	14.41	48	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	16.93	14.28	69	16.42	13.82	73	16.09	13.63	70	16.94	16.67	68	9.03	7.99	57
Total debt + Loans guaranteed for affiliate / Equity capital	8.41	12.21	51	8.16	11.69	52	8	11.77	51	8.42	14.68	48	0	3.97	27
Total debt / Equity capital – excess over fair value	8.41	12.27	52	8.16	11.71	53	8	11.81	51	8.42	14.52	48	0	3.93	27
Long-term debt / Equity capital	8.41	11.61	53	8.16	11.05	53	8	10.95	52	8.42	13.56	49	0	3.86	27
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
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	47
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	46
Long-term debt / Consolidated long-term debt	48.89	39.62	56	48.87	39.10	53	48.88	39.86	53	46.45	34.67	57	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	106.83	103.92	67	113.87	103.07	89	108.73	103.22	79	113.28	102.81	89	107.98	104.21	68
Total investment in subs / Equity capital	106.83	109.01	55	113.87	108.26	80	108.73	108.40	68	113.28	110.16	78	107.98	104.48	67
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)	0.53	0.41	64	1.06	0.25	88	0.70	0.29	76	1.51	0.47	85	0.74	0.44	66
Equity investment in subs – equity cap / Net income-div (X)	0.77	1.23	47	1.50	0.83	82	1.02	1.05	64	2.76	1.82	76	1.19	1.47	56
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	235.06	126.15	87	92.37	138.64	30	211.91	152.85	75	144.87	136.59	61	104.07	153.39	36
Cash from ops + noncash items + op expense / Op expense + dividend	233.94	116.54	83	89.54	130.64	31	207.86	154.48	72	149.83	147.24	64	110.65	152.31	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	181.96	92.87	86	53.73	103.17	30	168.44	98.54	89	150.66	134.08	68	109.01	105.99	56
Pretax operating income + interest expense / Interest expense	2,443.03	1,457.38	81	805.77	1,479.01	44	2,136.12	1,835.33	71	2,551.34	2,016.32	78		17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,690.69	1,417.74	70	608.48	1,667.11	33	1,570.76	1,770.77	60	1,350.08	1,539.23	64	1,116.05	2,481.22	52
Dividends + interest from subsidiaries / Interest expense + dividends	257.67	140.52	85	87.17	153.06	30	223.73	174.12	70	154.80	150.43	61	110.28	196.13	33
Fees + other income from subsidiaries / Salary + other expenses	39.10	10.93	84	50.33	12.78	83	40.70	11.92	82	46.21	13.95	80	55.96	3.91	93
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.82	3.32	75	1.31	3.64	40	4.88	3.44	65	2.50	3.85	49	0.57	1.59	56
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0	
Nonaccrual		0.76			0.96			0.92			1.03			8.16	
Total		1.12			1.17			1.09			1.13			8.16	
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	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.42	1.69	66	0.48	1.79	71	0.49	1.76	72	0.51	2.66	69	0.85	0.13	88
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	49

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 # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	37	82.17	20	115.51	78.46	78	42.26	66.37	34	65.28	81.10	44	98.84	65.39	78
Dividends declared / Net income	31.31	34	43	29.29	25.30	59	30.82	28.27	56	45.22	42.29	56	38.02	25.65	69
Net income – dividends / Average equity	8.69	7.04	69	9.46	9.64	56	8.80	8.62	60	4.98	4.14	60	7.02	7.61	40
Percent of Dividends Paid															
Dividends from bank subsidiaries	207.68	128.25	77	71.56	139.49	28	236.50	155.92	74	84.73	132.17	26	109.11	160.93	32
Dividends from nonbank subsidiaries	79.09	2.20	98	25.70	3.97	87	12.71	4.90	82	78.56	3.41	96	0.30	2.59	68
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	286.77	168.66	82	97.27	193.08	25	249.21	203.53	69	163.30	174.85	58	109.41	209.89	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	69.04	43.08	71	21.56	36.56	32	75.30	45.96	77	39.47	60.28	33	43.12	45.88	44
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	24	0.39	0.36	74	0.34	0.09	86
Management and service fees from bank subsidiaries	2.16	0.85	84	2.37	0.90	81	1.77	0.88	82	4.10	1.47	81	6.86	0.47	91
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	71.20	46.71	71	23.93	38.35	35	77.07	51.33	75	43.95	62.88	34	50.32	48.40	51
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	225.28	45.98	97	127.68	54.17	78	55.33	62.63	48	474.38	56.39	97	1.67	76.61	23
Interest income from nonbank subsidiaries	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries	225.28	54.49	96	127.68	76.16	74	55.33	87.22	43	474.38	79.84	95	1.67	83.73	19
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			65.48	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			0	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	71	65.33	34	65.68	67.82	30	92.04	74.16	41	49.08	69.76	24	84.77	77.61	23
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.23	23	0.48	0.63	72	0.67	0.23	84
Management and service fees from bank subsidiaries	2.22	1.33	82	7.22	2.08	84	2.16	1.44	81	5.09	1.87	80	13.48	0.75	93
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	73.22	75.26	28	72.90	81.78	27	94.21	83.13	32	54.66	82.20	20	98.91	94.06	43
Dividends from nonbank subsidiaries	27.04	3.28	91	23.59	2.67	92	4.95	3.07	82	45.51	1.95	96	0.24	1.13	69
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	0	45
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	48
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	27.04	5.58	87	23.59	6.48	87	4.95	4.67	76	45.51	4.70	92	0.24	1.56	64
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	101.20	28.16	87	101.20	28.31	88	101.20	26.38	88	101.20	27.08	89		70.71	