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

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BHC Name LAKELAND BANCORP, INC.

City/State OAK RIDGE, NJ

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 10,374,738
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:

LAKELAND BANCORP, INC.
250 OAK RIDGE ROAD

OAK RIDGE, NJ 07438

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	10,197,166	7,737,027	7,965,693	7,197,366	6,323,095
Net income ($000)	45,046	50,582	95,041	57,518	70,672
Number of BHCs in peer group	132	145	152	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.67	70	3.02	2.86	62	2.96	2.85	56	2.89	2.96	36	3.11	3.21	35
+ Non-interest income	0.29	0.96	8	0.29	0.94	13	0.28	0.94	8	0.37	0.98	16	0.42	0.90	20
– Overhead expense	1.86	2.17	31	1.76	2.32	17	1.77	2.37	13	1.86	2.48	18	2	2.59	20
– Provision for credit losses	0.19	0.09	84	-0.22	-0.03	15	-0.14	-0.01	15	0.36	0.38	54	0.03	0.12	23
+ Securities gains (losses)	0	0	43	0	0.01	54	0	0.01	47	0.01	0.02	60	0	0.01	29
+ Other tax equivalent adjustments	0	0	46	0	0	44	0	0	42	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	1.18	1.40	30	1.77	1.70	54	1.61	1.64	41	1.05	1.22	39	1.49	1.53	44
Net operating income	0.88	1.06	30	1.31	1.30	50	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Net income	0.88	1.06	30	1.31	1.31	49	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Net income (Subchapter S adjusted)		1.63			1.49			1.37			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.43	3.12	72	3.54	3.40	64	3.43	3.34	59	3.70	3.78	36	4.34	4.49	36
Interest expense	0.26	0.24	65	0.33	0.32	54	0.30	0.28	57	0.61	0.57	56	1.02	1.02	50
Net interest income (tax equivalent)	3.17	2.88	68	3.21	3.05	59	3.13	3.05	51	3.09	3.17	34	3.32	3.45	33
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21	0.08	83	0.09	0.05	73	0.04	0.06	49	0.03	0.11	25	0	0.11	11
Earnings coverage of net loan and lease losses (X)	8.77	-9.51	35	22.95	-10.45	57	53.85	-14.44	72	66.64	33.55	80	-519.32	22.46	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.17	24	1.01	1.32	15	0.97	1.26	18	1.18	1.35	35	0.78	0.94	30
Allowance for loan and lease losses / Total loans and leases	0.93	1.15	26	1.01	1.31	16	0.97	1.25	18	1.18	1.33	38	0.78	0.93	30
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.41	40	0.38	0.58	37	0.28	0.49	31	0.71	0.67	60	0.42	0.56	40
30–89 days past due loans and leases / Total loans and leases	0.05	0.32	7	0.12	0.18	45	0.04	0.21	12	0.11	0.26	27	0.16	0.31	30
Liquidity and Funding															
Net noncore funding dependence	2.04	3.09	51	-0.82	-3.20	54	-0.26	-5.41	64	3.87	0.77	58	7.14	10.70	36
Net short-term noncore funding dependence	1.55	-1.79	63	-2.51	-6.28	59	-1.19	-7.77	67	1.68	-3.25	62	4.90	5.88	42
Net loans and leases / Total assets	70.76	61.60	72	75.49	65.71	84	72.21	64.16	75	77.64	69.27	81	75.98	72.36	65
Capitalization															
Tier 1 leverage ratio	9.05	9.08	51	8.70	9.56	28	8.51	9.54	23	8.37	9.65	18	9.41	10.39	25
Holding company equity capital / Total assets	10.51	10.04	57	10.14	10.44	45	10.09	10.31	47	9.96	10.51	39	10.81	11.37	42
Total equity capital (including minority interest) / Total assets	10.51	10.14	55	10.14	10.49	44	10.09	10.36	45	9.96	10.57	37	10.81	11.43	40
Common equity tier 1 capital / Total risk-weighted assets	10.57	11.90	32	10.29	12.69	14	10.67	12.48	22	9.73	12.44	8	10.46	12.50	16
Net loans and leases / Equity capital (X)	6.73	6.22	62	7.44	6.47	73	7.16	6.35	69	7.79	6.79	73	7.03	6.55	65
Cash dividends / Net income	40.68	34	64	26.09	22.10	55	28.53	22.04	58	44.26	29.42	70	35.26	25.65	61
Cash dividends / Net income (Subchapter S adjusted)		69.44			18.06			53.82			39.66			93.20	
Growth Rates															
Assets	32.08	7.91	90	4.88	7.24	38	6.95	9.64	37	14.20	16.11	46	15.56	8.66	80
Equity capital	36.84	-0.29	93	6.87	8.26	41	8.28	7.16	61	5.31	8.42	31	16.28	12.19	75
Net loans and leases	23.81	11.87	82	4	-0.86	74	-0.53	2.51	38	16.70	9.99	75	15.37	8.63	80
Noncore funding	58.87	10.50	87	-50.54	-28.42	21	-37.90	-20.94	23	-20.92	-12.78	38	17.84	4.16	72
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	13.57	11.61	68	10.27	5.76	68	17.87	6.32	85	11.39	5.67	70	11.99	3.86	78
Equity investment in subsidiaries / Equity capital	113.05	103.92	85	108.54	104.95	63	115.42	105.13	85	110.46	104.49	72	110.59	104.21	75
Cash from ops + noncash items + op expense / Op expense + dividends	107.75	116.54	48	149.90	138.87	71	153.14	167.98	64	94.49	138.81	21	118.71	152.31	45

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	141,658	116,238	230,963	223,022	228,051	21.87	74.09
Income from lease financing receivables	3,124	3,069	6,074	6,015	5,485	1.79	75.41
Fully taxable income on loans and leases	144,633	119,201	236,825	228,727	233,066	21.34	74.48
Tax-exempt income on loans and leases	149	106	212	310	470	40.57	-42.25
Estimated tax benefit on income on loans and leases	38	26	52	69	95	44.80	-66.24
Income on loans and leases (tax equivalent)	144,820	119,333	237,089	229,106	233,631	21.36	73.93
Investment interest income (tax equivalent)	18,183	9,345	20,034	18,936	20,526	94.58	114.08
Interest on balances due from depository institutions	417	89	440	348	1,694	368.54	2.21
Interest income on other earning assets	246	212	455	890	1,037	16.04	-38.50
Total interest income (tax equivalent)	163,666	128,979	258,018	249,280	256,888	26.89	76.81
Interest on time deposits of $250K or more	245	554	866	3,125	4,365	-55.78	-55.37
Interest on time deposits < $250K	1,424	2,975	4,775	11,213	13,391	-52.13	-20.84
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,199	5,833	11,152	17,721	31,492	23.42	50.92
Interest on other borrowings and trading liabilities	1,110	706	1,284	4,288	6,398	57.22	-49.50
Interest on subordinated debt and mandatory convertible securities	2,269	2,113	4,406	4,808	4,807	7.38	16.48
Total interest expense	12,247	12,181	22,483	41,155	60,453	0.54	8.73
Net interest income (tax equivalent)	151,419	116,798	235,535	208,125	196,435	29.64	86.25
Non-interest income	14,692	11,152	22,637	26,449	26,300	31.74	25.78
Adjusted operating income (tax equivalent)	166,111	127,950	258,172	234,574	222,735	29.82	78.65
Overhead expense	95,027	68,000	140,757	134,071	126,756	39.75	76.51
Provision for credit losses	9,916	-8,601	-10,896	25,949	2,130		225.65
Securities gains (losses)	0	9	9	1,064	0	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	60,319	68,427	128,035	75,215	94,345	-11.85	56.17
Applicable income taxes	14,544	17,515	32,294	17,259	23,272	-16.96	17.42
Tax equivalent adjustments	729	330	700	438	401	120.91	31.12
Applicable income taxes (tax equivalent)	15,273	17,845	32,994	17,697	23,673	-14.41	18.01
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	45,046	50,582	95,041	57,518	70,672	-10.94	75.40
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	45,046	50,582	95,041	57,518	70,672	-10.94	75.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest	45,046	50,582	95,041	57,518	70,672	-10.94	75.40
Investment securities income (tax equivalent)	18,183	9,345	20,034	18,936	20,526	94.58	114.08
US Treasury and agency securities (excluding mortgage-backed securities)	2,550	817	1,849	1,990	3,452	212.12	75.38
Mortgage-backed securities	7,885	4,297	9,120	12,040	14,085	83.50	55.80
All other securities	7,748	4,231	9,065	4,906	2,989	83.13	291.57
Cash dividends declared	18,323	13,197	27,119	25,457	24,919	38.84	96.96
Common	18,323	13,197	27,119	25,457	24,919	38.84	96.96
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.21	2.90	72	3.33	3.18	66	3.24	3.12	59	3.46	3.53	40	4.06	4.19	39
Less: Interest expense	0.24	0.22	64	0.31	0.30	54	0.28	0.26	58	0.57	0.54	56	0.96	0.95	51
Equals: Net interest income (tax equivalent)	2.97	2.67	70	3.02	2.86	62	2.96	2.85	56	2.89	2.96	36	3.11	3.21	35
Plus: Non-interest income	0.29	0.96	8	0.29	0.94	13	0.28	0.94	8	0.37	0.98	16	0.42	0.90	20
Equals: adjusted operating income (tax equivalent)	3.26	3.67	24	3.31	3.78	25	3.24	3.89	24	3.26	3.96	26	3.52	4.16	27
Less: Overhead expense	1.86	2.17	31	1.76	2.32	17	1.77	2.37	13	1.86	2.48	18	2	2.59	20
Less: Provision for credit losses	0.19	0.09	84	-0.22	-0.03	15	-0.14	-0.01	15	0.36	0.38	54	0.03	0.12	23
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	56	0	0.01	48	0.01	0.02	60	0	0.01	29
Plus: other tax equivalent adjustments	0	0	46	0	0	44	0	0	42	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.18	1.40	30	1.77	1.70	54	1.61	1.64	41	1.05	1.22	39	1.49	1.53	44
Less: Applicable income taxes (tax equivalent)	0.30	0.33	43	0.46	0.37	74	0.41	0.35	70	0.25	0.27	47	0.37	0.35	55
Less: Minority interest	0	0	44	0	0	46	0	0	46	0	0	45	0	0	45
Equals: Net operating income	0.88	1.06	30	1.31	1.30	50	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income	0.88	1.06	30	1.31	1.31	49	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Memo: Net income (last four quarters)	0.97	1.12	31	1.10	1.23	34	1.19	1.26	43	0.80	0.97	34	1.12	1.19	41
Net income–BHC and noncontrolling (minority) interest	0.88	1.07	28	1.31	1.31	48	1.19	1.25	44	0.80	0.97	34	1.12	1.19	42
Margin Analysis															
Average earning assets / Average assets	93.62	92.97	60	94.18	94.04	48	94.34	93.81	56	93.55	93.47	49	93.59	93.22	52
Average interest-bearing funds / Average assets	62.43	60.12	69	67.82	65.79	59	67.26	65.01	62	70.07	68.25	58	71.61	70.66	57
Interest income (tax equivalent) / Average earning assets	3.43	3.12	72	3.54	3.40	64	3.43	3.34	59	3.70	3.78	36	4.34	4.49	36
Interest expense / Average earning assets	0.26	0.24	65	0.33	0.32	54	0.30	0.28	57	0.61	0.57	56	1.02	1.02	50
Net interest income (tax equivalent) / Average earning assets	3.17	2.88	68	3.21	3.05	59	3.13	3.05	51	3.09	3.17	34	3.32	3.45	33
Yield or Cost															
Total loans and leases (tax equivalent)	4.06	4.01	62	3.92	4.08	37	3.95	4.16	35	4.07	4.28	31	4.71	4.98	33
Interest-bearing bank balances	0.36	0.42	30	0.08	0.12	7	0.15	0.15	60	0.14	0.32	6	0.87	2.26	4
Federal funds sold and reverse repos	0	0.58	10	0	0.14	21	0	0.17	17	0	0.43	13	0.96	2.02	15
Trading assets		0.52			0.42			0.32			0.80			0.49	
Total earning assets	3.41	3.09	72	3.53	3.42	66	3.42	3.40	55	3.70	3.80	36	4.33	4.47	40
Investment securities (tax equivalent)	1.74	1.85	42	1.82	1.88	54	1.74	1.75	54	2.16	2.32	36	2.40	2.74	20
US Treasury and agency securities (excluding mortgage-backed securities)	1.24	1.22	51	1.34	1.27	57	1.26	1.22	57	1.46	1.87	34	2	2.54	20
Mortgage-backed securities	1.57	1.78	28	1.46	1.49	47	1.34	1.44	39	2.19	2.05	65	2.40	2.54	30
All other securities	2.10	2.82	25	2.38	2.66	41	2.20	2.49	38	2.24	3.24	20	3.42	3.80	34
Interest-bearing deposits	0.28	0.20	74	0.37	0.32	67	0.33	0.27	68	0.69	0.62	62	1.21	1.13	59
Time deposits of $250K or more	0.34	0.50	27	0.68	0.90	33	0.57	0.79	31	1.50	1.60	39	2.15	2.13	48
Time deposits < $250K	0.44	0.44	57	0.75	0.87	40	0.65	0.75	40	1.31	1.49	27	1.94	1.91	45
Other domestic deposits	0.28	0.17	78	0.29	0.19	82	0.27	0.17	85	0.51	0.36	80	1.02	0.86	64
Foreign deposits		0.25			0.57			0.42			1.24			2.53	
Federal funds purchased and repos	0.29	0.36	58	0.10	0.11	53	0.08	0.11	48	0.60	0.37	78	1.54	1.23	65
Other borrowed funds and trading liabilities	0.76	1.24	29	0.75	0.56	67	0.77	0.53	66	2.04	0.55	87	2.18	1.03	69
All interest-bearing funds	0.38	0.36	61	0.46	0.47	54	0.42	0.41	58	0.82	0.79	54	1.34	1.34	50

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	14,692	11,152	22,637	26,449	26,300
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,028	1,723	3,643	3,718	5,486
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,105	837	1,837	1,630	1,651
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	16	-85	-83	-51	11
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,826	919	1,983	3,322	1,153
Other non-interest income	9,717	7,758	15,257	17,830	17,999
Total overhead expenses	95,027	68,000	140,757	134,071	126,756
Personnel expense	54,617	40,925	82,589	80,399	77,287
Net occupancy expense	15,651	12,396	24,773	21,871	19,710
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,189	447	868	1,025	1,182
Other operating expenses	23,570	14,232	32,527	30,776	28,577
Fee income on mutual funds and annuities	1,105	837	1,837	1,630	1,651
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	899	698	736	695	692
Average personnel expense per employee	60.75	58.63	112.21	115.68	111.69
Average assets per employee	11,342.79	11,084.57	10,822.95	10,355.92	9,137.42

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.52	2.35	90	7.51	0.51	95	8.12	0.54	97	6.16	0.51	93	6.28	0.66	92
Overhead expenses / Net Interest Income + non-interest income	57.46	59.40	39	53.28	59.77	22	54.67	60.88	23	57.26	61.22	29	57.01	61.79	27
Percent of Average Assets															
Total overhead expense	1.86	2.17	31	1.76	2.32	17	1.77	2.37	13	1.86	2.48	18	2	2.59	20
Personnel expense	1.07	1.20	35	1.06	1.36	21	1.04	1.37	16	1.12	1.42	20	1.22	1.50	25
Net occupancy expense	0.31	0.22	84	0.32	0.27	71	0.31	0.28	67	0.30	0.30	55	0.31	0.32	51
Other operating expenses	0.49	0.72	14	0.38	0.67	8	0.42	0.70	9	0.44	0.73	11	0.47	0.76	15
Overhead less non-interest income	1.58	1.19	82	1.47	1.34	62	1.48	1.39	59	1.50	1.44	53	1.59	1.65	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.21	58.92	39	53.15	57.80	29	54.52	60	25	57.16	58.93	36	56.91	59.91	36
Personnel expense	32.88	32.65	42	31.99	33.60	40	31.99	34.64	33	34.27	33.88	49	34.70	34.17	54
Net occupancy expense	9.42	6.14	89	9.69	7.04	90	9.60	7.36	85	9.32	7.04	85	8.85	7.50	70
Other operating expenses	14.91	19.36	17	11.47	16.92	6	12.94	17.56	14	13.56	17.57	14	13.36	17.93	13
Total non-interest income	8.84	25.40	7	8.72	22.60	12	8.77	24.76	11	11.28	23.45	16	11.81	19.83	27
Fiduciary activities income	0	2.23	13	0	2.03	24	0	2.32	21	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	1.22	3.45	18	1.35	2.77	25	1.41	3.11	22	1.59	2.67	32	2.46	3.21	35
Trading revenue	0	0.45	35	0	0.05	39	0	0.07	39	0	0.10	39	0	0.07	41
Investment banking fees and commissions	0.67	2.25	34	0.65	0.98	53	0.71	0.92	53	0.69	1.03	49	0.74	0.91	60
Insurance activities revenue	0	0.36	13	0	0.58	24	0	0.64	21	0	0.41	22	0	0.37	22
Venture capital revenue	0	0.01	46	0	0	47	0	0	48	0	0	48	0	0	50
Net servicing fees	0.01	1.38	23	-0.07	0.51	9	-0.03	0.47	6	-0.02	0	29	0	0.22	33
Net securitization income	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	1.10	1.51	53	0.72	3.90	30	0.77	4.52	29	1.42	5.55	31	0.52	2.27	38
Other non-interest income	5.85	9.09	35	6.06	7.51	41	5.91	8.76	40	7.60	7.76	57	8.08	7.41	63
Overhead less non-interest income	48.36	32.73	93	44.43	34.94	74	45.75	34.71	83	45.88	34.63	80	45.10	39.47	67
Applicable income taxes / Pretax net operating income (tax equivalent)	24.11	21.22	74	25.60	21.17	80	25.22	21.61	70	22.95	20.30	63	24.67	21.51	79
Applicable income tax + TE / Pretax net operating income + TE	25.32	23.38	71	26.08	22.50	72	25.77	21.64	69	23.53	22.51	55	25.09	23.31	63

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	6,611,402	5,296,397	5,386,954	5,179,827	4,584,698	24.83	83.00
Commercial and industrial loans	505,427	556,726	453,565	709,463	415,647	-9.21	47.86
Loans to individuals	5,887	6,590	5,725	7,538	9,893	-10.67	-62.31
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	286,992	129,935	131,847	125,739	129,328	120.87	252.54
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,409,708	5,989,648	5,978,091	6,022,567	5,139,566	23.71	82.88
Less: Allowance for loan and lease losses	68,836	60,389	58,047	71,124	40,003	13.99	109.72
Net loans and leases	7,340,872	5,929,259	5,920,044	5,951,443	5,099,563	23.81	82.66
Debt securities that reprice or mature in over 1 year	1,762,945	920,574	1,379,032	806,523	748,797	91.50	144.12
Mutual funds and equity securities	17,594	15,440	17,368	14,694	16,473	13.95	-0.09
Subtotal	9,121,411	6,865,273	7,316,444	6,772,660	5,864,833	32.86	91.68
Interest-bearing bank balances	172,318	319,536	184,228	212,106	226,831	-46.07	22.72
Federal funds sold and reverse repos	148	148	148	148	0	0.00	
Debt securities that reprice or mature within 1 year	318,217	162,514	216,061	139,989	131,078	95.81	342.82
Trading assets	0	0	0	0	0		
Total earning assets	9,612,094	7,347,471	7,716,881	7,124,903	6,222,742	30.82	93.37
Non-interest-bearing cash and due from depository institutions	73,001	55,716	44,156	57,835	55,540	31.02	61.28
Premises, fixed assets, and leases	81,700	63,154	61,138	65,267	65,890	29.37	62.07
Other real estate owned	0	0	0	0	563		-100.00
Investment in unconsolidated subsidiaries	1,795	1,238	1,238	1,238	1,238	44.99	44.99
Intangible and other assets	606,338	387,200	375,300	416,187	366,155	56.60	106.71
Total assets	10,374,738	7,854,642	8,198,532	7,665,430	6,712,128	32.08	93.47
Quarterly average assets	10,247,114	7,781,429	8,328,418	7,611,145	6,465,373	31.69	95.54
Average loans and leases (YTD)	7,125,319	6,085,083	6,004,004	5,623,990	4,960,555	17.09	80.01
Memoranda							
Loans held-for-sale	1,168	816	1,943	1,335	1,743	43.14	33.18
Loans not held-for-sale	7,408,540	5,988,832	5,976,148	6,021,232	5,137,823	23.71	82.89
Real estate loans secured by 1–4 family	1,149,359	854,608	887,816	873,189	887,033	34.49	38.62
Commercial real estate loans	5,450,108	4,437,023	4,487,633	4,301,760	3,692,440	22.83	96.13
Construction and land development	370,777	335,166	302,228	267,192	334,030	10.62	59.11
Multifamily	1,134,938	902,394	972,233	815,076	578,209	25.77	167.63
Nonfarm nonresidential	3,944,393	3,199,463	3,213,172	3,219,492	2,780,201	23.28	85.91
Real estate loans secured by farmland	11,935	4,766	11,505	4,878	5,225	150.42	149.53
Total investment securities	2,098,756	1,098,528	1,612,461	961,206	896,348	91.05	158.58
U.S. Treasury securities	167,185	22,794	104,861	9,392	12,580	633.46	2835.13
US agency securities (excluding mortgage-backed securities)	219,284	102,886	117,198	81,175	154,402	113.13	28.81
Municipal securities	563,372	282,615	416,587	244,340	72,182	99.34	381.60
Mortgage-backed securities	945,752	589,388	850,404	535,243	629,043	60.46	91.44
Asset-backed securities	59,862	47,236	52,584	40,691	0	26.73	
Other debt securities	125,707	38,169	53,459	35,671	11,668	229.34	1669.52
Mutual funds and equity securities	17,594	15,440	17,368	14,694	16,473	13.95	-0.09
Available-for-sale securities	1,139,414	988,673	769,956	855,746	755,900	15.25	69.26
U.S. Treasury securities	167,185	22,794	104,861	9,392	12,580	633.46	2835.13
US agency securities (excluding mortgage-backed securities)	202,866	83,650	98,526	55,610	123,067	142.52	48.35
Municipal securities	23,025	265,251	0	233,710	60,021	-91.32	-57.58
Mortgage-backed securities	563,769	534,573	463,526	480,672	551,064	5.46	24.25
Asset-backed securities	59,862	47,236	52,584	40,691	0	26.73	
Other debt securities	122,707	35,169	50,459	35,671	9,168	248.91	2308.38
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-132,895	1,759	-9,744	3,101	929		
Available-for-sale securites appreciation (depreciation)	-70,174	7,547	1,267	16,474	3,640		
Structured notes, fair value	0	1,055	0	1,057	0	-100.00	
Pledged securities	1,147,124	653,260	1,036,070	578,003	581,056	75.60	128.30

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	0	0	0	0	0		
NOW, ATS and transaction accounts	492,724	316,587	560,526	534,674	243,474	55.64	51.35
Time deposits less brokered deposits < $250K	544,442	531,622	509,108	658,393	588,321	2.41	92.81
MMDA and other savings accounts	7,245,601	5,566,413	5,646,544	4,843,986	4,180,394	30.17	117.22
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,282,767	6,414,622	6,716,178	6,037,053	5,012,189	29.12	110.03
Time deposits of $250K or more	143,323	146,856	135,835	183,200	218,659	-2.41	-9.30
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	432,206	100,190	106,453	69,560	128,658	331.39	212.09
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	100,000	255,882		-100.00
Other borrowings w/remaining maturity over 1 year	25,000	25,000	25,000	25,000	109,934	0.00	-76.14
Brokered deposits < $250K	76,274	153,961	114,286	236,663	63,823	-50.46	-39.39
Noncore funding	676,803	426,007	381,574	614,423	776,956	58.87	-5.29
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	194,027	113,045	179,043	118,257	118,220	71.64	85.07
Other liabilities	130,996	104,292	94,723	131,913	79,500	25.61	311.19
Total liabilities	9,284,593	7,057,966	7,371,518	6,901,646	5,986,865	31.55	93.63
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	853,206	563,980	565,862	562,421	560,263	51.28	66.65
Common surplus	0	0	0	0	0		
Retained earnings	286,063	228,803	259,340	191,418	162,752	25.03	420.41
Accumulated other comprehensive income	-47,672	5,345	3,264	11,397	2,248		
Other equity capital components	-1,452	-1,452	-1,452	-1,452	0		
Total holding company equity capital	1,090,145	796,676	827,014	763,784	725,263	36.84	92.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,090,145	796,676	827,014	763,784	725,263	36.84	92.08
Total liabilities and capital	10,374,738	7,854,642	8,198,532	7,665,430	6,712,128	32.08	93.47
Memoranda							
Non-interest-bearing deposits	2,341,098	1,699,817	1,747,474	1,525,072	1,137,673	37.73	136.90
Interest-bearing deposits	6,161,266	5,015,622	5,218,825	4,931,844	4,156,998	22.84	90.21
Total deposits	8,502,364	6,715,439	6,966,299	6,456,916	5,294,671	26.61	101.12
Long-term debt that reprices within 1 year	0	0	0	0	55,881		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	827,014	763,784	763,784	725,263	623,739		
Accounting restatements	0	0	0	-3,395	125		
Net income	45,046	50,582	95,041	57,518	70,672		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,602	1,559	3,441	2,158	2,143		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	1,452	0		
Changes incident to business combinations	285,742	0	0	0	43,417		
Less: Dividends declared	18,323	13,197	27,119	25,457	24,919		
Change in other comprehensive income	-50,936	-6,052	-8,133	9,149	10,086		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,090,145	796,676	827,014	763,784	725,263		

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	63.73	38.78	89	67.43	47.38	90	65.71	47.29	88	67.57	48.33	89	68.30	52.67	85
Commercial and industrial loans	4.87	11.05	17	7.09	11.46	24	5.53	10.08	22	9.26	13.47	34	6.19	11.45	27
Loans to individuals	0.06	3.52	9	0.08	2.05	14	0.07	2.29	9	0.10	2.29	14	0.15	2.71	16
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0	45	0	0	46	0	0	45	0	0	44
Agricultural loans	0	0.19	12	0	0.40	17	0	0.46	16	0	0.43	17	0	0.53	17
Other loans and leases	2.77	4.45	44	1.65	1.35	71	1.61	1.08	74	1.64	1.39	70	1.93	1.08	74
Net loans and leases	70.76	61.60	72	75.49	65.71	84	72.21	64.16	75	77.64	69.27	81	75.98	72.36	65
Debt securities over 1 year	16.99	19.46	42	11.72	16.22	34	16.82	17.60	49	10.52	13.53	38	11.16	13.66	36
Mutual funds and equity securities	0.17	0.05	88	0.20	0.07	86	0.21	0.07	88	0.19	0.05	87	0.25	0.06	89
Subtotal	87.92	82.34	75	87.40	82.54	74	89.24	82.59	81	88.35	83.47	79	87.38	86.76	47
Interest-bearing bank balances	1.66	4.59	24	4.07	7.78	34	2.25	7.80	24	2.77	6.78	27	3.38	2.97	63
Federal funds sold and reverse repos	0	0.58	56	0	0.04	81	0	0.05	78	0	0.02	79	0	0.03	36
Debt securities 1 year or less	3.07	1.68	81	2.07	1.85	64	2.64	1.75	74	1.83	2.03	63	1.95	2.10	61
Trading assets	0	0.55	20	0	0.03	37	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets	92.65	90.95	69	93.54	93.19	56	94.13	93.39	63	92.95	92.98	46	92.71	92.39	57
Non-interest cash and due from depository institutions	0.70	1.01	27	0.71	1.04	28	0.54	0.87	24	0.75	1.07	33	0.83	1.14	31
Other real estate owned	0	0.01	11	0	0.02	16	0	0.02	19	0	0.03	13	0.01	0.04	38
All other assets	6.65	7.97	29	5.75	5.68	53	5.34	5.67	47	6.30	5.87	58	6.46	6.41	51
Memoranda															
Short-term investments	4.73	7.68	40	6.14	10.40	31	4.88	10.52	26	4.60	9.38	24	5.33	5.36	55
U.S. Treasury securities	1.61	1.96	60	0.29	0.30	71	1.28	0.69	79	0.12	0.19	77	0.19	0.29	73
US agency securities (excluding mortgage-backed securities)	2.11	0.84	83	1.31	1.61	56	1.43	1.83	58	1.06	1.28	60	2.30	1.25	76
Municipal securities	5.43	1.75	87	3.60	3.34	60	5.08	3.67	69	3.19	2.96	64	1.08	2.58	38
Mortgage-backed securities	9.12	13.68	32	7.50	9.74	41	10.37	10.07	58	6.98	8.52	45	9.37	9.38	53
Asset-backed securities	0.58	0.68	63	0.60	0.45	77	0.64	0.43	79	0.53	0.35	81	0	0.30	34
Other debt securities	1.21	0.52	78	0.49	0.62	60	0.65	0.67	64	0.47	0.60	58	0.17	0.53	51
Loans held-for-sale	0.01	0.35	24	0.01	0.34	20	0.02	0.28	28	0.02	0.58	17	0.03	0.39	24
Loans held for investment	71.41	61.41	75	76.25	65.68	86	72.89	64.47	76	78.55	69.07	85	76.55	72.01	69
Real estate loans secured by 1–4 family	11.08	12.26	46	10.88	13.58	45	10.83	13.45	44	11.39	14.47	44	13.22	16.02	47
Revolving	2.05	1.49	67	2.76	1.66	73	2.41	1.60	72	3.07	1.79	75	3.92	2.24	76
Closed-end, secured by first liens	8.57	10.40	42	7.73	11.38	36	8	11.44	40	7.89	12.11	37	8.76	13.07	33
Closed-end, secured by junior liens	0.46	0.18	86	0.39	0.22	80	0.42	0.22	83	0.43	0.27	75	0.54	0.37	71
Commercial real estate loans	52.53	24.34	95	56.49	30.82	94	54.74	30.90	94	56.12	30.65	93	55.01	33.26	91
Construction and land development	3.57	3.75	51	4.27	4.24	56	3.69	4.37	46	3.49	4.32	39	4.98	5	53
Multifamily	10.94	3.69	90	11.49	5.19	86	11.86	4.79	88	10.63	5.03	86	8.61	4.76	83
Nonfarm nonresidential	38.02	15.50	97	40.73	19.97	97	39.19	20.52	98	42	19.97	97	41.42	21.85	97
Real estate loans secured by farmland	0.12	0.35	56	0.06	0.81	39	0.14	0.95	45	0.06	0.85	41	0.08	0.95	39

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.23	62.08	92	88.43	71.52	87	90.11	73.64	88	86.01	69.38	84	89.20	72.74	85
Real estate loans secured by 1–4 family	15.51	20.31	33	14.27	20.62	37	14.85	20.95	35	14.50	20.91	36	17.26	22.29	40
Revolving	2.87	2.40	59	3.62	2.56	71	3.31	2.54	66	3.90	2.61	73	5.11	3.13	76
Closed-end	12.64	17.67	33	10.65	17.71	30	11.54	18.13	31	10.60	17.94	29	12.15	18.71	29
Commercial real estate loans	73.55	38.23	95	74.08	46.80	95	75.07	48.47	95	71.43	44.23	94	71.84	46.16	93
Construction and land development	5	5.97	47	5.60	6.48	45	5.06	6.90	36	4.44	6.26	33	6.50	6.97	51
1–4 family	1.38	1.34	60	0.78	1.22	43	1	1.50	45	0.83	1.14	49	1.73	1.47	64
Other	3.63	4.56	42	4.82	5.06	51	4.05	5.34	37	3.60	4.94	34	4.77	5.34	50
Multifamily	15.32	5.72	88	15.07	7.60	84	16.26	7.23	86	13.53	7.01	85	11.25	6.42	82
Nonfarm nonresidential	53.23	24.64	97	53.42	30.55	95	53.75	32.22	95	53.46	29.04	97	54.09	30.59	97
Owner-occupied	15.75	8.28	85	14.79	10.50	78	15	11.23	75	14.04	10	79	14.67	10.68	80
Other	37.48	16.13	97	38.63	19.68	93	38.75	20.58	94	39.42	18.53	95	39.43	19.36	95
Real estate loans secured by farmland	0.16	0.59	52	0.08	1.31	38	0.19	1.57	45	0.08	1.30	39	0.10	1.38	38
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0	45	0	0	46	0	0	45	0	0	44
Commercial and industrial loans	6.82	18.46	10	9.29	17.90	15	7.59	15.94	16	11.78	19.85	25	8.09	16.16	19
Loans to individuals	0.08	6.27	8	0.11	3.38	13	0.10	3.85	9	0.13	3.53	14	0.19	4	15
Credit card loans	0	0.53	22	0	0.03	33	0	0.03	33	0	0.03	33	0	0.04	32
Agricultural loans	0	0.32	12	0	0.67	17	0	0.79	16	0	0.69	17	0	0.78	17
Other loans and leases	3.87	8.30	39	2.17	2.11	69	2.21	1.70	71	2.09	2.07	67	2.52	1.48	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	680.73	407.54	90	732.25	466.69	97	714.75	473.67	95	745.55	473.75	97	723.66	493.53	91
Real estate loans secured by 1–4 family	118.34	130.40	47	118.15	134.41	47	117.80	134.51	46	125.68	142.34	48	140.01	151.03	50
Revolving	21.91	15.55	68	29.97	16.52	79	26.23	16.12	78	33.83	17.81	81	41.48	21.25	82
Closed-end	96.43	113.22	43	88.19	115.32	41	91.56	116.85	42	91.85	122.21	39	98.53	127.10	40
Commercial real estate loans	561.16	254.23	95	613.44	302.67	97	595.43	311.38	98	619.16	302.08	97	582.82	311.74	95
Construction and land development	38.18	38.88	53	46.34	41.97	60	40.10	44.02	51	38.46	42.85	49	52.72	46.63	61
1–4 family	10.51	8.60	64	6.45	7.74	52	7.94	9.60	54	7.22	7.52	56	14.02	9.52	72
Other	27.67	29.76	47	39.89	33.01	63	32.16	34.06	52	31.24	33.94	51	38.70	35.90	57
Multifamily	116.86	39.14	87	124.76	49.96	87	129	46.60	90	117.32	48.67	88	91.27	44.76	86
Nonfarm nonresidential	406.13	162.28	97	442.34	197.97	97	426.33	207.28	98	463.39	198.42	99	438.83	206.64	98
Owner-occupied	120.18	54.20	91	122.44	67.49	90	118.99	71.93	86	121.67	67.98	87	118.99	71.54	87
Other	285.95	106.54	96	319.90	126.96	97	307.34	131.36	97	341.72	125.78	97	319.85	130.65	97
Real estate loans secured by farmland	1.23	3.62	56	0.66	8.06	41	1.53	9.66	46	0.70	8.35	42	0.82	8.66	40
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.02	45	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	52.04	115.10	18	76.97	114.08	30	60.18	100.58	27	102.11	133.93	39	65.61	106.70	33
Loans to individuals	0.61	35.52	9	0.91	20.19	13	0.76	23.11	9	1.08	22.15	14	1.56	24.83	17
Credit card loans	0	2.76	22	0	0.17	33	0	0.19	33	0	0.20	33	0	0.24	32
Agricultural loans	0	1.81	12	0	3.83	17	0	4.60	16	0	4.17	17	0	4.86	17
Other loans and leases	29.55	50.19	43	17.96	13.49	72	17.49	10.71	77	18.10	13.62	73	20.41	10.25	77
Supplemental															
Non-owner occupied CRE loans / Gross loans	57.98	30.64	95	59.46	36.08	91	60.24	36.98	91	57.50	34	91	57.18	35.38	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	442.31	203.71	93	492.35	233.35	95	477.80	236.77	96	498.44	232.08	96	463.84	239.13	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	562.49	261.50	94	614.80	304.90	96	596.79	313.58	98	620.11	304.52	97	582.82	315.15	94

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	4.73	7.68	40	6.14	10.40	31	4.88	10.52	26	4.60	9.38	24	5.33	5.36	55
Liquid assets	15.13	25.39	27	13.88	22.17	19	15.78	23.21	21	11.67	19.32	22	16.04	16.28	53
Investment securities	20.23	21.68	48	13.99	18.87	35	19.67	20.27	53	12.54	16.07	39	13.35	16.41	39
Net loans and leases	70.76	61.60	72	75.49	65.71	84	72.21	64.16	75	77.64	69.27	81	75.98	72.36	65
Net loans, leases and standby letters of credit	70.95	62.44	72	75.75	66.09	83	72.45	64.54	75	77.83	69.67	80	76.23	72.78	63
Core deposits	79.84	75.64	54	81.67	78.86	62	81.92	80.58	52	78.76	76.49	59	74.67	71.61	64
Noncore funding	6.52	10.86	39	5.42	8.06	37	4.65	6.64	41	8.02	10.29	41	11.58	14.61	38
Time deposits of $250K or more	1.38	1.54	57	1.87	3.01	30	1.66	2.59	30	2.39	3.37	39	3.26	4.33	43
Foreign deposits	0	0.34	39	0	0	48	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	4.17	1.20	87	1.28	0.55	80	1.30	0.55	79	0.91	0.62	71	1.92	0.77	80
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	4.16	0.50	96	1.27	0.53	80	1.30	0.50	80	0.91	0.59	72	1.92	0.75	82
Commercial paper	0	0.02	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.63	9	0	0.67	17	0	0.41	20	1.30	1.06	70	3.81	2.75	69
Earning assets that reprice within 1 year	26.66	36.16	27	31.23	31.76	52	27.76	30.91	43	29.44	31.93	49	28.43	33.16	39
Interest-bearing liabilities that reprice within 1 year	6	6.49	64	8.47	13.65	47	7.97	13.48	50	11.42	14.04	56	10.65	18.54	34
Long-term debt that reprices within 1 year	0	0.28	32	0	0.05	41	0	0.02	43	0	0.10	38	0.83	0.15	87
Net assets that reprice within 1 year	20.66	28.22	34	22.76	17.40	58	19.79	16.92	54	18.02	17.03	47	16.94	13.71	54
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.04	3.09	51	-0.82	-3.20	54	-0.26	-5.41	64	3.87	0.77	58	7.14	10.70	36
Net short-term noncore funding dependence	1.55	-1.79	63	-2.51	-6.28	59	-1.19	-7.77	67	1.68	-3.25	62	4.90	5.88	42
Short-term investment / Short-term noncore funding	77.65	166.36	33	155.54	323.58	44	127.69	419.20	32	75.53	230.45	38	55.48	78.10	59
Liquid assets - short-term noncore funding / Nonliquid assets	10.66	28.61	28	11.53	22.52	27	14.19	25.37	29	6.33	16.27	29	7.65	6.90	57
Net loans and leases / Total deposits	86.34	76.80	71	88.29	78.71	72	84.98	75.87	71	92.17	84.20	72	96.32	90.96	65
Net loans and leases / Core deposits	88.63	82.80	65	92.43	83.94	69	88.15	80.18	69	98.58	91.10	68	101.74	102.55	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-14.73	-6.37	14	0.27	0.50	58	-1.40	-0.07	11	0.50	0.88	59	0.16	0.36	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.78	-13.54	70	1.14	2.10	41	0.18	0.24	53	2.64	3.63	41	0.61	1.28	33
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29		0	-0.01	55		-0.05		0	0.03	34		-0.02	
Percent of Investment Securities															
Held-to-maturity securities	44.87	23.58	79	8.59	5.71	75	51.17	9.13	90	9.44	5.36	77	13.83	7.25	77
Available-for-sale securities	54.29	74.56	20	90	92.95	25	47.75	89.63	9	89.03	93.39	24	84.33	91.33	21
U.S. Treasury securities	7.97	9.26	58	2.07	1.65	75	6.50	3.49	78	0.98	1.22	74	1.40	2.07	73
US agency securities (excluding mortgage-backed securities)	10.45	4.02	82	9.37	9.81	63	7.27	9.21	54	8.45	8.39	62	17.23	8.16	77
Municipal securities	26.84	8	88	25.73	17.74	67	25.84	17.78	71	25.42	18.61	64	8.05	15.40	36
Mortgage-backed securities	45.06	63.23	21	53.65	54.62	47	52.74	52.46	52	55.68	54.48	50	70.18	57.07	69
Asset-backed securities	2.85	3.36	63	4.30	2.44	78	3.26	2.22	76	4.23	1.97	82	0	1.70	34
Other debt securities	5.99	3.01	78	3.47	3.80	65	3.32	3.93	60	3.71	4.34	62	1.30	3.73	52
Mutual funds and equity securities	0.84	0.28	84	1.41	0.51	81	1.08	0.41	84	1.53	0.44	82	1.84	0.49	86
Debt securities 1 year or less	15.16	8.89	78	14.79	11.27	72	13.40	10.21	70	14.56	13.69	64	14.62	13.55	62
Debt securities 1 to 5 years	24.63	20.02	63	23.03	18.32	66	16.62	17.78	53	33.73	20.49	76	49.49	23.43	83
Debt securities over 5 years	59.37	68.75	28	60.77	66.71	33	68.91	68.22	39	50.18	61.87	29	34.05	58.63	16
Pledged securities	54.66	30.80	84	59.47	38.80	74	64.25	36.33	83	60.13	44.55	68	64.82	43.76	73
Structured notes, fair value	0	0.15	40	0.10	0.22	75	0	0.31	34	0.11	0.03	89	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	1.76	-31.70	78	-6.69	42.70	29	13.68	30.57	46	-1.58	136.94	15	42.81	32.84	68
Investment securities	91.05	21.19	93	16.99	30.46	37	67.75	36.78	82	7.24	16.36	38	10.91	4.80	69
Core deposits	29.12	9.58	86	14.47	14.37	56	11.25	15.13	30	20.45	23.17	46	14.48	9.96	74
Noncore funding	58.87	10.50	87	-50.54	-28.42	21	-37.90	-20.94	23	-20.92	-12.78	38	17.84	4.16	72

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,684,999	1,207,761	1,141,138	1,107,279	1,086,522
Commit: Secured commercial real estate loans	517,137	418,620	384,712	346,587	412,953
Commit: Unsecured real estate loans	14,100	15,685	15,201	15,895	328
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	20,216	20,242	19,486	14,772	17,203
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,782,942	1,984,778	1,869,258	1,990,287	1,148,409
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.24	24.48	21	15.38	16.36	44	13.92	16.95	32	14.45	16.09	39	16.19	16.97	47
Standby letters of credit	0.19	0.66	21	0.26	0.31	52	0.24	0.31	45	0.19	0.31	38	0.26	0.36	42
Commercial and similar letters of credit	0	0.02	21	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36
Securities lent	0	0.09	42	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.01	46	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0	46	0	0	46	0	0	46	0	0	47
Derivative contracts	17.19	44.65	54	25.27	3.98	91	22.80	3.32	90	25.96	3.72	91	17.11	2.95	87
Interest rate contracts	17.19	32.11	56	25.27	3.87	92	22.80	3.25	90	25.96	3.62	92	17.11	2.87	87
Interest rate futures and forward contracts	0	3.60	13	0	0.14	38	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0	1.58	10	0	0.16	36	0	0.10	38	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	1.48	23	0	0.01	45	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps	17.19	21.90	60	25.27	3.09	94	22.80	2.61	94	25.96	2.58	95	17.11	2.19	93
Foreign exchange contracts	0	6.76	26	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0	48	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0	48	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0	50	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	23.65	46.07	13	19.85	25.18	30	19.01	27.65	17	19.69	24.20	33	21.90	24.81	36

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	1,782,942	1,984,778	1,869,258	1,990,287	1,148,409
Interest rate contracts	1,782,942	1,984,778	1,869,258	1,990,287	1,148,409
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,782,942	1,984,778	1,869,258	1,990,287	1,148,409
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	1,782,942	1,984,778	1,869,258	1,990,287	1,148,409
Interest rate contracts	1,782,942	1,984,778	1,869,258	1,990,287	1,148,409
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)	891,471	987,389	964,629	980,144	589,069
One year or less	0	0	0	0	0
Over 1 year to 5 years	167,405	98,073	163,861	75,133	40,967
Over 5 years	724,066	889,316	800,768	905,011	548,102
Gross negative fair value (absolute value)	63,818	54,220	43,799	80,877	26,852
Gross positive fair value	955,289	54,212	43,799	80,734	26,852
Held for trading	891,471	0	0	0	0
Non-traded	63,818	54,212	43,799	80,734	26,852
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	99.88	57	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.30	26	0	0.11	44	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.20	35	0	0	47	0	0	48	0	0	47	0	0.07	45
Futures and forwards	0	9.78	8	0	10.53	15	0	7.01	17	0	15.03	15	0	14.06	16
Written options	0	5.78	7	0	7.49	15	0	5.82	16	0	10.24	13	0	11.73	13
Exchange-traded	0	0.15	42	0	0	50	0	0	50	0	0	50	0	0	48
Over-the-counter	0	5.46	7	0	7.49	15	0	5.82	16	0	10.24	13	0	10.84	13
Purchased options	0	3.69	21	0	1.26	36	0	1.88	37	0	2.13	33	0	2.45	35
Exchange-traded	0	0.15	41	0	0	50	0	0	50	0	0	50	0	0	49
Over-the-counter	0	3.17	21	0	1.26	36	0	1.88	37	0	2.13	33	0	2.28	36
Swaps	100	74.97	95	100	78.96	89	100	82.75	88	100	71.83	91	100	64.61	90
Held for trading	0	37.98	23	0	22.18	34	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.52	23	0	20.79	34	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	0	47	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0	49	0	0	49	0	0	49	0	0	48
Non-traded	100	62.02	76	100	77.82	65	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.94	85	100	77.64	69	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0	48	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	50	93.09	8	49.75	82.49	16	51.60	85.18	11	49.25	79.60	20	51.29	80.07	20
One year or less	0	31.78	5	0	12.18	11	0	11.52	11	0	15.52	12	0	15.20	15
Over 1 year to 5 years	9.39	24.76	24	4.94	21.55	32	8.77	26.87	31	3.77	19.75	30	3.57	22.92	29
Over 5 years	40.61	27.14	67	44.81	38.27	57	42.84	38.91	51	45.47	32.47	64	47.73	34.12	61
Gross negative fair value (absolute value)	3.58	1.56	95	2.73	1.91	71	2.34	1.54	75	4.06	2.84	71	2.34	1.30	81
Gross positive fair value	53.58	1.74	98	2.73	1.55	83	2.34	1.36	83	4.06	2.25	84	2.34	1.14	85
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.07	72	0.08	0.01	94	0.06	0	95	0.13	0.01	95	0.05	0	95
Gross positive fair value (X)	1.06	0.08	93	0.08	0.01	95	0.06	0	96	0.13	0.01	95	0.05	0	95
Held for trading (X)	0.99	0.06	93	0	0	44	0	0	43	0	0	44	0	0	44
Non-traded (X)	0.07	0.02	93	0.08	0	97	0.06	0	97	0.13	0	98	0.05	0	98
Current credit exposure (X)	0	0.04	7	0	0.01	22	0	0.01	20	0	0.02	21	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	50	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.54	6	0	0.16	19	0	0.12	17	0	0.27	18	0	0.10	18

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	58,047	71,124	71,124	40,003	37,688
Gross losses	8,169	3,132	4,589	2,051	1,936
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	668	519	2,427	539	2,121
Net losses	7,501	2,613	2,162	1,512	-185
Provision for loan and lease losses	6,213	-8,122	-10,915	25,977	2,130
Adjustments	12,077	0	0	6,656	0
Ending balance	68,836	60,389	58,047	71,124	40,003
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.08	71	-0.21	-0.03	15	-0.14	-0.01	14	0.36	0.38	55	0.03	0.12	23
Provision for loan and lease losses / Average loans and leases	0.17	0.14	69	-0.27	-0.04	16	-0.18	-0.01	17	0.46	0.53	49	0.04	0.16	22
Provision for loan and lease losses / Net loan and lease losses	82.83	198.72	43	-310.83	62.34	24	-504.86	147.24	13	1,718.06	672.96	87	-1,151.35	142.73	3
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.17	24	1.01	1.32	15	0.97	1.26	18	1.18	1.35	35	0.78	0.94	30
Allowance for loan and lease losses / Total loans and leases	0.93	1.15	26	1.01	1.31	16	0.97	1.25	18	1.18	1.33	38	0.78	0.93	30
Allowance for loan and lease losses / Net loans and leases losses (X)	4.59	28.67	13	11.56	49.92	33	26.85	31.39	63	47.04	25.33	83		17.18	
Allowance for loan and lease losses / Nonaccrual assets	310.62	413.77	48	267.03	417.11	51	341.83	459.08	55	166.32	336.78	32	189.25	315.75	50
ALLL / 90+ days past due + nonaccrual loans and leases	310.62	319.24	61	267.03	376.57	55	341.81	461.06	59	166.32	293.46	37	162.32	283.41	46
Gross loan and lease losses / Average loans and leases	0.23	0.16	72	0.10	0.10	62	0.08	0.12	45	0.04	0.16	16	0.04	0.16	18
Recoveries / Average loans and leases	0.02	0.07	19	0.02	0.05	33	0.04	0.05	53	0.01	0.04	18	0.04	0.05	59
Net losses / Average loans and leases	0.21	0.08	83	0.09	0.05	73	0.04	0.06	49	0.03	0.11	25	0	0.11	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	14.56	23.25	28	25.30	20.17	65	118.33	43.82	92	27.84	42.12	46	63.37	41.80	77
Earnings coverage of net loan and lease losses (X)	8.77	-9.51	35	22.95	-10.45	57	53.85	-14.44	72	66.64	33.55	80	-519.32	22.46	4
Net Loan and Lease Losses By Type															
Real estate loans	0.19	-0.01	97	0.09	0.01	87	0.04	0.02	78	0.01	0.04	48	0	0.02	41
Real estate loans secured by 1–4 family	-0.02	-0.02	40	0.01	-0.01	79	0.01	-0.01	76	0.02	0.01	68	0.01	0.02	49
Revolving	-0.05	-0.08	39	0.03	-0.01	89	0.06	-0.01	92	0.04	0	82	-0.01	0.02	19
Closed-end	-0.01	-0.02	43	0.01	0	73	-0.01	-0.01	40	0.02	0.01	68	0.02	0.02	65
Commercial real estate loans	0.24	0	97	0.10	0.02	86	0.05	0.03	76	0.01	0.05	44	0	0.02	50
Construction and land development	3.67	-0.02	99	-0.04	-0.01	13	-0.01	-0.01	26	-0.01	0	25	-0.05	-0.02	15
1–4 family	0	0	60	-0.04	0	2	0	0	7	0	0	12	-0.05	0	1
Other	3.67	-0.01	99	0	-0.01	20	0	-0.01	25	-0.01	-0.01	25	-0.01	-0.02	29
Multifamily	0	0	58	0	0	54	0	0	90	0	0	51	0	0	17
Nonfarm nonresidential	-0.02	0	17	0.14	0.03	87	0.07	0.04	76	0.01	0.07	51	0.01	0.03	54
Owner-occupied	-0.02	0	9	0	0	81	0	0.01	28	0.01	0.01	70	0.01	0.01	69
Other	0	0	72	0.14	0.02	89	0.07	0.03	82	0	0.04	57	0	0.01	61
Real estate loans secured by farmland	0	0	55	0	0	51	0.23	0.01	95	0	0.01	44	0	0.01	45
Commercial and industrial loans	0.42	0.10	87	0.08	0.10	66	-0.11	0.15	7	0.09	0.20	43	-0.13	0.27	2
Loans to individuals	1.26	0.65	83	0.03	0.47	9	0.91	0.43	84	1.64	0.66	84	0.70	0.74	61
Credit card loans		1.99			0.94			0.87			1.71			1.89	
Agricultural loans		0.01			0			0			0.01			0.02	
Loans to foreign governments and institutions		0						0							
Other loans and leases	0.03	0.14	53	0.13	0.23	70	0.22	0.24	72	0.16	0.44	67	0.13	0.14	69

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	3,546	7,124	2,306	6,754	8,228
90+ days past due loans and leases	0	0	1	1	3,506
Nonaccrual loans and leases	22,161	22,615	16,981	42,763	21,138
Total past due and nonaccrual loans and leases	25,707	29,739	19,288	49,518	32,872
Restructured 30–89 days past due	18	0	148	0	464
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	928	811	126	1,097	1,559
Total restructured loans and leases	946	811	274	1,097	2,023
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	3,169	3,595	3,191	3,856	5,187
Other real estate owned	0	0	0	0	563
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.32	7	0.12	0.18	45	0.04	0.21	12	0.11	0.26	27	0.16	0.31	30
90+ days past due loans and leases	0	0.09	10	0	0.03	20	0	0.02	35	0	0.04	35	0.07	0.03	80
Nonaccrual loans and leases	0.30	0.38	42	0.38	0.52	45	0.28	0.44	37	0.71	0.60	64	0.41	0.48	47
90+ days past due and nonaccrual loans and leases	0.30	0.53	33	0.38	0.58	39	0.28	0.48	35	0.71	0.67	59	0.48	0.54	51
30–89 days past due restructured	0	0.01	39	0	0	33	0	0	73	0	0	32	0.01	0	77
90+ days past due restructured	0	0	31	0	0	45	0	0	44	0	0	45	0	0	45
Nonaccrual restructured	0.01	0.09	21	0.01	0.09	28	0	0.08	18	0.02	0.09	31	0.03	0.07	44
30–89 days past due loans held for sale	0	0	40	0	0	49	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	48	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.32	7	0.12	0.18	45	0.04	0.21	12	0.11	0.26	27	0.16	0.31	30
90+ days past due assets	0	0.10	9	0	0.03	20	0	0.02	35	0	0.04	35	0.07	0.03	80
Nonaccrual assets	0.30	0.39	41	0.38	0.53	45	0.28	0.44	37	0.71	0.60	62	0.41	0.48	46
30+ days past due and nonaccrual assets	0.35	0.88	18	0.50	0.79	34	0.32	0.71	20	0.82	0.95	44	0.64	0.87	37
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.21	0.32	36	0.29	0.39	45	0.21	0.31	37	0.56	0.47	65	0.37	0.39	51
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.34	32	0.29	0.43	40	0.21	0.34	32	0.56	0.52	59	0.38	0.45	46
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.38	37	0.33	0.54	32	0.25	0.45	26	0.61	0.63	54	0.41	0.56	36
Allowance for loan and lease losses	36.82	57.44	36	43.40	65.65	35	35.01	59.86	29	65.55	72.10	49	68.37	92.08	43
Equity capital + allowance for loan and lease losses	2.19	3.52	36	3.06	4.89	33	2.30	4.10	27	5.58	5.64	54	3.57	4.77	41
Tier 1 capital + allowance for loan and lease losses	2.61	3.97	39	3.62	5.37	36	2.70	4.51	30	6.71	6.21	60	4.32	5.30	46
Loans and leases + other real estate owned	0.34	0.63	29	0.44	0.83	26	0.34	0.70	22	0.77	0.92	49	0.53	0.78	34

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	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	0.05	0.26	13	0.13	0.16	53	0.03	0.18	15	0.10	0.25	32	0.16	0.28	36
	90+ days past due	0	0.11	16	0	0.03	26	0	0.02	27	0	0.04	25	0.06	0.03	78
	Nonaccrual	0.26	0.45	36	0.39	0.55	44	0.19	0.43	28	0.77	0.63	66	0.42	0.45	47
Commercial and industrial	30–89 days past due	0.02	0.28	9	0	0.10	29	0.03	0.19	27	0.02	0.15	25	0.08	0.22	34
	90+ days past due	0	0.03	17	0	0.01	34	0	0.02	29	0	0.02	31	0.17	0.02	92
	Nonaccrual	0.97	0.46	82	0.26	0.58	43	1.49	0.53	87	0.37	0.61	46	0.37	0.74	42
Individuals	30–89 days past due	1.09	0.70	77	0.99	0.31	88	0.72	0.53	72	1.39	0.52	86	2.92	0.60	93
	90+ days past due	0	0.07	19	0	0.01	34	0.02	0.02	72	0.01	0.02	68	0	0.02	31
	Nonaccrual	0.58	0.18	85	0.55	0.12	91	0.59	0.14	92	0.49	0.14	89	0.39	0.12	88
Depository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due		0.10			0.07			0.06			0.07			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.36			0.27			0.18			0.57			0.80	
Foreign governments	30–89 days past due		0						0							
	90+ days past due		0						0							
	Nonaccrual		0.18						0							
Other loans and leases	30–89 days past due	0.14	0.11	75	0.14	0.30	73	0.19	0.31	66	1.02	0.67	82	0.20	0.28	72
	90+ days past due	0	0.01	33	0	0.01	42	0	0.01	40	0	0	40	0	0	40
	Nonaccrual	0.04	0.07	63	0.20	0.21	80	0.03	0.07	80	0.26	0.10	84	0.22	0.04	85

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.21	0.39	38	0.45	0.25	80	0.13	0.37	27	0.26	0.46	39	0.32	0.53	41
	90+ days past due	0	0.22	18	0	0.04	28	0	0.04	29	0	0.06	28	0	0.05	28
	Nonaccrual	0.37	0.61	41	0.18	0.59	18	0.49	0.48	58	0.76	0.67	67	0.83	0.55	78
Revolving	30–89 days past due	0.10	0.26	26	0.48	0.19	83	0.37	0.19	78	0.36	0.25	66	0.61	0.36	75
	90+ days past due	0	0.02	35	0	0.01	40	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.53	1.15	54	0.16	0.44	41	0.33	0.37	53	0.91	0.46	82	0.73	0.34	78
Closed-end	30–89 days past due	0.24	0.42	43	0.44	0.23	77	0.06	0.40	19	0.23	0.48	37	0.20	0.56	23
	90+ days past due	0	0.25	19	0	0.04	30	0	0.04	31	0	0.06	29	0	0.05	29
	Nonaccrual	0.33	0.60	39	0.19	0.61	15	0.53	0.49	64	0.70	0.69	60	0.87	0.57	78
Junior lien	30–89 days past due	0	0.01	15	0	0.01	52	0	0.01	46	0.04	0.01	83	0	0.02	13
	90+ days past due	0	0	36	0	0	46	0	0	44	0	0	44	0	0	41
	Nonaccrual	0	0.02	10	0.03	0.02	71	0.02	0.02	67	0.14	0.03	91	0.17	0.03	89
Commercial real estate	30–89 days past due	0.01	0.16	13	0.07	0.11	54	0.02	0.08	38	0.07	0.14	49	0.12	0.15	53
	90+ days past due	0	0.01	29	0	0.01	39	0	0.01	39	0	0.02	35	0.08	0.02	87
	Nonaccrual	0.23	0.32	48	0.43	0.49	53	0.13	0.37	33	0.77	0.57	71	0.32	0.34	54
Construction and development	30–89 days past due	0	0.22	16	0	0.10	31	0	0.09	27	0	0.16	26	0	0.20	22
	90+ days past due	0	0.01	39	0	0	45	0	0	45	0	0.01	43	0.23	0.01	94
	Nonaccrual	0	0.16	14	0.15	0.14	75	0	0.08	25	0.64	0.21	83	0.29	0.18	74
1–4 family	30–89 days past due	0	0.02	29	0	0.01	41	0	0.03	39	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0.15	0.01	93	0	0	44	0.30	0.01	95	0.29	0.01	93
Other	30–89 days past due	0	0.17	19	0	0.07	33	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due	0	0.01	40	0	0	47	0	0	48	0	0	44	0.23	0	96
	Nonaccrual	0	0.13	16	0	0.08	27	0	0.06	26	0.35	0.16	80	0	0.14	24
Multifamily	30–89 days past due	0	0.04	29	0	0.04	40	0	0.02	41	0.03	0.03	81	0.07	0.03	83
	90+ days past due	0	0	45	0	0	48	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.07	25	0.02	0.11	70	0	0.06	36	0.08	0.10	76	0.03	0.03	80
Nonfarm non-residential	30–89 days past due	0.01	0.13	20	0.09	0.10	64	0.02	0.08	49	0.09	0.14	53	0.15	0.13	65
	90+ days past due	0	0.01	32	0	0.01	40	0	0.01	40	0	0.02	38	0.07	0.02	87
	Nonaccrual	0.32	0.39	51	0.58	0.55	57	0.18	0.49	37	0.96	0.73	69	0.39	0.36	54
Owner Occupied	30–89 days past due	0	0.04	11	0.08	0.03	79	0	0.03	46	0.08	0.05	69	0.08	0.06	66
	90+ days past due	0	0	34	0	0.01	42	0	0	43	0	0.01	40	0.07	0.01	93
	Nonaccrual	0.31	0.14	82	0.22	0.21	58	0.09	0.18	43	0.44	0.27	74	0.27	0.19	68
Other	30–89 days past due	0.01	0.08	41	0.02	0.06	64	0.02	0.03	70	0	0.06	46	0.07	0.05	75
	90+ days past due	0	0	37	0	0	44	0	0	45	0	0	44	0	0.01	41
	Nonaccrual	0.01	0.21	17	0.36	0.31	66	0.09	0.24	53	0.51	0.33	71	0.11	0.14	60
Farmland	30–89 days past due	1.69	0.11	94	0	0.04	35	0	0.06	34	0	0.08	33	0	0.21	28
	90+ days past due	0	0.01	43	0	0	46	0	0	46	0	0	46	0	0.01	45
	Nonaccrual	1.52	0.63	84	0	1.02	25	0	0.73	25	0	1.19	24	0	1.06	24
Credit card	30–89 days past due		1.02			0.83			0.88			1.02			0.87	
	90+ days past due		0.44			0.07			0.12			0.22			0.18	
	Nonaccrual		0.11			0.01			0.01			0.02			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	851,754	562,528	564,410	560,969	560,263
Retained earnings	286,063	228,803	259,340	191,418	162,752
Accumulated other comprehensive income (AOCI)	-47,672	5,345	3,264	11,397	2,248
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,090,145	796,676	827,014	763,784	725,263
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	279,747	158,420	158,115	158,742	159,476
Accumulated other comprehensive income-related adjustments	-47,672	5,344	3,264	11,397	2,248
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	858,070	632,912	665,635	593,645	563,539
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	858,070	632,912	665,635	593,645	563,539
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	44,314	30,000	30,000	30,000	30,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	44,314	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	44,314	30,000	30,000	30,000	30,000
Tier 1 Capital	902,384	662,912	695,635	623,645	593,539
Tier 2 Capital					
Tier 2 capital instruments and related surplus	144,232	81,807	147,805	87,019	86,421
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	68,651	61,527	59,976	72,444	41,781
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	212,883	143,334	207,781	159,463	128,202
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	212,883	143,334	207,781	159,463	128,202
Exited advanced approach tier 2 capital					
Total capital	1,115,267	806,246	903,416	783,108	721,741
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,247,114	7,781,429	8,328,418	7,611,145	6,465,373
Less: Deductions from common equity tier 1 capital	279,747	158,421	158,116	158,743	159,476
Less: Other deductions	0	-30	-30	-5	39
Total assets for leverage ratio	9,967,367	7,623,038	8,170,332	7,452,407	6,305,858
Total risk-weighted assets	8,117,759	6,151,477	6,237,894	6,101,255	5,385,754
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	10.57	11.85	33	10.29	11.19	22	10.67	12.27	28	9.73	10.91	17	10.46	12.50	16
Common equity tier 1 capital, column B	0	0.26	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.12	12.53	30	10.78	11.81	18	11.15	12.90	22	10.22	11.60	14	11.02	13.19	18
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	13.74	14.37	41	13.11	13.66	23	14.48	14.97	41	12.84	13.45	21	13.40	14.63	32
Total capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.05	9.08	51	8.70	9.56	28	8.51	9.54	23	8.37	9.65	18	9.41	10.39	25
Supplementary leverage ratio, advanced approaches HCs		6.62													

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	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
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	156,496	116,398	117,356	115,115	112,392	34.45	75.17

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			50			25			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			50			75			50			40	
Separate account assets (L/H) / Total life assets		11.61			0			0			0			0	
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.58	24	0	0.64	21	0	0.41	22	0	0.37	22
Premium income / Insurance activities revenue		3.08			0.03			0.13			0.01			0.03	
Credit related premium income / Total premium income		34.56			100			100			100			100	
Other premium income / Total premium income		65.44			0			0			0			0	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	49	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		18.14			34.16			47.20			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)		163.24						84.24							
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			92.63			448.52			-40.91			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			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	50	0	0	49	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.11	12.13	66	16.09	11.55	69	15.57	11.86	65	16.57	11.01	72	17.74	11.53	73
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	49	0	0	49	0	0	49	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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	2,005	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	2,005	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.03			0			0.05			0	
Cost: Interest-bearing deposits		0.25			0.57			0.42			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37													
Commercial and industrial loans		0.61												2.35	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases		11.61			-20.34			-29.45			5,672.05			-47.91	
Total selected assets		18.50		-100	-10.31	4	-100	-19.66	6		6.04			-25.04	
Deposits		-4.80			-43.67			-65.37			-44.89			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	0.01	0.01	0.01	0.01	0.02

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	23,103	24,603	50,648	29,961	36,905	-6.10	82.14
Dividends	23,103	24,603	50,648	29,961	36,905	-6.10	82.14
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	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	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	23,103	24,603	50,648	29,961	36,905	-6.10	82.14
Securities gains (losses)	0	0	0	149	0		-100.00
Other operating income	24	19	34	151	211	26.32	-76.24
Total operating income	23,127	24,622	50,682	30,261	37,116	-6.07	50.92
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,269	2,113	4,406	4,810	4,807	7.38	16.48
Other expenses	1,169	847	2,511	1,719	1,640	38.02	38.51
Provision for loan and lease losses	0	0	0	-12	0		
Total operating expenses	3,438	2,960	6,917	6,517	6,447	16.15	23.14
Income (loss) before taxes	19,689	21,662	43,765	22,958	30,866	-9.11	57.11
Applicable income taxes (credit)	-717	-4,099	-1,445	-1,645	-1,646		
Extraordinary items							
Income before undistributed income of subsidiaries	20,406	25,761	45,210	24,603	32,512	-20.79	55.11
Equity in undistributed income of subsidiaries	24,640	24,821	49,831	32,915	38,160	-0.73	96.71
Bank subsidiaries	24,640	24,821	49,831	32,915	38,160	-0.73	96.71
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	45,046	50,582	95,041	57,518	70,672	-10.94	75.40
Memoranda							
Bank net income	47,743	49,424	100,479	62,876	75,065	-3.40	89.38
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,230,652	95.73	863,467	94.81	953,268	94.63	842,473	800,841	42.52	90.50
Common and preferred stock	1,230,652	95.73	863,467	94.81	953,268	94.63	842,473	800,841	42.52	90.50
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	1,795	0.14	1,238	0.14	1,238	0.12	1,238	1,238	44.99	44.99
Common and preferred stock	1,795	0.14	1,238	0.14	1,238	0.12	1,238	1,238	44.99	44.99
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	0	0	0	0	0	0	0	2,735		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	40,987	3.19	30,491	3.35	40,228	3.99	28,066	29,681	34.42	162.45
Cash and due from unrelated depository institution	0	0	300	0.03	0	0	300	300	-100.00	-100.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	474	0.04	474	0.05	474	0.05	474	474	0.00	0.00
Other assets	11,662	0.91	14,765	1.62	12,165	1.21	10,800	9,354	-21.02	177.60
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,285,570	100.00	910,735	100.00	1,007,373	100.00	883,351	844,623	41.16	90.85
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	147,918	11.51	81,807	8.98	147,805	14.67	87,019	86,982	80.81	100.96
Other liabilities	1,398	0.11	1,014	0.11	1,316	0.13	1,310	1,140	37.87	16.60
Balance due to subsidiaries and related institutions	46,109	3.59	31,238	3.43	31,238	3.10	31,238	31,238	47.61	47.61
Total liabilities	195,425	15.20	114,059	12.52	180,359	17.90	119,567	119,360	71.34	84.29
Equity Capital	1,090,145	84.80	796,676	87.48	827,014	82.10	763,784	725,263	36.84	92.08
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	853,206	66.37	563,980	61.93	565,862	56.17	562,421	560,263	51.28	66.65
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	286,063	22.25	228,803	25.12	259,340	25.74	191,418	162,752	25.03	420.41
Accumulated other comprehensive income	-47,672	-3.71	5,345	0.59	3,264	0.32	11,397	2,248		
Other equity capital components	-1,452	-0.11	-1,452	-0.16	-1,452	-0.14	-1,452	0		
Total liabilities and equity capital	1,285,570	100.00	910,735	100.00	1,007,373	100.00	883,351	844,623	41.16	90.85
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	46,109	3.59	31,238	3.43	31,238	3.10	31,238	31,238	47.61	47.61
Notes payable to subsidiaries that issued TPS	48,000	3.73	30,000	3.29	30,000	2.98	30,000	30,000	60.00	60.00
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	8.24	10.52	28	13.04	12.54	54	11.95	11.96	43	7.71	9.11	35	10.14	10.58	46
Bank net income / Average equity investment in banks	8.39	11.07	26	11.63	12.85	36	11.30	12.16	36	7.64	9.38	32	9.81	10.85	36
Nonbank net income / Average equity investment in nonbanks	0	10.05	20	0	15.38	19	0	12.65	18	0	9.69	19	0	12.07	20
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			9.85			10.34			8.82			15.16	
Bank net income / Parent net income	105.99	98.83	69	97.71	102.74	14	105.72	103.27	65	109.32	104.93	74	106.22	103.77	65
Nonbank net income / Parent net income	0	2.55	17	0	0.61	26	0	0.79	24	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.71			93.75			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital	17.93	17.48	67	14.32	11.52	60	21.81	11.91	78	15.65	11.62	62	16.46	9.66	70
Total debt / Equity capital	13.57	12.15	67	10.27	5.82	68	17.87	6.43	84	11.39	5.79	70	11.99	3.93	78
Total debt + notes payable to subs that issued TPS / Equity capital	17.97	14.28	71	14.03	9.79	63	21.50	10.25	80	15.32	9.67	66	16.13	7.99	74
Total debt + Loans guaranteed for affiliate / Equity capital	13.57	12.21	66	10.27	5.82	68	17.87	6.44	84	11.39	5.79	70	11.99	3.97	78
Total debt / Equity capital – excess over fair value	13.57	12.27	66	10.27	5.82	68	17.87	6.43	84	11.39	5.79	70	11.99	3.93	78
Long-term debt / Equity capital	13.57	11.61	68	10.27	5.76	68	17.87	6.32	85	11.39	5.67	70	11.99	3.86	78
Short-term debt / Equity capital	0	0.43	39	0	0	48	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.07	41	0	0	46	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0	45	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	67.53	39.62	71	59.26	23.81	78	72.44	29.28	82	60.74	20.97	82	38.12	14.37	80
Double Leverage															
Equity investment in subs / Equity capital	113.05	103.92	85	108.54	104.95	63	115.42	105.13	85	110.46	104.49	72	110.59	104.21	75
Total investment in subs / Equity capital	113.05	109.01	77	108.54	105.27	63	115.42	105.41	85	110.46	104.82	70	110.59	104.48	75
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)	1.58	0.41	87	0.67	0.38	67	1.34	0.43	82	1.39	0.49	80	1.09	0.44	77
Equity investment in subs – equity cap / Net income-div (X)	2.66	1.23	85	0.91	1.20	49	1.88	1.19	76	2.49	1.45	77	1.68	1.47	71
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	109.57	126.15	46	177.76	117.90	81	153.15	150.01	70	99.79	121.76	35	123.58	153.39	51
Cash from ops + noncash items + op expense / Op expense + dividend	107.75	116.54	48	149.90	138.87	71	153.14	167.98	64	94.49	138.81	21	118.71	152.31	45
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.48	92.87	64	115.01	93.76	70	109.69	113.54	65	94.95	140.42	23	121.35	105.99	72
Pretax operating income + interest expense / Interest expense	967.74	1,457.38	48	1,125.18	1,355.69	64	1,093.30	2,918.78	53	577.30	2,318.94	39	742.11	17,211.14	37
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	732.48	1,417.74	44	948.82	1,307.49	60	929.35	2,104.65	47	487.94	1,435.81	33	582.88	2,481.22	35
Dividends + interest from subsidiaries / Interest expense + dividends	112.19	140.52	44	160.70	116.06	75	160.66	185.27	65	98.99	137	26	124.15	196.13	39
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	3.59	39	0	5.56	37	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		28.68			394.03			541.74			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.19	3.32	54	3.38	2.30	67	3.99	2.37	71	3.21	2.19	70	3.55	1.59	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0			0			0			0	
Nonaccrual		0.76			0			0			0			8.16	
Total		1.12			0			0			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.01	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.44	1.69	69	0.40	0.07	87	0.38	0.09	85	0.41	0.09	85	0.47	0.13	84
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0	49	0	0	49	0	0	49	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	89.79	82.17	64	51.23	77.66	31	59.98	67.32	42	103.47	79.13	78	76.65	65.39	57
Dividends declared / Net income	40.68	34	64	26.09	22.10	55	28.53	22.04	58	44.26	29.39	70	35.26	25.65	61
Net income – dividends / Average equity	4.89	7.04	33	9.64	9.56	54	8.54	9.19	41	4.30	6.36	25	6.57	7.61	34
Percent of Dividends Paid															
Dividends from bank subsidiaries	126.09	128.25	55	186.43	135.93	76	186.76	166.48	67	117.69	130.75	45	148.10	160.93	53
Dividends from nonbank subsidiaries	0	2.20	26	0	0.84	31	0	2.62	28	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies	0	2.84	45	0	0	48	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries	126.09	168.66	45	186.43	146.59	74	186.76	201.01	66	117.69	158.62	38	148.10	209.89	48
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	48.39	43.08	51	49.78	31.44	68	50.41	40.82	65	47.65	43.52	53	49.16	45.88	53
Interest income from bank subsidiaries	0	0.13	27	0	0.02	35	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.35	44	0	0.47	43	0	0.57	43	0	0.47	43
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries	48.39	46.71	50	49.78	33.38	65	50.41	43.51	63	47.65	51.02	51	49.16	48.40	50
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			51.33			68.07			99.52			76.61	
Interest income from nonbank subsidiaries		2.85			0.01			0.04			0.07			0.91	
Management and service fees from nonbank subsidiaries		0.54			0			0.15			0.02			0.02	
Other income from nonbank subsidiaries		0.18			0.01			0.03			0.11			0.01	
Operating income from nonbank subsidiaries		54.49			54.11			73.08			105.70			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			40.90			42.28			29.39			65.48	
Interest income from subsidiary holding companies		13.26			0			0			0			0	
Management and service fees from subsidiary holding companies		0.33			0			0			0			0	
Other income from subsidiary holding companies		-3.08			0			0			0			0	
Operating income from subsidiary holding companies		98.24			40.90			42.28			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.90	65.33	76	99.92	70.62	78	99.93	76.48	80	99.01	76.69	59	99.43	77.61	66
Interest income from bank subsidiaries	0	0.78	25	0	0.60	35	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	1.34	44	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries	0	0.03	46	0	0.01	46	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	99.90	75.26	68	99.92	82.01	63	99.93	84.17	68	99.01	84.80	45	99.43	94.06	52
Dividends from nonbank subsidiaries	0	3.28	25	0	0.74	32	0	1.35	29	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries	0	0.24	38	0	0	46	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0	49	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	5.58	20	0	1.19	28	0	1.71	24	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies	0	1.79	45	0	0	48	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0	50	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.21	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		189.04			393.33			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt	31.17	28.16	60	38.18	37.96	62	21.13	32.71	50	35.90	59.71	59	35.91	70.71	51