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

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BHC Name STATE BANKSHARES, INC.

City/State FARGO, ND

Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 11,300,387
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:

STATE BANKSHARES, INC.
3100 13TH AVENUE SW

FARGO, ND 58103

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	10,664,558	9,843,067	10,107,557	7,991,795	6,232,356
Net income ($000)	168,503	238,778	300,500	115,813	321,588
Number of BHCs in peer group	132	131	152	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	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)	3.05	2.67	78	2.93	2.65	71	2.93	2.85	53	3.34	2.96	81	3.72	3.21	82
+ Non-interest income	5.14	0.96	98	8.39	1.11	98	5.39	0.94	98	4.01	0.98	97	7.88	0.90	97
– Overhead expense	3.79	2.17	93	4.60	2.24	97	4.20	2.37	95	4.44	2.48	97	4.06	2.59	93
– Provision for credit losses	0	0.09	28	0	-0.15	78	0	-0.01	52	0.93	0.38	95	0.29	0.12	89
+ Securities gains (losses)	0	0	15	0	0.01	26	0	0.01	29	0	0.02	27	0	0.01	21
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	4.33	1.40	97	6.73	1.79	98	4.12	1.64	98	1.98	1.22	93	7.24	1.53	98
Net operating income	3.16	1.06	97	4.85	1.36	98	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Net income	3.16	1.06	97	4.85	1.35	98	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Net income (Subchapter S adjusted)		1.63			2.16			1.37			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.64	3.12	84	3.30	3.14	57	3.29	3.34	43	3.86	3.78	57	4.58	4.49	58
Interest expense	0.24	0.24	60	0.25	0.27	55	0.24	0.28	43	0.38	0.57	24	0.61	1.02	14
Net interest income (tax equivalent)	3.39	2.88	84	3.05	2.85	61	3.06	3.05	46	3.48	3.17	72	3.97	3.45	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	16	0.21	0.13	71	0.11	0.06	73	0.02	0.11	22	0.05	0.11	38
Earnings coverage of net loan and lease losses (X)	-1,221.60	-9.51	4	40.17	4.52	79	49.61	-14.44	71	147.22	33.55	91	183.60	22.46	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.39	1.17	74	1.76	1.39	77	1.63	1.26	84	1.99	1.35	91	1.14	0.94	77
Allowance for loan and lease losses / Total loans and leases	1.36	1.15	74	1.67	1.37	76	1.56	1.25	81	1.92	1.33	89	1.12	0.93	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.14	0.41	11	0.13	0.63	6	0.09	0.49	10	0.16	0.67	11	0.13	0.56	12
30–89 days past due loans and leases / Total loans and leases	0.03	0.32	3	0.04	0.27	9	0.09	0.21	29	0.27	0.26	59	0.19	0.31	34
Liquidity and Funding															
Net noncore funding dependence	1.09	3.09	45	-20.12	-1.82	5	-3.66	-5.41	49	-11.17	0.77	16	3.65	10.70	25
Net short-term noncore funding dependence	0.88	-1.79	60	-22.23	-8.21	13	-3.88	-7.77	58	-13.65	-3.25	19	2.81	5.88	34
Net loans and leases / Total assets	85.30	61.60	96	75.98	59.81	89	85.20	64.16	98	81.95	69.27	92	93.33	72.36	99
Capitalization															
Tier 1 leverage ratio	12.71	9.08	96	11.68	9.11	93	11.91	9.54	92	11.20	9.65	82	13.13	10.39	88
Holding company equity capital / Total assets	11.85	10.04	78	11.25	10.88	57	12.08	10.31	82	10.52	10.51	51	12.50	11.37	66
Total equity capital (including minority interest) / Total assets	11.85	10.14	77	11.25	11.01	55	12.08	10.36	82	10.52	10.57	50	12.50	11.43	66
Common equity tier 1 capital / Total risk-weighted assets	12.34	11.90	61	14.53	12.69	79	13.06	12.48	62	12.71	12.44	60	12.34	12.50	59
Net loans and leases / Equity capital (X)	7.20	6.22	71	6.75	5.51	75	7.05	6.35	66	7.79	6.79	72	7.46	6.55	73
Cash dividends / Net income	0	34	3	0.52	25.30	9	4.25	22.04	20	7.38	29.42	19	3.07	25.65	15
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			53.82			39.66			93.20	
Growth Rates															
Assets	9.65	7.91	68	24.86	9.29	90	11.45	9.64	59	34.72	16.11	93	18.92	8.66	84
Equity capital	15.48	-0.29	82	36.74	9.31	93	27.92	7.16	96	13.40	8.42	80	64.16	12.19	98
Net loans and leases	23.10	11.87	80	6.65	0.79	78	15.88	2.51	90	18.28	9.99	80	20.67	8.63	86
Noncore funding	61.63	10.50	88	-54.12	-23.76	12	-57.46	-20.94	9	0.21	-12.78	70	0.76	4.16	45
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	94.14	103.92	9	87.12	103.07	3	92.45	105.13	6	103.25	104.49	52	89.74	104.21	4
Cash from ops + noncash items + op expense / Op expense + dividends	747.29	116.54	99	3,461.65	130.64	99	1,054.75	167.98	96	468.64	138.81	94	1,181.70	152.31	98

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	163,902	151,133	307,181	289,040	259,495	8.45	101.00
Income from lease financing receivables	4,821	3,564	7,942	5,044	2,563	35.27	1269.60
Fully taxable income on loans and leases	165,598	151,056	308,236	286,214	253,712	9.63	111.18
Tax-exempt income on loans and leases	3,125	3,641	6,887	7,870	8,346	-14.17	-10.12
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	168,723	154,697	315,123	294,084	262,058	9.07	106.03
Investment interest income (tax equivalent)	2,546	455	1,180	967	1,669	459.56	189.98
Interest on balances due from depository institutions	459	750	2,084	807	2,539	-38.80	-56.53
Interest income on other earning assets	2,405	344	685	605	756	599.13	800.75
Total interest income (tax equivalent)	174,133	156,246	319,072	296,463	267,022	11.45	107.07
Interest on time deposits of $250K or more	194	521	876	1,216	1,248	-62.76	-11.42
Interest on time deposits < $250K	1,573	2,905	5,300	8,294	8,549	-45.85	-23.53
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,745	6,978	13,861	15,484	20,838	25.32	247.99
Interest on other borrowings and trading liabilities	1,210	1,509	2,725	4,419	4,818	-19.81	-9.09
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	11,722	11,913	22,762	29,413	35,453	-1.60	91.54
Net interest income (tax equivalent)	162,411	144,333	296,310	267,050	231,569	12.53	108.29
Non-interest income	274,332	413,075	544,748	320,163	490,916	-33.59	209.52
Adjusted operating income (tax equivalent)	436,743	557,408	841,058	587,213	722,485	-21.65	162.14
Overhead expense	202,133	226,372	424,238	354,778	253,014	-10.71	65.08
Provision for credit losses	0	0	0	74,000	18,000		-100.00
Securities gains (losses)	-60	0	0	19	-1		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	230,882	331,064	416,795	158,454	451,470	-30.26	445.68
Applicable income taxes	62,379	92,286	116,295	42,641	129,882	-32.41	284.13
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	62,379	92,286	116,295	42,641	129,882	-32.41	284.13
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	168,503	238,778	300,500	115,813	321,588	-29.43	546.30
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	168,503	238,778	300,500	115,813	321,588	-29.43	546.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest	168,503	238,778	300,500	115,813	321,588	-29.43	546.30
Investment securities income (tax equivalent)	2,546	455	1,180	967	1,669	459.56	189.98
US Treasury and agency securities (excluding mortgage-backed securities)	451	412	869	863	1,501	9.47	-40.97
Mortgage-backed securities	318	0	28	1	1		31700.00
All other securities	1,777	43	283	103	167	4032.56	1472.57
Cash dividends declared	0	1,253	12,786	8,552	9,875	-100.00	-100.00
Common	0	1,253	11,057	8,552	7,370	-100.00	-100.00
Preferred	0	0	1,729	0	2,505		

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.27	2.90	77	3.17	2.92	66	3.16	3.12	53	3.71	3.53	67	4.28	4.19	64
Less: Interest expense	0.22	0.22	58	0.24	0.25	58	0.23	0.26	47	0.37	0.54	24	0.57	0.95	15
Equals: Net interest income (tax equivalent)	3.05	2.67	78	2.93	2.65	71	2.93	2.85	53	3.34	2.96	81	3.72	3.21	82
Plus: Non-interest income	5.14	0.96	98	8.39	1.11	98	5.39	0.94	98	4.01	0.98	97	7.88	0.90	97
Equals: adjusted operating income (tax equivalent)	8.19	3.67	96	11.33	3.82	99	8.32	3.89	98	7.35	3.96	96	11.59	4.16	97
Less: Overhead expense	3.79	2.17	93	4.60	2.24	97	4.20	2.37	95	4.44	2.48	97	4.06	2.59	93
Less: Provision for credit losses	0	0.09	28	0	-0.15	78	0	-0.01	52	0.93	0.38	95	0.29	0.12	89
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	15	0	0.01	27	0	0.01	30	0	0.02	28	0	0.01	20
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	4.33	1.40	97	6.73	1.79	98	4.12	1.64	98	1.98	1.22	93	7.24	1.53	98
Less: Applicable income taxes (tax equivalent)	1.17	0.33	97	1.88	0.41	99	1.15	0.35	98	0.53	0.27	93	2.08	0.35	98
Less: Minority interest	0	0	44	0	0	41	0	0	46	0	0	45	0	0	45
Equals: Net operating income	3.16	1.06	97	4.85	1.36	98	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income	3.16	1.06	97	4.85	1.35	98	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Memo: Net income (last four quarters)	2.19	1.12	96	3.50	1.25	98	2.97	1.26	98	1.45	0.97	89	5.16	1.19	99
Net income–BHC and noncontrolling (minority) interest	3.16	1.07	97	4.85	1.37	98	2.97	1.25	98	1.45	0.97	89	5.16	1.19	99
Margin Analysis															
Average earning assets / Average assets	89.75	92.97	12	96.24	93.15	85	95.83	93.81	76	96.02	93.47	83	93.63	93.22	54
Average interest-bearing funds / Average assets	62.32	60.12	68	67.78	62.32	75	62.21	65.01	39	68.83	68.25	52	68.58	70.66	42
Interest income (tax equivalent) / Average earning assets	3.64	3.12	84	3.30	3.14	57	3.29	3.34	43	3.86	3.78	57	4.58	4.49	58
Interest expense / Average earning assets	0.24	0.24	60	0.25	0.27	55	0.24	0.28	43	0.38	0.57	24	0.61	1.02	14
Net interest income (tax equivalent) / Average earning assets	3.39	2.88	84	3.05	2.85	61	3.06	3.05	46	3.48	3.17	72	3.97	3.45	77
Yield or Cost															
Total loans and leases (tax equivalent)	3.84	4.01	40	3.98	4.05	48	3.95	4.16	37	4.13	4.28	40	4.65	4.98	29
Interest-bearing bank balances	0.63	0.42	92	0.10	0.11	37	0.15	0.15	62	0.17	0.32	14	2.40	2.26	68
Federal funds sold and reverse repos		0.58			0.26			0.17			0.43		2.59	2.02	76
Trading assets		0.52			0.42			0.32			0.80			0.49	
Total earning assets	3.64	3.09	84	3.30	3.11	59	3.29	3.40	42	3.86	3.80	61	4.58	4.47	58
Investment securities (tax equivalent)	1.29	1.85	9	1.29	1.80	12	1.15	1.75	11	1.80	2.32	13	2.06	2.74	2
US Treasury and agency securities (excluding mortgage-backed securities)	1.08	1.22	36	1.06	1.28	37	1.11	1.22	46	1.75	1.87	46	1.98	2.54	18
Mortgage-backed securities	0.78	1.78	1	0	1.56	0	0.30	1.44	1	6.25	2.05	99	3.60	2.54	98
All other securities	1.14	2.82	7	4.25	2.91	85	0.55	2.49	5	4.19	3.24	81	4.43	3.80	79
Interest-bearing deposits	0.31	0.20	78	0.29	0.24	68	0.29	0.27	56	0.39	0.62	18	0.59	1.13	10
Time deposits of $250K or more	0.70	0.50	78	1.46	0.76	95	1.27	0.79	86	1.59	1.60	45	2.12	2.13	44
Time deposits < $250K	0.80	0.44	87	1.26	0.72	90	1.19	0.75	86	1.66	1.49	68	1.87	1.91	41
Other domestic deposits	0.29	0.17	81	0.24	0.17	75	0.25	0.17	79	0.33	0.36	50	0.59	0.86	29
Foreign deposits		0.25			0.12			0.42			1.24			2.53	
Federal funds purchased and repos	0.82	0.36	86	0.73	0.19	92	0.73	0.11	95	0.93	0.37	87	1.33	1.23	61
Other borrowed funds and trading liabilities	1.17	1.24	46	1.20	1.31	44	1.24	0.53	75	1.44	0.55	78	2.38	1.03	80
All interest-bearing funds	0.35	0.36	54	0.36	0.40	48	0.36	0.41	45	0.53	0.79	21	0.83	1.34	14

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	274,332	413,075	544,748	320,163	490,916
Fiduciary activities income	11,295	10,589	22,045	18,195	17,638
Service charges on deposit accounts - domestic	3,510	2,366	5,015	4,799	5,359
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	4,028	3,601	7,316	5,665	4,791
Insurance activities revenue	83	76	210	180	242
Venture capital revenue	0	0	0	0	0
Net servicing fees	46,090	-876	632	-2,734	1,432
Net securitization income	-11	0	545	0	0
Net gains (losses) on sales of loans, OREO, other assets	53,480	126,051	215,280	256,366	84,824
Other non-interest income	155,857	271,268	293,705	37,692	376,630
Total overhead expenses	202,133	226,372	424,238	354,778	253,014
Personnel expense	123,429	141,637	261,979	235,701	161,362
Net occupancy expense	17,367	13,321	29,105	24,930	20,285
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	61,337	71,414	133,154	94,147	71,367
Fee income on mutual funds and annuities	4,028	3,601	7,316	5,665	4,791
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,861	1,652	1,750	1,490	1,304
Average personnel expense per employee	66.32	85.74	149.70	158.19	123.74
Average assets per employee	5,730.55	5,958.27	5,775.75	5,363.62	4,779.41

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.47	2.35	45	0.87	2.15	38	1.34	0.54	83	1.77	0.51	85	0.98	0.66	78
Overhead expenses / Net Interest Income + non-interest income	46.28	59.40	11	40.61	59.03	6	50.44	60.88	9	60.42	61.22	49	35.02	61.79	1
Percent of Average Assets															
Total overhead expense	3.79	2.17	93	4.60	2.24	97	4.20	2.37	95	4.44	2.48	97	4.06	2.59	93
Personnel expense	2.31	1.20	97	2.88	1.25	98	2.59	1.37	96	2.95	1.42	97	2.59	1.50	95
Net occupancy expense	0.33	0.22	88	0.27	0.24	67	0.29	0.28	56	0.31	0.30	59	0.33	0.32	56
Other operating expenses	1.15	0.72	88	1.45	0.73	90	1.32	0.70	94	1.18	0.73	91	1.15	0.76	90
Overhead less non-interest income	-1.35	1.19	0	-3.79	1.10	0	-1.19	1.39	1	0.43	1.44	3	-3.82	1.65	0
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	46.28	58.92	11	40.61	58.45	6	50.44	60	12	60.42	58.93	59	35.02	59.91	2
Personnel expense	28.26	32.65	24	25.41	33.10	18	31.15	34.64	27	40.14	33.88	86	22.33	34.17	4
Net occupancy expense	3.98	6.14	16	2.39	6.33	7	3.46	7.36	1	4.25	7.04	8	2.81	7.50	2
Other operating expenses	14.04	19.36	12	12.81	18.60	8	15.83	17.56	33	16.03	17.57	34	9.88	17.93	4
Total non-interest income	62.81	25.40	93	74.11	28.18	94	64.77	24.76	95	54.52	23.45	95	67.95	19.83	95
Fiduciary activities income	2.59	2.23	63	1.90	2.24	50	2.62	2.32	62	3.10	1.45	78	2.44	1.61	66
Service charges on domestic deposit accounts	0.80	3.45	12	0.42	3.19	7	0.60	3.11	8	0.82	2.67	22	0.74	3.21	17
Trading revenue	0	0.45	35	0	0.72	23	0	0.07	39	0	0.10	39	0	0.07	41
Investment banking fees and commissions	0.92	2.25	39	0.65	2.52	31	0.87	0.92	61	0.96	1.03	60	0.66	0.91	54
Insurance activities revenue	0.02	0.36	43	0.01	0.37	37	0.02	0.64	58	0.03	0.41	60	0.03	0.37	60
Venture capital revenue	0	0.01	46	0	0.02	44	0	0	48	0	0	48	0	0	50
Net servicing fees	10.55	1.38	93	-0.16	0.55	4	0.08	0.47	40	-0.47	0	13	0.20	0.22	63
Net securitization income	0	0	3	0	0.01	44	0.06	0	95	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	12.25	1.51	96	22.61	3.83	96	25.60	4.52	95	43.66	5.55	98	11.74	2.27	89
Other non-interest income	35.69	9.09	96	48.67	9.26	98	34.92	8.76	93	6.42	7.76	40	52.13	7.41	98
Overhead less non-interest income	-16.53	32.73	1	-33.49	29.94	1	-14.33	34.71	3	5.89	34.63	6	-32.93	39.47	1
Applicable income taxes / Pretax net operating income (tax equivalent)	27.02	21.22	90	27.88	21.54	94	27.90	21.61	91	26.91	20.30	85	28.77	21.51	91
Applicable income tax + TE / Pretax net operating income + TE	27.02	23.38	83	27.88	23.10	90	27.90	21.64	87	26.91	22.51	76	28.77	23.31	86

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

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	7,137,151	5,643,875	6,201,954	5,097,403	4,475,822	26.46	147.84
Commercial and industrial loans	1,739,437	1,527,026	1,551,823	1,589,936	966,076	13.91	206.74
Loans to individuals	294,445	207,834	184,265	157,334	171,592	41.67	137.71
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	99,086	104,837	99,692	104,781	123,826	-5.49	-30.75
Other loans and leases	504,378	487,951	498,009	454,524	465,508	3.37	19.82
Less: Unearned income	2,358	8,159	1,898	12,695	4,637	-71.10	-40.60
Loans and leases, net of unearned income	9,772,139	7,963,364	8,533,845	7,391,283	6,198,187	22.71	136.57
Less: Allowance for loan and lease losses	133,333	133,303	133,144	141,545	69,124	0.02	226.36
Net loans and leases	9,638,806	7,830,061	8,400,701	7,249,738	6,129,063	23.10	135.67
Debt securities that reprice or mature in over 1 year	203,540	72,414	156,624	42,187	55,595	181.08	167.16
Mutual funds and equity securities	227,747	91	225,048	0	0	250171.43	307666.22
Subtotal	10,070,093	7,902,566	8,782,373	7,291,925	6,184,658	27.43	141.71
Interest-bearing bank balances	84,558	1,847,853	277,263	1,075,419	31,858	-95.42	202.18
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	239,005	10,132	158,627	7,806	10,371	2258.91	7695.34
Trading assets	0	0	0	0	0		
Total earning assets	10,393,656	9,760,551	9,218,263	8,375,150	6,226,887	6.49	145.30
Non-interest-bearing cash and due from depository institutions	72,663	58,812	84,572	76,913	59,635	23.55	14.61
Premises, fixed assets, and leases	167,942	123,634	161,037	117,713	86,946	35.84	246.67
Other real estate owned	0	0	0	1,138	1,966		-100.00
Investment in unconsolidated subsidiaries	51,809	82,779	121,114	67,479	66,785	-37.41	692.07
Intangible and other assets	614,317	279,777	274,687	208,578	124,815	119.57	249.80
Total assets	11,300,387	10,305,553	9,859,673	8,846,971	6,567,034	9.65	149.38
Quarterly average assets	10,739,724	10,228,064	10,131,765	8,630,174	6,530,852	5.00	141.48
Average loans and leases (YTD)	8,792,722	7,765,530	7,968,684	7,121,252	5,630,500	13.23	128.09
Memoranda							
Loans held-for-sale	151,262	402,813	383,923	279,110	126,501	-62.45	17.16
Loans not held-for-sale	9,620,877	7,560,551	8,149,922	7,112,173	6,071,686	27.25	140.42
Real estate loans secured by 1–4 family	2,752,272	2,036,838	2,401,064	1,644,957	1,201,557	35.12	246.26
Commercial real estate loans	4,130,875	3,360,875	3,552,782	3,225,695	3,000,197	22.91	127.09
Construction and land development	510,909	398,117	368,270	348,507	353,081	28.33	216.99
Multifamily	849,126	771,473	806,413	776,379	766,635	10.07	49.87
Nonfarm nonresidential	2,770,840	2,191,285	2,378,099	2,100,809	1,880,481	26.45	153.89
Real estate loans secured by farmland	254,004	246,162	248,108	226,751	274,068	3.19	-4.45
Total investment securities	670,292	82,637	540,299	49,993	65,966	711.13	744.98
U.S. Treasury securities	599	599	599	599	574	0.00	9.11
US agency securities (excluding mortgage-backed securities)	76,934	79,924	76,129	47,212	62,307	-3.74	7.62
Municipal securities	898	936	920	1,089	1,983	-4.06	-84.80
Mortgage-backed securities	72,210	7	37,317	13	22	999999.00	91305.06
Asset-backed securities	73,432	0	20,542	0	0		
Other debt securities	218,472	1,080	179,744	1,080	1,080	20128.89	17633.12
Mutual funds and equity securities	227,747	91	225,048	0	0	250171.43	307666.22
Available-for-sale securities	441,647	81,610	314,331	48,904	63,983	441.17	501.54
U.S. Treasury securities	599	599	599	599	574	0.00	9.11
US agency securities (excluding mortgage-backed securities)	76,934	79,924	76,129	47,212	62,307	-3.74	7.62
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	72,210	7	37,317	13	22	999999.00	91305.06
Asset-backed securities	73,432	0	20,542	0	0		
Other debt securities	218,472	1,080	179,744	1,080	1,080	20128.89	17633.12
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	2	35	28	43	31	-94.29	-96.15
Available-for-sale securites appreciation (depreciation)	-15,793	-110	-1,418	536	55		
Structured notes, fair value	5,819	0	6,548	0	4,988		-2.87
Pledged securities	72,479	71,191	73,836	45,236	43,191	1.81	56.01

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	2,385,176	956,021	3,152,184	414,098	315,983	149.49	527.06
NOW, ATS and transaction accounts	1,209,654	51,300	2,114,354	477,200	401,842	2258.00	155.20
Time deposits less brokered deposits < $250K	377,940	421,127	399,010	450,628	427,671	-10.26	-11.50
MMDA and other savings accounts	5,304,792	7,214,634	2,708,610	6,142,146	4,197,360	-26.47	102.38
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,277,562	8,643,082	8,374,158	7,484,072	5,342,856	7.34	137.72
Time deposits of $250K or more	47,358	70,123	64,029	72,276	75,106	-32.46	-7.05
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	31,359	33,719	36,189	11,273	7,830	-7.00	292.63
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	354,225	8	8	8	135,008	999999.00	32102.27
Other borrowings w/remaining maturity over 1 year	17	150,025	25	150,033	20,041	-99.99	-99.85
Brokered deposits < $250K	0	14,000	14,000	35,000	30,036	-100.00	-100.00
Noncore funding	432,959	267,875	114,251	268,590	268,021	61.63	498.14
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	49,485	49,485	49,485	49,485	49,485	0.00	-35.14
Other liabilities	201,519	185,691	130,737	113,717	85,581	8.52	174.96
Total liabilities	9,961,525	9,146,133	8,668,631	7,915,864	5,745,943	8.92	141.51
Equity Capital							
Perpetual preferred stock (including surplus)	0	46,900	0	46,900	46,900	-100.00	-100.00
Common stock	737	737	740	742	741	0.00	1.80
Common surplus	38,275	38,739	46,653	47,463	45,073	-1.20	42.94
Retained earnings	1,290,039	1,073,125	1,123,314	835,599	728,338	20.21	287.82
Accumulated other comprehensive income	-11,607	-81	-1,043	403	39		
Other equity capital components	21,418	0	21,378	0	0		
Total holding company equity capital	1,338,862	1,159,420	1,191,042	931,107	821,091	15.48	229.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,338,862	1,159,420	1,191,042	931,107	821,091	15.48	229.16
Total liabilities and capital	11,300,387	10,305,553	9,859,673	8,846,971	6,567,034	9.65	149.38
Memoranda							
Non-interest-bearing deposits	2,417,224	1,968,832	2,269,051	1,680,058	1,175,643	22.77	174.37
Interest-bearing deposits	6,907,696	6,758,373	6,183,136	5,911,290	4,272,355	2.21	124.75
Total deposits	9,324,920	8,727,205	8,452,187	7,591,348	5,447,998	6.85	135.80
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,191,042	931,107	931,107	821,091	500,164		
Accounting restatements	-1,778	0	0	0	0		
Net income	168,503	238,778	300,500	115,813	321,588		
Net sale of new perpetual preferred stock	0	0	-46,900	0	0		
Net sale of new common stock	-8,381	-8,729	-812	2,391	1,444		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	6,200		
Less: Dividends declared	0	1,253	12,786	8,552	9,875		
Change in other comprehensive income	-10,564	-483	-1,445	364	1,570		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	40	0	21,378	0	0		
Holding company equity capital, ending balance	1,338,862	1,159,420	1,191,042	931,107	821,091		

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	63.16	38.78	88	54.77	36.32	87	62.90	47.29	84	57.62	48.33	75	68.16	52.67	83
Commercial and industrial loans	15.39	11.05	74	14.82	12.25	65	15.74	10.08	80	17.97	13.47	73	14.71	11.45	69
Loans to individuals	2.61	3.52	60	2.02	3.48	56	1.87	2.29	68	1.78	2.29	66	2.61	2.71	70
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0	46	0	0	45	0	0	44
Agricultural loans	0.88	0.19	89	1.02	0.21	90	1.01	0.46	78	1.18	0.43	80	1.89	0.53	83
Other loans and leases	4.46	4.45	58	4.73	4.22	61	5.05	1.08	87	5.14	1.39	85	7.09	1.08	91
Net loans and leases	85.30	61.60	96	75.98	59.81	89	85.20	64.16	98	81.95	69.27	92	93.33	72.36	99
Debt securities over 1 year	1.80	19.46	2	0.70	17.61	2	1.59	17.60	3	0.48	13.53	2	0.85	13.66	2
Mutual funds and equity securities	2.02	0.05	99	0	0.06	31	2.28	0.07	97	0	0.05	22	0	0.06	18
Subtotal	89.11	82.34	83	76.68	78.32	32	89.07	82.59	80	82.42	83.47	39	94.18	86.76	97
Interest-bearing bank balances	0.75	4.59	6	17.93	9.11	90	2.81	7.80	27	12.16	6.78	80	0.49	2.97	14
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less	2.12	1.68	67	0.10	1.53	11	1.61	1.75	63	0.09	2.03	9	0.16	2.10	13
Trading assets	0	0.55	20	0	0.60	18	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets	91.98	90.95	64	94.71	91.43	87	93.49	93.39	50	94.67	92.98	75	94.82	92.39	80
Non-interest cash and due from depository institutions	0.64	1.01	20	0.57	1.01	19	0.86	0.87	58	0.87	1.07	39	0.91	1.14	34
Other real estate owned	0	0.01	11	0	0.02	6	0	0.02	19	0.01	0.03	50	0.03	0.04	55
All other assets	7.38	7.97	39	4.72	7.50	18	5.65	5.67	53	4.46	5.87	26	4.27	6.41	21
Memoranda															
Short-term investments	2.86	7.68	23	18.03	12.01	81	4.42	10.52	23	12.24	9.38	64	0.64	5.36	2
U.S. Treasury securities	0.01	1.96	18	0.01	1.08	32	0.01	0.69	47	0.01	0.19	64	0.01	0.29	57
US agency securities (excluding mortgage-backed securities)	0.68	0.84	60	0.78	0.77	65	0.77	1.83	45	0.53	1.28	43	0.95	1.25	55
Municipal securities	0.01	1.75	17	0.01	1.72	18	0.01	3.67	10	0.01	2.96	11	0.03	2.58	11
Mortgage-backed securities	0.64	13.68	5	0	12.97	1	0.38	10.07	3	0	8.52	2	0	9.38	2
Asset-backed securities	0.65	0.68	66	0	0.38	26	0.21	0.43	71	0	0.35	32	0	0.30	34
Other debt securities	1.93	0.52	90	0.01	0.52	29	1.82	0.67	81	0.01	0.60	28	0.02	0.53	34
Loans held-for-sale	1.34	0.35	89	3.91	0.42	95	3.89	0.28	98	3.15	0.58	91	1.93	0.39	89
Loans held for investment	85.14	61.41	96	73.36	59.85	87	82.66	64.47	97	80.39	69.07	89	92.46	72.01	99
Real estate loans secured by 1–4 family	24.36	12.26	88	19.76	11.69	85	24.35	13.45	84	18.59	14.47	69	18.30	16.02	64
Revolving	1.93	1.49	63	1.51	1.45	59	1.75	1.60	56	1.67	1.79	53	2.63	2.24	61
Closed-end, secured by first liens	21.65	10.40	87	17.61	9.84	84	21.96	11.44	84	16.10	12.11	70	14.10	13.07	63
Closed-end, secured by junior liens	0.78	0.18	91	0.65	0.20	87	0.64	0.22	91	0.82	0.27	91	1.56	0.37	97
Commercial real estate loans	36.56	24.34	76	32.61	22.48	79	36.03	30.90	67	36.46	30.65	72	45.69	33.26	80
Construction and land development	4.52	3.75	61	3.86	3.35	60	3.74	4.37	47	3.94	4.32	49	5.38	5	57
Multifamily	7.51	3.69	84	7.49	3.31	87	8.18	4.79	81	8.78	5.03	82	11.67	4.76	87
Nonfarm nonresidential	24.52	15.50	81	21.26	14.81	74	24.12	20.52	66	23.75	19.97	69	28.64	21.85	78
Real estate loans secured by farmland	2.25	0.35	93	2.39	0.34	95	2.52	0.95	80	2.56	0.85	83	4.17	0.95	89

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.04	62.08	64	70.87	59.66	67	72.67	73.64	45	68.97	69.38	50	72.21	72.74	48
Real estate loans secured by 1–4 family	28.16	20.31	77	25.58	19.82	66	28.14	20.95	71	22.26	20.91	58	19.39	22.29	47
Revolving	2.23	2.40	51	1.95	2.42	47	2.02	2.54	46	1.99	2.61	47	2.79	3.13	51
Closed-end	25.93	17.67	78	23.62	17.22	74	26.12	18.13	75	20.26	17.94	65	16.60	18.71	47
Commercial real estate loans	42.27	38.23	54	42.20	36.54	57	41.63	48.47	28	43.64	44.23	46	48.40	46.16	58
Construction and land development	5.23	5.97	49	5	5.50	49	4.32	6.90	27	4.72	6.26	36	5.70	6.97	44
1–4 family	0.94	1.34	54	0.54	1.11	47	0.97	1.50	44	0.40	1.14	27	0.41	1.47	21
Other	4.29	4.56	50	4.46	4.33	54	3.34	5.34	32	4.32	4.94	45	5.29	5.34	54
Multifamily	8.69	5.72	78	9.69	5.34	84	9.45	7.23	74	10.50	7.01	77	12.37	6.42	83
Nonfarm nonresidential	28.35	24.64	57	27.52	24.14	58	27.87	32.22	32	28.42	29.04	45	30.34	30.59	52
Owner-occupied	7.67	8.28	48	6.89	8.14	45	7.52	11.23	25	7.82	10	33	7.96	10.68	30
Other	20.69	16.13	67	20.62	15.71	67	20.35	20.58	51	20.60	18.53	62	22.38	19.36	66
Real estate loans secured by farmland	2.60	0.59	88	3.09	0.59	90	2.91	1.57	74	3.07	1.30	79	4.42	1.38	85
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0	46	0	0	45	0	0	44
Commercial and industrial loans	17.80	18.46	54	19.18	20.98	53	18.18	15.94	62	21.51	19.85	60	15.59	16.16	53
Loans to individuals	3.01	6.27	54	2.61	6.28	52	2.16	3.85	58	2.13	3.53	61	2.77	4	65
Credit card loans	0	0.53	22	0	0.51	22	0	0.03	33	0	0.03	33	0	0.04	32
Agricultural loans	1.01	0.32	85	1.32	0.37	87	1.17	0.79	77	1.42	0.69	79	2	0.78	80
Other loans and leases	5.16	8.30	49	6.13	8.03	57	5.84	1.70	84	6.15	2.07	83	7.51	1.48	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	477.02	407.54	61	425.51	383.17	53	463.47	473.67	47	460.84	473.75	50	484.03	493.53	48
Real estate loans secured by 1–4 family	183.95	130.40	78	153.57	124.52	66	179.43	134.51	72	148.72	142.34	60	129.94	151.03	47
Revolving	14.57	15.55	54	11.74	15.53	48	12.89	16.12	48	13.33	17.81	46	18.67	21.25	55
Closed-end	169.38	113.22	81	141.83	107.53	70	166.55	116.85	73	135.39	122.21	65	111.27	127.10	48
Commercial real estate loans	276.09	254.23	56	253.39	238.21	53	265.50	311.38	33	291.63	302.08	45	324.45	311.74	59
Construction and land development	34.15	38.88	49	30.02	35.52	46	27.52	44.02	30	31.51	42.85	33	38.18	46.63	44
1–4 family	6.14	8.60	52	3.24	7.06	47	6.19	9.60	43	2.67	7.52	29	2.74	9.52	23
Other	28.01	29.76	49	26.77	28.07	51	21.33	34.06	33	28.84	33.94	42	35.44	35.90	55
Multifamily	56.75	39.14	80	58.16	34.78	79	60.26	46.60	76	70.19	48.67	78	82.91	44.76	82
Nonfarm nonresidential	185.19	162.28	57	165.21	157.17	52	177.72	207.28	35	189.93	198.42	44	203.36	206.64	49
Owner-occupied	50.07	54.20	49	41.39	52.65	41	47.95	71.93	28	52.28	67.98	37	53.37	71.54	31
Other	135.12	106.54	65	123.82	102.08	61	129.77	131.36	50	137.65	125.78	59	149.99	130.65	63
Real estate loans secured by farmland	16.98	3.62	90	18.56	3.59	91	18.54	9.66	75	20.50	8.35	81	29.64	8.66	85
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	116.26	115.10	56	115.13	127.07	47	115.97	100.58	66	143.74	133.93	59	104.47	106.70	55
Loans to individuals	19.68	35.52	54	15.67	35.29	51	13.77	23.11	59	14.22	22.15	62	18.56	24.83	66
Credit card loans	0	2.76	22	0	2.61	22	0	0.19	33	0	0.20	33	0	0.24	32
Agricultural loans	6.62	1.81	87	7.90	2.01	87	7.45	4.60	76	9.47	4.17	79	13.39	4.86	80
Other loans and leases	33.71	50.19	49	36.79	46.75	55	37.22	10.71	84	41.09	13.62	82	50.34	10.25	89
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.61	30.64	56	35.31	28.84	65	34.11	36.98	43	35.82	34	59	40.44	35.38	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	226.02	203.71	56	212	187.37	55	217.55	236.77	42	239.35	232.08	56	271.08	239.13	68
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.09	261.50	53	253.39	244.59	50	265.50	313.58	33	291.63	304.52	45	324.45	315.15	57

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	2.86	7.68	23	18.03	12.01	81	4.42	10.52	23	12.24	9.38	64	0.64	5.36	2
Liquid assets	2.08	25.39	1	19.28	28.17	25	4.45	23.21	1	13.57	19.32	27	2.35	16.28	0
Investment securities	5.93	21.68	6	0.80	19.64	1	5.48	20.27	3	0.57	16.07	2	1	16.41	2
Net loans and leases	85.30	61.60	96	75.98	59.81	89	85.20	64.16	98	81.95	69.27	92	93.33	72.36	99
Net loans, leases and standby letters of credit	85.43	62.44	96	76.14	60.62	89	85.38	64.54	98	82.13	69.67	91	93.51	72.78	99
Core deposits	82.10	75.64	69	83.87	74.75	89	84.93	80.58	78	84.59	76.49	91	81.36	71.61	87
Noncore funding	3.83	10.86	24	2.60	10.89	9	1.16	6.64	7	3.04	10.29	13	4.08	14.61	11
Time deposits of $250K or more	0.42	1.54	14	0.68	1.81	22	0.65	2.59	9	0.82	3.37	8	1.14	4.33	7
Foreign deposits	0	0.34	39	0	0.35	39	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	0.28	1.20	39	0.33	1.20	38	0.37	0.55	62	0.13	0.62	54	0.12	0.77	44
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.28	0.50	53	0.33	0.52	52	0.37	0.50	66	0.13	0.59	58	0.12	0.75	51
Commercial paper	0	0.02	45	0	0.01	45	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	3.13	1.63	74	0	0.99	26	0	0.41	41	0	1.06	33	2.06	2.75	52
Earning assets that reprice within 1 year	14.34	36.16	5	29.53	38.93	25	17.15	30.91	16	23.44	31.93	27	14.12	33.16	6
Interest-bearing liabilities that reprice within 1 year	2.18	6.49	14	3.30	7.04	23	3.07	13.48	11	3.34	14.04	8	4.57	18.54	5
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	12.15	28.22	15	26.24	30.25	39	14.08	16.92	41	20.11	17.03	52	9.55	13.71	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.09	3.09	45	-20.12	-1.82	5	-3.66	-5.41	49	-11.17	0.77	16	3.65	10.70	25
Net short-term noncore funding dependence	0.88	-1.79	60	-22.23	-8.21	13	-3.88	-7.77	58	-13.65	-3.25	19	2.81	5.88	34
Short-term investment / Short-term noncore funding	78.57	166.36	34	1,830.65	284.81	96	457.60	419.20	71	1,231.62	230.45	94	19.54	78.10	24
Liquid assets - short-term noncore funding / Nonliquid assets	-1.60	28.61	9	22.67	34.02	39	3.64	25.37	11	14.54	16.27	47	-0.96	6.90	26
Net loans and leases / Total deposits	103.37	76.80	92	89.72	74.66	85	99.39	75.87	94	95.50	84.20	79	112.50	90.96	93
Net loans and leases / Core deposits	103.89	82.80	81	90.59	81.17	72	100.32	80.18	88	96.87	91.10	64	114.72	102.55	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-6.37	93	0	0.84	22	0	-0.07	42	0	0.88	11	0	0.36	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.16	-13.54	93	-0.01	1.94	8	-0.12	0.24	43	0.06	3.63	3	0.01	1.28	8
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.29	74		0.01		-0.01	-0.05	64		0.03		0	-0.02	31
Percent of Investment Securities															
Held-to-maturity securities	0.13	23.58	20	1.13	13.42	37	0.17	9.13	52	2.18	5.36	64	3.01	7.25	58
Available-for-sale securities	65.89	74.56	36	98.76	84.66	65	58.18	89.63	12	97.82	93.39	44	96.99	91.33	47
U.S. Treasury securities	0.09	9.26	19	0.72	5.52	41	0.11	3.49	50	1.20	1.22	76	0.87	2.07	69
US agency securities (excluding mortgage-backed securities)	11.48	4.02	86	96.72	4.50	99	14.09	9.21	75	94.44	8.39	99	94.45	8.16	99
Municipal securities	0.13	8	18	1.13	8.87	27	0.17	17.78	11	2.18	18.61	25	3.01	15.40	25
Mortgage-backed securities	10.77	63.23	6	0.01	66.59	1	6.91	52.46	5	0.03	54.48	2	0.03	57.07	2
Asset-backed securities	10.96	3.36	84	0	2.05	26	3.80	2.22	78	0	1.97	32	0	1.70	34
Other debt securities	32.59	3.01	97	1.31	3.17	46	33.27	3.93	96	2.16	4.34	53	1.64	3.73	54
Mutual funds and equity securities	33.98	0.28	99	0.11	0.32	50	41.65	0.41	99	0	0.44	22	0	0.49	18
Debt securities 1 year or less	35.66	8.89	94	12.26	8.69	75	29.36	10.21	87	15.61	13.69	68	15.72	13.55	65
Debt securities 1 to 5 years	14.20	20.02	46	43.92	17.05	89	19.36	17.78	61	81.66	20.49	98	81.44	23.43	99
Debt securities over 5 years	16.17	68.75	5	43.71	72.17	16	9.63	68.22	6	2.73	61.87	3	2.84	58.63	4
Pledged securities	10.81	30.80	17	86.15	33.87	96	13.67	36.33	19	90.48	44.55	92	65.47	43.76	73
Structured notes, fair value	0.87	0.15	90	0	0.03	41	1.21	0.31	83	0	0.03	42	7.56	0.09	97
Percent Change from Prior Like Quarter															
Short-term investments	-82.59	-31.70	0	291.50	51.37	95	-59.76	30.57	4	2,465.12	136.94	99	245.52	32.84	95
Investment securities	711.13	21.19	99	63	33.34	78	980.75	36.78	99	-24.21	16.36	4	-20.64	4.80	6
Core deposits	7.34	9.58	56	29.69	16.88	84	11.89	15.13	36	40.08	23.17	90	16.41	9.96	82
Noncore funding	61.63	10.50	88	-54.12	-23.76	12	-57.46	-20.94	9	0.21	-12.78	70	0.76	4.16	45

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)	2,899,792	1,813,555	2,400,578	1,629,151	1,472,443
Commit: Secured commercial real estate loans	907,773	276,709	595,619	248,779	379,896
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	15,017	16,280	17,399	15,858	11,724
Commercial and similar letters of credit	1,253	755	728	728	40
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	312,790	868,636	609,464	910,444	262,506
Written options contracts (interest rate)	237,611	573,088	277,789	788,382	165,677
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.66	24.48	60	17.60	22.45	41	24.35	16.95	85	18.41	16.09	65	22.42	16.97	77
Standby letters of credit	0.13	0.66	11	0.16	0.67	14	0.18	0.31	31	0.18	0.31	35	0.18	0.36	27
Commercial and similar letters of credit	0.01	0.02	66	0.01	0.02	59	0.01	0.01	81	0.01	0.01	83	0	0.01	73
Securities lent	0	0.09	42	0	0.12	41	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	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	0.14	35	0	0	46	0	0	46	0	0	47
Derivative contracts	4.87	44.65	22	13.99	49.75	43	9	3.32	81	19.20	3.72	87	6.52	2.95	78
Interest rate contracts	4.87	32.11	23	13.99	35.96	46	9	3.25	81	19.20	3.62	87	6.52	2.87	78
Interest rate futures and forward contracts	2.77	3.60	80	8.43	5.17	84	6.18	0.07	98	10.29	0.20	98	4	0.08	97
Written options contracts (interest rate)	2.10	1.58	79	5.56	1.82	88	2.82	0.10	98	8.91	0.24	99	2.52	0.13	95
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps	0	21.90	4	0	20.67	4	0	2.61	33	0	2.58	34	0	2.19	34
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.98	46.07	35	23.35	42.93	19	30.13	27.65	58	22.88	24.20	46	26.15	24.81	57

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	550,401	1,441,724	887,253	1,698,826	428,183
Interest rate contracts	550,401	1,441,724	887,253	1,698,826	428,183
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	312,790	868,636	609,464	910,444	262,506
Written options	237,611	573,088	277,789	788,382	165,677
Exchange-traded	0	0	0	0	0
Over-the-counter	237,611	573,088	277,789	788,382	165,677
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	550,401	1,441,724	887,253	1,698,826	428,183
Interest rate contracts	550,401	1,441,724	887,253	1,698,826	428,183
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)	312,790	868,636	609,464	910,444	262,506
One year or less	312,790	868,636	609,464	910,444	262,506
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	2,360	2,469	742	7,390	58
Gross positive fair value	7,050	16,032	7,571	30,815	2,907
Held for trading	0	0	0	0	0
Non-traded	7,050	16,032	7,571	30,815	2,907
Current credit exposure on risk-based capital derivative contracts	7,050	16,032	7,571	30,815	2,907
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	0	48	0	0	47	0	0.07	45
Futures and forwards	56.83	9.78	92	60.25	12.57	93	68.69	7.01	96	53.59	15.03	84	61.31	14.06	92
Written options	43.17	5.78	96	39.75	7.49	96	31.31	5.82	92	46.41	10.24	94	38.69	11.73	85
Exchange-traded	0	0.15	42	0	0.11	42	0	0	50	0	0	50	0	0	48
Over-the-counter	43.17	5.46	96	39.75	7.20	96	31.31	5.82	92	46.41	10.24	94	38.69	10.84	87
Purchased options	0	3.69	21	0	3.44	19	0	1.88	37	0	2.13	33	0	2.45	35
Exchange-traded	0	0.15	41	0	0.12	40	0	0	50	0	0	50	0	0	49
Over-the-counter	0	3.17	21	0	3.04	21	0	1.88	37	0	2.13	33	0	2.28	36
Swaps	0	74.97	3	0	71.23	3	0	82.75	1	0	71.83	4	0	64.61	7
Held for trading	0	37.98	23	0	40.60	20	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.52	23	0	34.42	21	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0	49	0	0	49	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.94	85	100	56.19	86	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	56.83	93.09	10	60.25	91.87	9	68.69	85.18	22	53.59	79.60	22	61.31	80.07	23
One year or less	56.83	31.78	73	60.25	28.05	80	68.69	11.52	92	53.59	15.52	83	61.31	15.20	92
Over 1 year to 5 years	0	24.76	6	0	26.03	5	0	26.87	10	0	19.75	15	0	22.92	14
Over 5 years	0	27.14	6	0	30.08	6	0	38.91	9	0	32.47	13	0	34.12	11
Gross negative fair value (absolute value)	0.43	1.56	18	0.17	1.25	14	0.08	1.54	9	0.44	2.84	11	0.01	1.30	7
Gross positive fair value	1.28	1.74	48	1.11	1.68	29	0.85	1.36	29	1.81	2.25	37	0.68	1.14	30
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	19	0	0.05	16	0	0	68	0.01	0.01	73	0	0	67
Gross positive fair value (X)	0.01	0.08	22	0.01	0.07	28	0.01	0	76	0.03	0.01	85	0	0	74
Held for trading (X)	0	0.06	23	0	0.05	21	0	0	43	0	0	44	0	0	44
Non-traded (X)	0.01	0.02	46	0.01	0.01	67	0.01	0	84	0.03	0	92	0	0	81
Current credit exposure (X)	0.01	0.04	33	0.01	0.05	36	0.01	0.01	60	0.03	0.02	75	0	0.01	57
Credit losses on derivative contracts	0	0	50	0	0	45	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	47	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.07	0.54	32	0.21	0.63	38	0.09	0.12	57	0.45	0.27	73	0.05	0.10	59

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	133,144	141,545	141,545	69,124	53,681
Gross losses	289	8,447	9,337	2,534	2,785
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	478	205	936	955	228
Net losses	-189	8,242	8,401	1,579	2,557
Provision for loan and lease losses	0	0	0	74,000	18,000
Adjustments	0	0	0	0	0
Ending balance	133,333	133,303	133,144	141,545	69,124
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	0.08	29	0	-0.14	77	0	-0.01	51	0.93	0.38	94	0.29	0.12	89
Provision for loan and lease losses / Average loans and leases	0	0.14	29	0	-0.25	77	0	-0.01	51	1.04	0.53	89	0.32	0.16	85
Provision for loan and lease losses / Net loan and lease losses	0	198.72	28	0	77.32	64	0	147.24	42	4,686.51	672.96	94	703.95	142.73	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.39	1.17	74	1.76	1.39	77	1.63	1.26	84	1.99	1.35	91	1.14	0.94	77
Allowance for loan and lease losses / Total loans and leases	1.36	1.15	74	1.67	1.37	76	1.56	1.25	81	1.92	1.33	89	1.12	0.93	76
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		8.09	15.27	39	15.85	31.39	48	89.64	25.33	90	27.03	17.18	80
Allowance for loan and lease losses / Nonaccrual assets	969.34	413.77	89	1,321.66	318.67	93	1,772.89	459.08	94	1,366.92	336.78	93	1,186.27	315.75	90
ALLL / 90+ days past due + nonaccrual loans and leases	969.34	319.24	95	1,321.66	260.68	99	1,772.89	461.06	93	1,366.92	293.46	94	1,089.08	283.41	90
Gross loan and lease losses / Average loans and leases	0.01	0.16	7	0.22	0.22	59	0.12	0.12	62	0.04	0.16	15	0.05	0.16	24
Recoveries / Average loans and leases	0.01	0.07	12	0.01	0.08	6	0.01	0.05	20	0.01	0.04	27	0	0.05	8
Net losses / Average loans and leases	0	0.08	16	0.21	0.13	71	0.11	0.06	73	0.02	0.11	22	0.05	0.11	38
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	5.12	23.25	8	8.09	16.12	29	36.94	43.82	53	34.29	42.12	53	16.44	41.80	25
Earnings coverage of net loan and lease losses (X)	-1,221.60	-9.51	4	40.17	4.52	79	49.61	-14.44	71	147.22	33.55	91	183.60	22.46	93
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	59	0.01	0.03	53	0	0.02	51	-0.01	0.04	21	0.05	0.02	75
Real estate loans secured by 1–4 family	0	-0.02	80	0	-0.01	73	0	-0.01	48	0.01	0.01	62	0.01	0.02	54
Revolving	0	-0.08	75	-0.01	-0.05	43	-0.01	-0.01	34	0.01	0	74	0	0.02	47
Closed-end	0	-0.02	80	0	-0.01	75	0	-0.01	46	0.01	0.01	64	0.01	0.02	56
Commercial real estate loans	0	0	72	0.01	0.05	52	0	0.03	55	0	0.05	25	0.03	0.02	71
Construction and land development	0.08	-0.02	96	-0.01	0	29	-0.01	-0.01	24	-0.02	0	23	-0.01	-0.02	31
1–4 family	0.08	0	99	0	0	57	0	0	54	0	0	50	0	0	54
Other	0	-0.01	71	-0.01	-0.01	28	-0.01	-0.01	21	-0.02	-0.01	23	-0.01	-0.02	30
Multifamily	0	0	58	0	0.01	51	0	0	51	0	0	51	0	0	56
Nonfarm nonresidential	-0.01	0	21	0.01	0.07	51	0.01	0.04	58	0	0.07	34	0.05	0.03	71
Owner-occupied	-0.01	0	13	0.01	0.01	75	0.01	0.01	76	0	0.01	40	0	0.01	44
Other	0	0	55	0	0.06	37	0	0.03	43	0	0.04	40	0.05	0.01	82
Real estate loans secured by farmland	-0.07	0	6	0	-0.01	58	0	0.01	9	-0.18	0.01	0	0.44	0.01	95
Commercial and industrial loans	-0.02	0.10	20	1.05	0.20	95	0.48	0.15	82	0.11	0.20	48	0.01	0.27	25
Loans to individuals	0.02	0.65	3	0.10	0.78	10	0.07	0.43	17	0.05	0.66	8	0.17	0.74	20
Credit card loans		1.99			2.18			0.87			1.71			1.89	
Agricultural loans	0	0.01	53	0	0.03	48	0.75	0	98	0.06	0.01	90	0	0.02	81
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.14	14	0	0.08	21	0	0.24	7	0	0.44	7	-0.01	0.14	8

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	3,290	3,554	7,818	19,765	11,970
90+ days past due loans and leases	0	0	0	0	520
Nonaccrual loans and leases	13,755	10,086	7,510	10,355	5,827
Total past due and nonaccrual loans and leases	17,045	13,640	15,328	30,120	18,317
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	2,517	7,008	3,512	1,137	4,687
Total restructured loans and leases	2,517	7,008	3,512	1,137	4,687
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	11	83	96	6,122	3,403
Other real estate owned	0	0	0	1,138	1,966
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.03	0.32	3	0.04	0.27	9	0.09	0.21	29	0.27	0.26	59	0.19	0.31	34
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.02	17	0	0.04	17	0.01	0.03	53
Nonaccrual loans and leases	0.14	0.38	14	0.13	0.58	8	0.09	0.44	11	0.14	0.60	12	0.09	0.48	11
90+ days past due and nonaccrual loans and leases	0.14	0.53	9	0.13	0.73	4	0.09	0.48	9	0.14	0.67	10	0.10	0.54	12
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0	31	0	0	32	0	0	29
90+ days past due restructured	0	0	31	0	0	30	0	0	44	0	0	45	0	0	45
Nonaccrual restructured	0.03	0.09	30	0.09	0.12	49	0.04	0.08	51	0.02	0.09	27	0.08	0.07	63
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	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	0.03	0.32	3	0.04	0.27	9	0.09	0.21	29	0.27	0.26	59	0.19	0.31	34
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.02	17	0	0.04	17	0.01	0.03	53
Nonaccrual assets	0.14	0.39	14	0.13	0.59	8	0.09	0.44	11	0.14	0.60	12	0.09	0.48	11
30+ days past due and nonaccrual assets	0.17	0.88	5	0.17	1.04	3	0.18	0.71	9	0.41	0.95	18	0.30	0.87	12
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.32	17	0.10	0.43	8	0.08	0.31	16	0.12	0.47	15	0.10	0.39	17
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.34	15	0.10	0.46	7	0.08	0.34	13	0.13	0.52	14	0.13	0.45	15
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.12	0.38	15	0.10	0.52	6	0.08	0.45	9	0.20	0.63	14	0.17	0.56	11
Allowance for loan and lease losses	10.32	57.44	4	7.63	67.93	1	5.71	59.86	3	12.44	72.10	4	16.20	92.08	6
Equity capital + allowance for loan and lease losses	0.94	3.52	8	0.79	4.43	5	0.57	4.10	8	1.64	5.64	12	1.26	4.77	10
Tier 1 capital + allowance for loan and lease losses	0.92	3.97	8	0.77	5.28	3	0.57	4.51	7	1.59	6.21	11	1.21	5.30	9
Loans and leases + other real estate owned	0.14	0.63	6	0.13	0.88	2	0.09	0.70	5	0.24	0.92	10	0.18	0.78	8

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 # 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	0.03	0.26	9	0.05	0.24	16	0.07	0.18	31	0.37	0.25	72	0.24	0.28	50
	90+ days past due	0	0.11	16	0	0.12	15	0	0.02	27	0	0.04	25	0.01	0.03	59
	Nonaccrual	0.19	0.45	24	0.17	0.65	13	0.12	0.43	15	0.04	0.63	4	0.09	0.45	10
Commercial and industrial	30–89 days past due	0.02	0.28	9	0.03	0.17	19	0.08	0.19	37	0.06	0.15	37	0.05	0.22	26
	90+ days past due	0	0.03	17	0	0.02	16	0	0.02	29	0	0.02	31	0	0.02	30
	Nonaccrual	0.01	0.46	5	0.01	0.64	3	0	0.53	8	0.52	0.61	58	0.10	0.74	16
Individuals	30–89 days past due	0.12	0.70	18	0.05	0.55	17	0.62	0.53	67	0.11	0.52	26	0.25	0.60	32
	90+ days past due	0	0.07	19	0	0.07	18	0	0.02	30	0	0.02	30	0	0.02	31
	Nonaccrual	0	0.18	10	0	0.18	11	0.03	0.14	40	0	0.14	33	0.01	0.12	40
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	0.10	29	0.36	0.16	77	0.03	0.06	71	0	0.07	34	0.08	0.10	75
	90+ days past due	0	0	44	0	0	44	0	0	45	0	0	45	0	0	47
	Nonaccrual	0	0.36	27	0.21	0.69	59	0.18	0.18	72	0	0.57	29	0.62	0.80	71
Foreign governments	30–89 days past due		0			0.01			0							
	90+ days past due		0			0			0							
	Nonaccrual		0.18			0.04			0							
Other loans and leases	30–89 days past due	0.08	0.11	67	0.01	0.11	44	0.22	0.31	70	0.01	0.67	51	0.10	0.28	66
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	40	0	0	40	0	0	40
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.07	37	0	0.10	33	0.04	0.04	79

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.05	0.39	10	0.04	0.35	10	0.11	0.37	24	0.08	0.46	15	0.19	0.53	21
	90+ days past due	0	0.22	18	0	0.27	18	0	0.04	29	0	0.06	28	0.04	0.05	71
	Nonaccrual	0.41	0.61	45	0.14	0.82	11	0.18	0.48	23	0.06	0.67	4	0.04	0.55	6
Revolving	30–89 days past due	0.25	0.26	51	0.42	0.29	73	0.25	0.19	69	0.27	0.25	60	0.08	0.36	25
	90+ days past due	0	0.02	35	0	0.02	34	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.05	1.15	14	0	1.05	5	0.04	0.37	24	0.03	0.46	17	0	0.34	11
Closed-end	30–89 days past due	0.04	0.42	11	0.01	0.36	6	0.10	0.40	24	0.06	0.48	13	0.21	0.56	27
	90+ days past due	0	0.25	19	0	0.29	18	0	0.04	31	0	0.06	29	0.05	0.05	73
	Nonaccrual	0.44	0.60	48	0.15	0.77	13	0.19	0.49	26	0.06	0.69	6	0.04	0.57	8
Junior lien	30–89 days past due	0.01	0.01	60	0	0.01	25	0.02	0.01	82	0.02	0.01	73	0.03	0.02	71
	90+ days past due	0	0	36	0	0	36	0	0	44	0	0	44	0	0	41
	Nonaccrual	0	0.02	24	0	0.04	17	0	0.02	36	0	0.03	12	0.02	0.03	50
Commercial real estate	30–89 days past due	0.02	0.16	21	0.03	0.14	27	0.04	0.08	51	0.53	0.14	87	0.13	0.15	58
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual	0.06	0.32	16	0.03	0.52	6	0.08	0.37	26	0.03	0.57	11	0.08	0.34	27
Construction and development	30–89 days past due	0.13	0.22	59	0.24	0.12	79	0.37	0.09	88	0.03	0.16	56	0.02	0.20	50
	90+ days past due	0	0.01	39	0	0.01	38	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual	0.30	0.16	78	0	0.36	14	0.56	0.08	92	0	0.21	43	0.11	0.18	64
1–4 family	30–89 days past due	0.11	0.02	85	0.24	0.02	95	0.37	0.03	98	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	44	0	0	47	0	0	46	0	0	47
	Nonaccrual	0.30	0.01	96	0	0.02	30	0.54	0	98	0	0.01	42	0.02	0.01	83
Other	30–89 days past due	0.02	0.17	56	0	0.07	21	0	0.04	30	0.03	0.09	65	0.02	0.12	63
	90+ days past due	0	0.01	40	0	0	41	0	0	48	0	0	44	0	0	44
	Nonaccrual	0	0.13	16	0	0.29	15	0.02	0.06	67	0	0.16	46	0.09	0.14	66
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.02	41	0.91	0.03	97	0	0.03	38
	90+ days past due	0	0	45	0	0	44	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.06	36	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	13	0	0.14	19	0	0.08	32	0.47	0.14	85	0.20	0.13	75
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual	0.03	0.39	10	0.04	0.66	8	0.04	0.49	17	0.05	0.73	12	0.11	0.36	28
Owner Occupied	30–89 days past due	0	0.04	25	0	0.04	29	0	0.03	48	0.02	0.05	51	0.20	0.06	88
	90+ days past due	0	0	34	0	0	34	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual	0	0.14	11	0	0.25	10	0	0.18	17	0	0.27	12	0	0.19	15
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.03	27	0.45	0.06	91	0	0.05	18
	90+ days past due	0	0	37	0	0.01	36	0	0	45	0	0	44	0	0.01	41
	Nonaccrual	0.03	0.21	25	0.04	0.40	21	0.04	0.24	44	0.05	0.33	41	0.11	0.14	59
Farmland	30–89 days past due	0.02	0.11	63	0.28	0.11	79	0.09	0.06	77	0.06	0.08	69	1.58	0.21	93
	90+ days past due	0	0.01	43	0	0	45	0	0	46	0	0	46	0	0.01	45
	Nonaccrual	0	0.63	22	2.47	1.10	81	0	0.73	25	0.10	1.19	52	0.38	1.06	60
Credit card	30–89 days past due		1.02			0.63			0.88			1.02			0.87	
	90+ days past due		0.44			0.39			0.12			0.22			0.18	
	Nonaccrual		0.11			0.08			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	39,012	39,476	47,393	48,205	45,814
Retained earnings	1,290,039	1,073,125	1,123,314	835,599	728,338
Accumulated other comprehensive income (AOCI)	-11,607	-81	-1,043	403	39
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,317,444	1,112,520	1,169,664	884,207	774,191
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	15,027	15,027	15,027	15,027	15,027
Accumulated other comprehensive income-related adjustments	-11,608	-81	-1,043	403	39
Other deductions from common equity tier 1 capital	642	896	159	606	-64
Subtotal:	1,313,383	1,096,678	1,155,521	868,171	759,189
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,313,383	1,096,678	1,155,521	868,171	759,189
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	49,485	96,385	49,485	96,385	96,385
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	49,485	96,385	49,485	96,385	96,385
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	49,485	96,385	49,485	96,385	96,385
Tier 1 Capital	1,362,868	1,193,063	1,205,006	964,556	855,574
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	133,070	94,848	110,900	86,065	69,124
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	133,070	94,848	110,900	86,065	69,124
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	133,070	94,848	110,900	86,065	69,124
Exited advanced approach tier 2 capital					
Total capital	1,495,938	1,287,911	1,315,906	1,050,621	924,698
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,739,724	10,228,064	10,131,765	8,630,174	6,530,852
Less: Deductions from common equity tier 1 capital	15,669	15,923	15,186	15,633	14,963
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,724,055	10,212,141	10,116,579	8,614,541	6,515,889
Total risk-weighted assets	10,645,364	7,549,405	8,849,722	6,829,707	6,152,750
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	12.34	11.85	62	14.53	12.66	79	13.06	12.27	65	12.71	10.91	64	12.34	12.50	59
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.80	12.53	61	15.80	13.44	84	13.62	12.90	64	14.12	11.60	72	13.91	13.19	68
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0	50	0	0	50	0	0	50
Total capital, column A	14.05	14.37	49	17.06	15.42	79	14.87	14.97	54	15.38	13.45	62	15.03	14.63	68
Total capital, column B	0	0.34	46	0	0.37	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	12.71	9.08	96	11.68	9.11	93	11.91	9.54	92	11.20	9.65	82	13.13	10.39	88
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95										

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	83	76	210	180	242	9.21	-39.86
Other insurance activities income	83	76	210	180	242	9.21	-39.86
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	0	0	0	0	0		

	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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			25			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			75			50			40	
Separate account assets (L/H) / Total life assets		11.61			13.29			0			0			0	
Insurance activities revenue / Adjusted operating income	0.02	0.36	43	0.01	0.37	37	0.02	0.64	58	0.03	0.41	60	0.03	0.37	60
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	0.13	45	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income		34.56			30.92			100			100			100	
Other premium income / Total premium income		65.44			69.08			0			0			0	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0	49	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			47.20			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			84.24							
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			448.52			-40.91			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			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	44	0	0	49	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.13	3	0	11.54	3	0	11.86	5	0	11.01	6	0	11.53	5
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	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	19,652	0	19,887	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	19,652	0	19,887	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0			0.05			0	
Cost: Interest-bearing deposits		0.25			0.12			0.42			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26										
Commercial and industrial loans		0.61			1.03									2.35	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		11.61			-1.19			-29.45			5,672.05			-47.91	
Total selected assets		18.50			3.19			-19.66			6.04			-25.04	
Deposits		-4.80			9.07			-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	864,201	0	756,355	0	0		
1–4 family residential loans	864,201	0	756,355	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	7.65	0	7.67	0	0
1–4 family residential loans	7.65	0	7.67	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	31.94		32.12		
Home equity lines	2.05		1.86		
Credit card receivables	0		0		
Auto loans and other consumer loans	1.54		1.49		
Commercial and industrial loans	16.35		16.70		
All other loans and leases	48.11		47.83		

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	0		0		
1–4 family residential loans	0		0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0		0		
Seller's interest carried as securities and loans	0		0		
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	0.14	6.20	2.44	4.84	6.54

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	12,911	0	8,011	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	12,911	0	8,011	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	6,820	0	5,578	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	6,820	0	5,578	0	0		
Total past due securitized assets	19,731	0	13,589	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	1.49		1.06		
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	1.49		1.06		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.79		0.74		
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	0.79		0.74		
Total past due securitized assets percent of securitized assets	2.28		1.80		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0		0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0		0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.41		0.34		
Home equity lines	0.25		0.25		
Credit card receivables					
Commercial and industrial loans	0.02		0.08		
All other loans and leases	0.03		0.09		
Total managed loans past due 30–89 days	0.15		0.17		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.20		0.19		
Home equity lines	0		0		
Credit card receivables					
Commercial and industrial loans	0		0		
All other loans and leases	0		0		
Total managed loans past due 90+ days	0.06		0.06		
Total Past Due Managed Assets	0.22		0.23		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0		0		
Home equity lines	0		-0.01		
Credit card receivables					
Commercial and industrial loans	-0.02		0.48		
All other loans and leases	0		0.02		
Net Losses on Managed Assets Percent of Total Managed Assets	0		0.09		

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	0	200,000	200,000	0	0	-100.00	
Dividends	0	200,000	200,000	0	0	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	18	8,015	8,031	60,038	234,982	-99.78	-48.57
Dividends	18	8,015	8,031	60,038	234,982	-99.78	-48.57
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	18	208,015	208,031	60,038	234,982	-99.99	-48.57
Securities gains (losses)	0	0	0	0	0		
Other operating income	8	0	0	0	0		166.67
Total operating income	26	208,015	208,031	60,038	234,982	-99.99	-31.58
Operating Expenses							
Personnel expenses	71	4,135	3,798	3,017	6,958	-98.28	-96.25
Interest expense	0	0	0	0	111		
Other expenses	777	688	1,378	1,551	3,526	12.94	-38.92
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	848	4,823	5,176	4,568	10,595	-82.42	-73.21
Income (loss) before taxes	-822	203,192	202,855	55,470	224,387		
Applicable income taxes (credit)	-226	-1,321	-1,414	-1,245	-2,889		
Extraordinary items							
Income before undistributed income of subsidiaries	-596	204,513	204,269	56,715	227,276		
Equity in undistributed income of subsidiaries	169,099	34,265	96,231	59,098	94,312	393.50	505.27
Bank subsidiaries	69,887	42,105	97,854	115,619	72,563	65.98	182.65
Nonbank subsidiaries	99,212	-7,840	-1,623	-56,521	21,749		2988.79
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	168,503	238,778	300,500	115,813	321,588	-29.43	546.30
Memoranda							
Bank net income	69,887	242,105	297,854	115,619	72,563	-71.13	182.65
Nonbank net income	99,230	175	6,408	3,517	256,731	56602.86	2956.05
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	1,057,252	75.77	944,921	76.25	999,708	80.04	903,299	622,317	11.89	157.37
Common and preferred stock	1,057,252	75.77	944,921	76.25	999,708	80.04	903,299	622,317	11.89	157.37
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	203,113	14.56	65,182	5.26	101,400	8.12	58,023	114,543	211.61	955.41
Common and preferred stock	203,113	14.56	65,182	5.26	101,400	8.12	58,023	114,543	211.61	955.41
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	129,119	9.25	214,838	17.34	134,471	10.77	34,312	148,555	-39.90	5927.96
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,018	0.22	3,018	0.24	3,018	0.24	3,018	3,018	0.00	-96.19
Other assets	2,864	0.21	11,220	0.91	10,414	0.83	9,989	9,250	-74.47	-12.31
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,395,366	100.00	1,239,179	100.00	1,249,011	100.00	1,008,641	897,683	12.60	171.15
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	7,019	0.50	30,274	2.44	8,484	0.68	28,049	27,107	-76.82	-77.76
Balance due to subsidiaries and related institutions	49,485	3.55	49,485	3.99	49,485	3.96	49,485	49,485	0.00	-35.14
Total liabilities	56,504	4.05	79,759	6.44	57,969	4.64	77,534	76,592	-29.16	-47.61
Equity Capital	1,338,862	95.95	1,159,420	93.56	1,191,042	95.36	931,107	821,091	15.48	229.16
Perpetual preferred stock (income surplus)	0	0	46,900	3.78	0	0	46,900	46,900	-100.00	-100.00
Common stock	737	0.05	737	0.06	740	0.06	742	741	0.00	1.80
Common surplus	38,275	2.74	38,739	3.13	46,653	3.74	47,463	45,073	-1.20	42.94
Retained earnings	1,290,039	92.45	1,073,125	86.60	1,123,314	89.94	835,599	728,338	20.21	287.82
Accumulated other comprehensive income	-11,607	-0.83	-81	-0.01	-1,043	-0.08	403	39		
Other equity capital components	21,418	1.53	0	0	21,378	1.71	0	0		
Total liabilities and equity capital	1,395,366	100.00	1,239,179	100.00	1,249,011	100.00	1,008,641	897,683	12.60	171.15
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	49,485	3.55	49,485	3.99	49,485	3.96	49,485	49,485	0.00	-35.14
Notes payable to subsidiaries that issued TPS	48,000	3.44	48,000	3.87	48,000	3.84	48,000	48,000	0.00	-35.14
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	27.67	10.52	98	47.38	12.64	98	27.64	11.96	99	13.51	9.11	85	43.01	10.58	99
Bank net income / Average equity investment in banks	13.67	11.07	75	52.01	12.37	99	31.24	12.16	98	14.42	9.38	88	12.78	10.85	72
Nonbank net income / Average equity investment in nonbanks	117.28	10.05	99	0.53	13.40	22	8.83	12.65	67	5.23	9.69	61	194.07	12.07	98
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.34			8.82			15.16	
Bank net income / Parent net income	41.48	98.83	12	101.39	96.24	49	99.12	103.27	20	99.83	104.93	15	22.56	103.77	6
Nonbank net income / Parent net income	58.89	2.55	96	0.07	3.10	39	2.13	0.79	80	3.04	1.04	84	79.83	1.08	99
Subsidiary holding companies' net income / Parent net income		80.71			67.52			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital	4.22	17.48	21	6.88	16.87	27	4.87	11.91	33	8.33	11.62	45	9.33	9.66	53
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	6.43	22	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	3.59	14.28	23	4.14	13.82	21	4.03	10.25	33	5.16	9.67	41	5.85	7.99	45
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	6.44	22	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	6.43	22	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	6.32	22	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	29.28	21	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	94.14	103.92	9	87.12	103.07	3	92.45	105.13	6	103.25	104.49	52	89.74	104.21	4
Total investment in subs / Equity capital	94.14	109.01	6	87.12	108.26	2	92.45	105.41	5	103.25	104.82	51	89.74	104.48	4
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)	-0.23	0.41	18	-0.31	0.25	15	-0.30	0.43	14	0.26	0.49	47	-0.26	0.44	16
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.19		0.28	1.45	15		1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	29.72	126.15	15	3,445.29	138.64	99	1,166.04	150.01	98	467.10	121.76	95	1,162.05	153.39	97
Cash from ops + noncash items + op expense / Op expense + dividend	747.29	116.54	99	3,461.65	130.64	99	1,054.75	167.98	96	468.64	138.81	94	1,181.70	152.31	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-531.13	92.87	0	3,071.13	103.17	99	657.62	113.54	96	-770.75	140.42	2	412.99	105.99	96
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			2,918.78			2,318.94		202,250.45	17,211.14	92
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-45.23	1,417.74	10	40,983.70	1,667.11	98	20,631.88	2,104.65	94	4,587.86	1,435.81	88	8,197.69	2,481.22	91
Dividends + interest from subsidiaries / Interest expense + dividends		140.52		16,601.36	153.06	99	1,627.02	185.27	97	702.03	137	96	2,353.11	196.13	97
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	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			41.77		173.80	541.74	64		52.16		128.38	71.69	73
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.32	24	0	3.64	21	0	2.37	29	0	2.19	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0			0			0	
Nonaccrual		0.76			0.96			0			0			8.16	
Total		1.12			1.17			0			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	46	0	0.03	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.96	1.69	82	0.61	1.79	76	0.73	0.09	92	0.80	0.09	92	1.95	0.13	97
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	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 # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		82.17		0.61	78.46	2	6.26	67.32	9	15.08	79.13	9	4.34	65.39	9
Dividends declared / Net income	0	34	3	0.52	25.30	9	4.25	22.04	20	7.38	29.39	19	3.07	25.65	15
Net income – dividends / Average equity	27.67	7.04	98	47.14	9.64	98	26.46	9.19	99	12.51	6.36	93	41.69	7.61	99
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25		15,961.69	139.49	99	1,564.21	166.48	98	0	130.75	6	0	160.93	7
Dividends from nonbank subsidiaries		2.20		639.66	3.97	99	62.81	2.62	98	702.03	3.01	99	2,379.56	2.59	99
Dividends from subsidiary holding companies		2.84		0	6.36	45	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries		168.66		16,601.36	193.08	99	1,627.02	201.01	96	702.03	158.62	95	2,379.56	209.89	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	82.61	36.56	91	67.15	40.82	74	0	43.52	7	0	45.88	8
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	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	0	46.71	5	82.61	38.35	87	67.15	43.51	71	0	51.02	4	0	48.40	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.02	45.98	31	4,580	54.17	97	125.33	68.07	89	1,707.08	99.52	95	91.53	76.61	52
Interest income from nonbank subsidiaries	0	2.85	35	0	2.35	32	0	0.04	46	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.15	47	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.03	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries	0.02	54.49	19	4,580	76.16	97	125.33	73.08	86	1,707.08	105.70	95	91.53	83.73	49
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			42.28			29.39			65.48	
Interest income from subsidiary holding companies		13.26			5.39			0			0			0	
Management and service fees from subsidiary holding companies		0.33			0.37			0			0			0	
Other income from subsidiary holding companies		-3.08			-0.43			0			0			0	
Operating income from subsidiary holding companies		98.24			39.64			42.28			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	96.15	67.82	57	96.14	76.48	45	0	76.69	8	0	77.61	8
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	0	75.26	5	96.15	81.78	44	96.14	84.17	35	0	84.80	5	0	94.06	4
Dividends from nonbank subsidiaries	69.23	3.28	95	3.85	2.67	78	3.86	1.35	80	100	1.76	99	100	1.13	99
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	69.23	5.58	93	3.85	6.48	69	3.86	1.71	79	100	2.06	99	100	1.56	98
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		189.04			135.34			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt		28.16			28.31			32.71			59.71			70.71	