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

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BHC Name CATHAY GENERAL BANCORP

City/State LOS ANGELES, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 21,235,553
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:

CATHAY GENERAL BANCORP
777 NORTH BROADWAY

LOS ANGELES, CA 90012

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	21,008,670	19,171,142	19,579,819	18,721,179	17,337,839
Net income ($000)	164,006	150,583	298,303	228,860	279,135
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.18	2.67	87	3.02	2.65	77	3.05	2.60	82	2.95	2.77	58	3.31	3.01	60
+ Non-interest income	0.28	0.96	6	0.26	1.11	6	0.28	1.04	6	0.24	1.21	4	0.21	1.32	5
– Overhead expense	1.39	2.17	7	1.47	2.24	9	1.46	2.17	8	1.53	2.57	8	1.59	2.69	6
– Provision for credit losses	0.11	0.09	65	-0.24	-0.15	34	-0.08	-0.09	45	0.31	0.51	24	-0.04	0.15	2
+ Securities gains (losses)	0	0	43	0.01	0.01	72	0	0.01	65	0.01	0.02	54	0	0.01	57
+ Other tax equivalent adjustments	0	0	11	0	0	48	0	0	46	0	0	48	0	0	10
= Pretax net operating income (tax equivalent)	2.01	1.40	88	2.02	1.79	68	1.95	1.66	74	1.36	1.04	73	2.02	1.56	84
Net operating income	1.56	1.06	90	1.57	1.36	73	1.52	1.26	76	1.22	0.81	81	1.61	1.19	89
Net income	1.56	1.06	90	1.57	1.35	73	1.52	1.26	76	1.22	0.82	80	1.61	1.19	89
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.64	3.12	83	3.63	3.14	82	3.60	3.06	85	3.97	3.55	74	4.74	4.41	72
Interest expense	0.28	0.24	72	0.43	0.27	84	0.38	0.25	79	0.85	0.52	85	1.20	1.08	66
Net interest income (tax equivalent)	3.36	2.88	81	3.20	2.85	70	3.23	2.80	78	3.12	3.01	49	3.54	3.33	56
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.08	15	0.19	0.13	66	0.11	0.11	59	0.09	0.27	30	-0.05	0.21	1
Earnings coverage of net loan and lease losses (X)	-439.66	-9.51	8	11.67	4.52	46	21.04	39.72	52	21.96	22.91	66	-43.71	24.40	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	1.17	20	0.84	1.39	15	0.83	1.23	19	1.06	1.58	20	0.81	0.83	48
Allowance for loan and lease losses / Total loans and leases	0.83	1.15	21	0.84	1.37	15	0.83	1.20	22	1.06	1.55	20	0.81	0.81	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.41	48	0.46	0.63	40	0.43	0.49	45	0.46	0.71	33	0.34	0.57	26
30–89 days past due loans and leases / Total loans and leases	0.11	0.32	25	0.14	0.27	34	0.28	0.32	55	0.92	0.39	89	0.56	0.43	73
Liquidity and Funding															
Net noncore funding dependence	10.36	3.09	78	12.73	-1.82	87	5.27	-2.33	76	17.79	3.20	84	29.73	14.45	87
Net short-term noncore funding dependence	9.39	-1.79	89	11.18	-8.21	92	3.78	-7.71	85	16.24	-4.76	93	24.44	3.38	96
Net loans and leases / Total assets	83.25	61.60	95	80.48	59.81	95	77.63	58.67	88	81.42	61.58	96	82.89	63.77	96
Capitalization															
Tier 1 leverage ratio	10.15	9.08	78	10.85	9.11	86	10.40	8.98	82	10.94	9.13	88	10.83	9.76	78
Holding company equity capital / Total assets	11.45	10.04	74	12.67	10.88	78	11.71	10.71	67	12.70	11.16	72	12.68	12.43	54
Total equity capital (including minority interest) / Total assets	11.45	10.14	72	12.67	11.01	76	11.71	10.82	65	12.70	11.29	71	12.68	12.57	53
Common equity tier 1 capital / Total risk-weighted assets	12.18	11.90	60	13.77	12.69	70	12.80	12.42	62	13.53	12.38	74	12.51	12.17	63
Net loans and leases / Equity capital (X)	7.27	6.22	74	6.35	5.51	69	6.63	5.53	71	6.41	5.58	72	6.54	5.21	77
Cash dividends / Net income	31.13	34	43	32.67	25.30	65	33.30	28.27	60	43.12	42.30	53	35.51	33.12	55
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	9.75	7.91	70	0.42	9.29	16	9.68	10.50	51	5.24	16.68	18	7.80	9.26	59
Equity capital	-0.85	-0.29	58	4.69	9.31	35	1.16	7.46	18	5.40	6.99	47	8.13	10.49	53
Net loans and leases	13.53	11.87	65	0.55	0.79	62	4.57	3.36	61	3.37	9.07	31	7.94	9.10	60
Noncore funding	-17.61	10.50	22	-29.56	-23.76	46	-25.16	-14.79	33	-19.59	-12.18	41	20.88	6.59	78
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0.33	13.04	27
Equity investment in subsidiaries / Equity capital	102.83	103.92	50	103.26	103.07	53	103.64	103.22	56	102.23	102.81	47	103.44	103.22	55
Cash from ops + noncash items + op expense / Op expense + dividends	240.81	116.54	84	172.25	130.64	74	223.98	154.48	77	127.78	147.24	50	218	190.27	70

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	347,712	321,463	649,853	677,823	730,413	8.17	36.37
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	347,712	321,463	649,853	677,823	730,413	8.17	36.37
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	347,712	321,463	649,853	677,823	730,413	8.17	36.37
Investment interest income (tax equivalent)	10,576	6,256	14,152	20,600	33,038	69.05	15.90
Interest on balances due from depository institutions	3,271	753	2,145	1,829	5,404	334.40	76.62
Interest income on other earning assets	516	472	991	952	1,207	9.32	-27.32
Total interest income (tax equivalent)	362,075	328,944	667,141	701,204	770,062	10.07	35.78
Interest on time deposits of $250K or more	6,278	11,151	19,401	47,293	66,603	-43.70	-15.71
Interest on time deposits < $250K	5,151	12,701	20,618	62,564	82,780	-59.44	-61.31
Interest on foreign office deposits	362	214	531	1,787	3,470	69.16	-63.80
Interest on other deposits	12,017	11,056	21,251	25,380	25,250	8.69	31.56
Interest on other borrowings and trading liabilities	3,739	4,207	7,818	12,471	17,453	-11.12	-38.42
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	27,547	39,329	69,619	149,495	195,556	-29.96	-25.48
Net interest income (tax equivalent)	334,528	289,615	597,522	551,709	574,506	15.51	45.64
Non-interest income	29,280	24,929	54,386	44,919	37,000	17.45	124.66
Adjusted operating income (tax equivalent)	363,808	314,544	651,908	596,628	611,506	15.66	49.88
Overhead expense	146,442	140,474	285,500	285,710	275,083	4.25	35.00
Provision for credit losses	11,143	-22,558	-16,008	57,500	-7,000		
Securities gains (losses)	0	853	852	1,695	369	-100.00	
Other tax equivalent adjustments	-1	0	0	0	-1		
Pretax net operating income (tax equivalent)	211,241	193,850	381,843	253,965	349,369	8.97	54.99
Applicable income taxes	47,235	43,267	83,539	25,105	70,234	9.17	31.44
Tax equivalent adjustments	0	0	1	0	0		
Applicable income taxes (tax equivalent)	47,235	43,267	83,540	25,105	70,234	9.17	31.44
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	164,006	150,583	298,303	228,860	279,135	8.91	63.42
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	164,006	150,583	298,303	228,860	279,135	8.91	63.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest	164,006	150,583	298,303	228,860	279,135	8.91	63.42
Investment securities income (tax equivalent)	10,576	6,256	14,152	20,600	33,038	69.05	15.90
US Treasury and agency securities (excluding mortgage-backed securities)	760	358	688	2,131	9,275	112.29	-84.62
Mortgage-backed securities	8,552	5,146	11,743	15,650	20,317	66.19	164.77
All other securities	1,264	752	1,721	2,819	3,446	68.09	32.77
Cash dividends declared	51,052	49,198	99,322	98,688	99,131	3.77	52.28
Common	51,052	49,198	99,322	98,688	99,131	3.77	52.28
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.45	2.90	88	3.43	2.92	83	3.41	2.85	86	3.75	3.27	79	4.44	4	80
Less: Interest expense	0.26	0.22	72	0.41	0.25	84	0.36	0.23	80	0.80	0.48	84	1.13	0.98	67
Equals: Net interest income (tax equivalent)	3.18	2.67	87	3.02	2.65	77	3.05	2.60	82	2.95	2.77	58	3.31	3.01	60
Plus: Non-interest income	0.28	0.96	6	0.26	1.11	6	0.28	1.04	6	0.24	1.21	4	0.21	1.32	5
Equals: adjusted operating income (tax equivalent)	3.46	3.67	43	3.28	3.82	24	3.33	3.70	29	3.19	4.04	13	3.53	4.41	15
Less: Overhead expense	1.39	2.17	7	1.47	2.24	9	1.46	2.17	8	1.53	2.57	8	1.59	2.69	6
Less: Provision for credit losses	0.11	0.09	65	-0.24	-0.15	34	-0.08	-0.09	45	0.31	0.51	24	-0.04	0.15	2
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.01	0.01	72	0	0.01	66	0.01	0.02	54	0	0.01	57
Plus: other tax equivalent adjustments	0	0	11	0	0	48	0	0	46	0	0	48	0	0	10
Equals: Pretax net operating income (tax equivalent)	2.01	1.40	88	2.02	1.79	68	1.95	1.66	74	1.36	1.04	73	2.02	1.56	84
Less: Applicable income taxes (tax equivalent)	0.45	0.33	81	0.45	0.41	70	0.43	0.38	71	0.13	0.23	20	0.41	0.36	64
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.56	1.06	90	1.57	1.36	73	1.52	1.26	76	1.22	0.81	81	1.61	1.19	89
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.56	1.06	90	1.57	1.35	73	1.52	1.26	76	1.22	0.82	80	1.61	1.19	89
Memo: Net income (last four quarters)	1.52	1.12	89	1.46	1.25	72	1.52	1.26	76	1.22	0.82	80	1.61	1.19	89
Net income–BHC and noncontrolling (minority) interest	1.56	1.07	90	1.57	1.37	72	1.52	1.27	76	1.22	0.83	80	1.61	1.20	88
Margin Analysis															
Average earning assets / Average assets	94.75	92.97	73	94.56	93.15	66	94.56	93.08	67	94.46	92.32	73	93.68	91.05	78
Average interest-bearing funds / Average assets	66.23	60.12	78	68.25	62.32	76	67.61	61.99	74	69.71	64.06	75	70.74	65.57	77
Interest income (tax equivalent) / Average earning assets	3.64	3.12	83	3.63	3.14	82	3.60	3.06	85	3.97	3.55	74	4.74	4.41	72
Interest expense / Average earning assets	0.28	0.24	72	0.43	0.27	84	0.38	0.25	79	0.85	0.52	85	1.20	1.08	66
Net interest income (tax equivalent) / Average earning assets	3.36	2.88	81	3.20	2.85	70	3.23	2.80	78	3.12	3.01	49	3.54	3.33	56
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.01	60	4.09	4.05	61	4.10	4.01	62	4.36	4.27	60	5.02	5.09	51
Interest-bearing bank balances	0.44	0.42	55	0.10	0.11	35	0.13	0.14	27	0.19	0.27	28	1.35	2.04	16
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.64	3.09	84	3.63	3.11	84	3.60	3.04	85	3.97	3.51	79	4.74	4.36	76
Investment securities (tax equivalent)	1.69	1.85	35	1.30	1.80	13	1.38	1.77	22	1.74	2.25	15	2.31	2.76	13
US Treasury and agency securities (excluding mortgage-backed securities)	0.76	1.22	18	0.53	1.28	12	0.57	1.14	17	0.97	1.75	18	1.94	2.32	25
Mortgage-backed securities	1.80	1.78	53	1.45	1.56	42	1.50	1.57	47	2.02	2.05	44	2.46	2.61	28
All other securities	1.54	2.82	11	1.48	2.91	9	1.43	2.81	11	2.01	3.24	9	3.17	4.06	26
Interest-bearing deposits	0.27	0.20	71	0.44	0.24	85	0.38	0.21	83	0.89	0.53	85	1.28	1.10	68
Time deposits of $250K or more	0.49	0.50	51	0.78	0.76	55	0.69	0.66	56	1.56	1.42	61	2.15	1.96	61
Time deposits < $250K	0.43	0.44	54	0.77	0.72	58	0.67	0.62	60	1.55	1.36	62	2.01	1.82	60
Other domestic deposits	0.28	0.17	79	0.34	0.17	87	0.31	0.15	86	0.49	0.36	78	0.63	0.93	28
Foreign deposits	0.46	0.25	77	0.24	0.12	74	0.30	0.14	77	0.87	0.42	85	1.54	1.19	70
Federal funds purchased and repos		0.36			0.19			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.81	1.24	79	1.89	1.31	74	1.88	1.27	73	1.82	1.50	67	2.02	2.38	27
All interest-bearing funds	0.40	0.36	65	0.60	0.40	83	0.53	0.37	79	1.15	0.74	84	1.59	1.49	67

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	29,280	24,929	54,386	44,919	37,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,224	2,644	5,454	4,850	4,648
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	7,953	7,311	14,173	9,736	8,312
Insurance activities revenue	358	184	883	793	929
Venture capital revenue	1	-100	3,019	236	337
Net servicing fees	68	59	129	108	-84
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-18	255	222	3,867	201
Other non-interest income	17,694	14,576	30,506	25,329	22,657
Total overhead expenses	146,442	140,474	285,500	285,710	275,083
Personnel expense	72,775	65,480	132,795	124,022	129,300
Net occupancy expense	13,990	12,760	25,701	25,467	27,402
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	474	343	687	687	687
Other operating expenses	59,203	61,891	126,317	135,534	117,694
Fee income on mutual funds and annuities	7,674	7,130	13,754	9,484	8,078
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,215	1,173	1,170	1,205	1,219
Average personnel expense per employee	59.90	55.82	113.50	102.92	106.07
Average assets per employee	17,291.09	16,343.68	16,734.89	15,536.25	14,223

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	26.21	2.35	98	28.60	2.15	99	25.29	2.17	99	21.11	2.02	99	21.83	2.72	98
Overhead expenses / Net Interest Income + non-interest income	40.25	59.40	6	44.66	59.03	9	43.79	59.28	9	47.89	62.28	10	44.98	61.29	7
Percent of Average Assets															
Total overhead expense	1.39	2.17	7	1.47	2.24	9	1.46	2.17	8	1.53	2.57	8	1.59	2.69	6
Personnel expense	0.69	1.20	6	0.68	1.25	5	0.68	1.21	5	0.66	1.30	4	0.75	1.41	6
Net occupancy expense	0.13	0.22	14	0.13	0.24	12	0.13	0.23	15	0.14	0.26	9	0.16	0.28	12
Other operating expenses	0.57	0.72	31	0.65	0.73	47	0.65	0.72	46	0.73	0.94	40	0.68	0.97	26
Overhead less non-interest income	1.12	1.19	38	1.21	1.10	55	1.18	1.10	50	1.29	1.25	48	1.37	1.32	50
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	40.25	58.92	6	44.66	58.45	10	43.79	58.83	11	47.89	61.82	10	44.98	60.64	7
Personnel expense	20	32.65	6	20.82	33.10	6	20.37	32.93	7	20.79	32.36	6	21.14	32.39	5
Net occupancy expense	3.85	6.14	15	4.06	6.33	18	3.94	6.23	16	4.27	6.58	13	4.48	6.52	13
Other operating expenses	16.40	19.36	25	19.79	18.60	61	19.48	19.18	55	22.83	22.28	69	19.36	21.20	46
Total non-interest income	8.05	25.40	6	7.93	28.18	5	8.34	27.67	6	7.53	28.83	4	6.05	29.23	4
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.89	3.45	13	0.84	3.19	13	0.84	3.27	14	0.81	3.27	12	0.76	3.88	13
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	2.19	2.25	62	2.32	2.52	62	2.17	2.58	62	1.63	2.46	53	1.36	3.54	46
Insurance activities revenue	0.10	0.36	60	0.06	0.37	48	0.14	0.36	58	0.13	0.41	60	0.15	0.47	59
Venture capital revenue	0	0.01	88	-0.03	0.02	1	0.46	0.04	92	0.04	0.01	90	0.06	0.02	88
Net servicing fees	0.02	1.38	25	0.02	0.55	28	0.02	0.60	27	0.02	0.01	57	-0.01	0.28	11
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	1.51	12	0.08	3.83	10	0.03	3.30	7	0.65	3.92	30	0.03	1.86	15
Other non-interest income	4.86	9.09	25	4.63	9.26	20	4.68	9.27	20	4.25	9.65	18	3.71	10.04	9
Overhead less non-interest income	32.20	32.73	39	36.73	29.94	68	35.45	30.52	61	40.36	31.93	73	38.93	31.06	74
Applicable income taxes / Pretax net operating income (tax equivalent)	22.36	21.22	64	22.32	21.54	58	21.88	21.18	56	9.89	18.63	10	20.10	20.56	47
Applicable income tax + TE / Pretax net operating income + TE	22.36	23.38	39	22.32	23.10	41	21.88	22.67	34	9.89	21.18	9	20.10	23.23	20

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	14,649,153	12,900,789	13,436,589	12,886,473	12,412,754	13.55	56.68
Commercial and industrial loans	2,940,215	2,713,352	2,724,003	2,660,849	2,536,405	8.36	34.05
Loans to individuals	5,544	3,011	4,129	2,564	3,924	84.12	11.19
Loans to depository institutions and acceptances of other banks	0	0	0	259	15,245		
Agricultural loans	0	0	0	0	0		
Other loans and leases	231,527	84,917	185,131	120,792	154,328	172.65	255.86
Less: Unearned income	0	0	0	0	626		-100.00
Loans and leases, net of unearned income	17,826,439	15,702,069	16,349,852	15,670,937	15,122,030	13.53	53.55
Less: Allowance for loan and lease losses	148,772	131,256	136,157	166,538	123,224	13.34	28.46
Net loans and leases	17,677,667	15,570,813	16,213,695	15,504,399	14,998,806	13.53	53.80
Debt securities that reprice or mature in over 1 year	1,008,181	825,232	1,012,687	754,437	1,103,884	22.17	34.79
Mutual funds and equity securities	26,786	20,113	22,319	23,744	28,005	33.18	19.80
Subtotal	18,712,634	16,416,158	17,248,701	16,282,580	16,130,695	13.99	52.58
Interest-bearing bank balances	1,012,228	1,589,086	2,315,563	1,282,462	401,538	-36.30	156.98
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	226,390	177,283	114,622	282,113	347,958	27.70	-62.14
Trading assets	0	0	0	0	0		
Total earning assets	19,951,252	18,182,527	19,678,886	17,847,155	16,880,191	9.73	50.51
Non-interest-bearing cash and due from depository institutions	141,734	133,507	134,140	138,616	177,240	6.16	-11.70
Premises, fixed assets, and leases	127,044	130,219	125,673	131,896	137,455	-2.44	22.17
Other real estate owned	4,067	4,871	4,368	4,918	10,244	-16.51	-78.85
Investment in unconsolidated subsidiaries	3,636	3,636	3,636	3,636	3,636	0.00	0.00
Intangible and other assets	1,007,820	893,602	940,020	916,913	885,378	12.78	27.00
Total assets	21,235,553	19,348,362	20,886,723	19,043,134	18,094,144	9.75	48.12
Quarterly average assets	21,140,474	19,339,485	20,173,364	18,830,925	17,878,974	9.31	51.37
Average loans and leases (YTD)	17,241,010	15,706,597	15,840,591	15,538,957	14,556,255	9.77	51.82
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	17,826,439	15,702,069	16,349,852	15,670,937	15,122,030	13.53	53.55
Real estate loans secured by 1–4 family	6,510,555	5,553,974	5,679,035	5,551,161	5,313,042	17.22	84.68
Commercial real estate loans	7,929,765	7,242,277	7,606,117	7,264,370	7,052,160	9.49	37.16
Construction and land development	710,767	739,965	696,348	774,148	700,715	-3.95	10.49
Multifamily	1,527,260	1,286,608	1,401,687	1,246,969	1,041,294	18.70	112.25
Nonfarm nonresidential	5,691,738	5,215,704	5,508,082	5,243,253	5,310,151	9.13	28.82
Real estate loans secured by farmland	0	362	0	371	385	-100.00	-100.00
Total investment securities	1,261,357	1,022,628	1,149,628	1,060,294	1,479,847	23.34	-7.82
U.S. Treasury securities	118,998	40,467	0	80,948	74,936	194.06	-79.09
US agency securities (excluding mortgage-backed securities)	76,941	93,312	87,509	99,838	315,239	-17.54	-80.50
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	867,043	759,212	897,781	737,392	888,342	14.20	182.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	171,589	109,524	142,019	118,372	173,325	56.67	127.54
Mutual funds and equity securities	26,786	20,113	22,319	23,744	28,005	33.18	19.80
Available-for-sale securities	1,234,571	1,002,515	1,127,309	1,036,550	1,451,842	23.15	-9.78
U.S. Treasury securities	118,998	40,467	0	80,948	74,936	194.06	-79.09
US agency securities (excluding mortgage-backed securities)	76,941	93,312	87,509	99,838	315,239	-17.54	-80.50
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	867,043	759,212	897,781	737,392	888,342	14.20	182.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	171,589	109,524	142,019	118,372	173,325	56.67	127.54
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-101,722	10,800	442	17,320	8,112		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	102,882	20,563	30,538	22,706	20,128	400.33	-54.40

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	566,376	438,395	703,854	402,962	275,870	29.19	178.96
NOW, ATS and transaction accounts	30,944	127,028	28,709	125,140	28,576	-75.64	54.34
Time deposits less brokered deposits < $250K	1,913,283	2,271,940	2,320,348	2,499,245	2,826,532	-15.79	-20.77
MMDA and other savings accounts	12,751,921	9,921,341	11,740,847	8,827,609	6,780,821	28.53	95.82
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,262,524	12,758,704	14,793,758	11,854,956	9,911,799	19.62	66.80
Time deposits of $250K or more	2,486,560	2,803,081	2,700,019	2,915,722	3,119,765	-11.29	53.67
Foreign deposits	205,849	219,101	230,847	227,635	363,663	-6.05	-22.13
Federal funds purchased and repos	0	0	0	0	0		-100.00
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	105,475	8,823	8,770	138,572	483,445	1095.46	-75.18
Other borrowings w/remaining maturity over 1 year	47,015	68,620	65,069	68,626	284,777	-31.48	-30.41
Brokered deposits < $250K	332,393	756,626	334,219	1,111,088	1,297,081	-56.07	-22.85
Noncore funding	3,177,292	3,856,251	3,338,924	4,461,643	5,548,731	-17.61	7.49
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	119,136	119,136	119,136	119,136	119,136	0.00	0.00
Other liabilities	245,069	161,914	188,655	189,255	220,195	51.36	14.52
Total liabilities	18,804,021	16,896,005	18,440,473	16,624,990	15,799,861	11.29	51.17
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	910	908	909	906	901	0.22	3.29
Common surplus	976,547	967,165	972,474	964,734	950,465	0.97	9.04
Retained earnings	2,098,122	1,887,571	1,985,168	1,789,325	1,659,153	11.15	68.89
Accumulated other comprehensive income	-71,328	2,373	-3,065	5,310	2,302		
Other equity capital components	-572,719	-405,660	-509,236	-342,131	-318,538		
Total holding company equity capital	2,431,532	2,452,357	2,446,250	2,418,144	2,294,283	-0.85	28.13
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,431,532	2,452,357	2,446,250	2,418,144	2,294,283	-0.85	28.13
Total liabilities and capital	21,235,553	19,348,362	20,886,723	19,043,134	18,094,144	9.75	48.12
Memoranda							
Non-interest-bearing deposits	4,433,958	3,664,931	4,492,054	3,365,086	2,871,444	20.98	81.96
Interest-bearing deposits	13,853,368	12,872,581	13,566,789	12,744,315	11,820,864	7.62	53.47
Total deposits	18,287,326	16,537,512	18,058,843	16,109,401	14,692,308	10.58	59.53
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,446,250	2,418,144	2,418,144	2,294,283	2,121,866		
Accounting restatements	0	-3,139	-3,139	0	0		
Net income	164,006	150,583	298,303	228,860	279,135		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,075	2,434	7,742	14,274	8,406		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	63,484	63,529	167,104	23,593	36,301		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	51,052	49,198	99,322	98,688	99,131		
Change in other comprehensive income	-68,263	-2,938	-8,374	3,008	20,308		
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	2,431,532	2,452,357	2,446,250	2,418,144	2,294,283		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	68.98	38.78	93	66.68	36.32	94	64.33	36.25	92	67.67	36.22	95	68.60	37.78	96
Commercial and industrial loans	13.85	11.05	68	14.02	12.25	63	13.04	10.76	67	13.97	13.52	54	14.02	12.02	61
Loans to individuals	0.03	3.52	5	0.02	3.48	3	0.02	3.36	6	0.01	3.40	3	0.02	4.20	4
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	68	0.08	0.04	83
Agricultural loans	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	1.09	4.45	20	0.44	4.22	11	0.89	4.47	19	0.63	4.63	10	0.85	5.01	11
Net loans and leases	83.25	61.60	95	80.48	59.81	95	77.63	58.67	88	81.42	61.58	96	82.89	63.77	96
Debt securities over 1 year	4.75	19.46	6	4.27	17.61	6	4.85	19.46	6	3.96	15.55	6	6.10	14.60	11
Mutual funds and equity securities	0.13	0.05	83	0.10	0.06	73	0.11	0.06	74	0.12	0.05	79	0.15	0.06	81
Subtotal	88.12	82.34	76	84.85	78.32	78	82.58	79.22	58	85.50	78.16	79	89.15	79.65	92
Interest-bearing bank balances	4.77	4.59	59	8.21	9.11	46	11.09	8.50	70	6.73	7.51	48	2.22	3.06	53
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.07	1.68	48	0.92	1.53	43	0.55	1.56	30	1.48	1.68	55	1.92	1.91	65
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	93.95	90.95	82	93.97	91.43	78	94.22	91.77	77	93.72	91.05	78	93.29	89.53	86
Non-interest cash and due from depository institutions	0.67	1.01	25	0.69	1.01	27	0.64	0.82	29	0.73	1.07	24	0.98	1.14	38
Other real estate owned	0.02	0.01	78	0.03	0.02	75	0.02	0.01	80	0.03	0.02	68	0.06	0.03	77
All other assets	5.38	7.97	21	5.34	7.50	25	5.14	7.35	25	5.55	7.82	24	5.73	9.27	14
Memoranda															
Short-term investments	5.83	7.68	45	9.13	12.01	40	11.64	11.47	57	8.22	11.17	43	4.14	7.63	45
U.S. Treasury securities	0.56	1.96	39	0.21	1.08	47	0	1.47	10	0.43	0.84	65	0.41	1.03	59
US agency securities (excluding mortgage-backed securities)	0.36	0.84	48	0.48	0.77	56	0.42	0.82	54	0.52	0.63	60	1.74	0.54	87
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	4.08	13.68	10	3.92	12.97	10	4.30	14.14	8	3.87	11.75	10	4.91	11.44	15
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.81	0.52	69	0.57	0.52	63	0.68	0.53	67	0.62	0.42	72	0.96	0.39	80
Loans held-for-sale	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	83.95	61.41	95	81.15	59.85	95	78.28	58.06	91	82.29	61.72	96	83.57	63.50	97
Real estate loans secured by 1–4 family	30.66	12.26	95	28.71	11.69	94	27.19	11.46	93	29.15	11.91	95	29.36	13.29	92
Revolving	1.89	1.49	62	2.33	1.45	68	2.11	1.42	67	2.26	1.66	64	2.13	2.07	56
Closed-end, secured by first liens	28.67	10.40	96	26.20	9.84	94	24.94	9.67	93	26.70	9.81	93	27.16	10.69	93
Closed-end, secured by junior liens	0.10	0.18	51	0.17	0.20	58	0.14	0.17	61	0.19	0.22	58	0.07	0.28	28
Commercial real estate loans	37.34	24.34	79	37.43	22.48	90	36.42	22.69	84	38.15	22.22	88	38.97	22.23	88
Construction and land development	3.35	3.75	50	3.82	3.35	59	3.33	3.34	54	4.07	3.40	62	3.87	3.44	61
Multifamily	7.19	3.69	82	6.65	3.31	85	6.71	3.57	83	6.55	3.12	89	5.75	3.01	83
Nonfarm nonresidential	26.80	15.50	84	26.96	14.81	90	26.37	14.57	88	27.53	14.72	89	29.35	14.69	92
Real estate loans secured by farmland	0	0.35	8	0	0.34	21	0	0.30	8	0	0.33	21	0	0.36	23

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.18	62.08	84	82.16	59.66	88	82.18	61.05	85	82.23	57.15	91	82.08	57.46	90
Real estate loans secured by 1–4 family	36.52	20.31	89	35.37	19.82	90	34.73	19.86	89	35.42	19.43	90	35.13	20.75	88
Revolving	2.25	2.40	51	2.87	2.42	58	2.69	2.43	57	2.75	2.64	55	2.55	3.15	46
Closed-end	34.27	17.67	89	32.50	17.22	90	32.04	17.24	87	32.68	16.59	89	32.59	17.39	90
Commercial real estate loans	44.48	38.23	56	46.12	36.54	62	46.52	37.86	59	46.36	34.63	69	46.64	33.52	69
Construction and land development	3.99	5.97	41	4.71	5.50	47	4.26	5.65	47	4.94	5.26	52	4.63	5.09	53
1–4 family	0.10	1.34	23	0.20	1.11	27	0.15	1.18	28	0.36	0.93	38	0.47	0.94	45
Other	3.89	4.56	47	4.51	4.33	55	4.11	4.40	51	4.58	4.19	57	4.16	4.02	58
Multifamily	8.57	5.72	77	8.19	5.34	77	8.57	5.78	79	7.96	4.96	77	6.89	4.69	76
Nonfarm nonresidential	31.93	24.64	66	33.22	24.14	72	33.69	24.56	70	33.46	22.93	75	35.12	22.15	80
Owner-occupied	8.08	8.28	52	8.36	8.14	53	8.31	8.29	51	8.40	7.68	55	9.06	7.72	59
Other	23.84	16.13	76	24.86	15.71	84	25.38	15.94	83	25.06	14.95	87	26.06	14.34	89
Real estate loans secured by farmland	0	0.59	8	0	0.59	20	0	0.54	8	0	0.54	21	0	0.55	22
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	67	0.10	0.11	80
Commercial and industrial loans	16.49	18.46	48	17.28	20.98	43	16.66	18.86	51	16.98	22.17	31	16.77	19.53	46
Loans to individuals	0.03	6.27	5	0.02	6.28	3	0.03	6.24	6	0.02	6.13	2	0.03	7.13	4
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	1.30	8.30	16	0.54	8.03	9	1.13	8.75	15	0.77	9.09	10	1.02	9.85	9
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	649.83	407.54	88	589.85	383.17	90	612.77	391.81	88	590.31	381.27	89	615.85	391.26	86
Real estate loans secured by 1–4 family	288.81	130.40	90	253.94	124.52	89	258.99	126.06	87	254.29	125.03	90	263.60	138.18	90
Revolving	17.78	15.55	59	20.64	15.53	64	20.08	15.44	63	19.72	17.42	59	19.12	21.26	51
Closed-end	271.02	113.22	91	233.30	107.53	89	238.91	108.85	87	234.57	106.14	90	244.48	115.20	90
Commercial real estate loans	351.76	254.23	73	331.13	238.21	76	346.87	245.88	75	332.77	234.65	75	349.89	229.44	75
Construction and land development	31.53	38.88	45	33.83	35.52	51	31.76	35.95	49	35.46	35.62	54	34.77	34.95	53
1–4 family	0.75	8.60	25	1.47	7.06	29	1.09	7.42	29	2.58	6.34	42	3.52	6.61	45
Other	30.78	29.76	53	32.37	28.07	60	30.67	28.11	56	32.88	28.16	60	31.24	27.32	58
Multifamily	67.75	39.14	83	58.83	34.78	81	63.92	38.66	82	57.12	32.74	82	51.66	31.04	83
Nonfarm nonresidential	252.48	162.28	78	238.47	157.17	81	251.19	158.05	82	240.19	155.06	78	263.46	152.10	82
Owner-occupied	63.92	54.20	60	60	52.65	59	61.94	52.99	60	60.30	52.37	60	67.96	53.07	65
Other	188.56	106.54	87	178.48	102.08	89	189.25	102.54	90	179.88	100.54	90	195.50	97.41	91
Real estate loans secured by farmland	0	3.62	7	0.02	3.59	19	0	3.22	8	0.02	3.44	21	0.02	3.60	21
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0.01	0.28	67	0.76	0.44	82
Commercial and industrial loans	130.43	115.10	60	124.06	127.07	54	124.23	114.45	60	121.89	139.91	41	125.84	122.02	51
Loans to individuals	0.25	35.52	5	0.14	35.29	3	0.19	34.55	6	0.12	37.47	3	0.19	43.51	4
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	10.27	50.19	18	3.88	46.75	10	8.44	51.06	16	5.53	49.54	10	7.66	52.44	10
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.02	30.64	63	38.55	28.84	74	38.89	30.07	69	38.50	27.32	80	38.04	26.45	77
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	292.73	203.71	80	276.75	187.37	83	290	195.33	80	276.41	183.76	82	285.38	178.57	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	356.65	261.50	73	336.75	244.59	78	351.94	252.85	76	336.72	240.85	75	353.35	236.10	77

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	5.83	7.68	45	9.13	12.01	40	11.64	11.47	57	8.22	11.17	43	4.14	7.63	45
Liquid assets	10.44	25.39	9	13.52	28.17	13	16.45	29.03	22	12.28	26.22	14	10.26	22.44	13
Investment securities	5.94	21.68	7	5.29	19.64	6	5.50	21.63	5	5.57	17.85	7	8.18	16.99	14
Net loans and leases	83.25	61.60	95	80.48	59.81	95	77.63	58.67	88	81.42	61.58	96	82.89	63.77	96
Net loans, leases and standby letters of credit	84.49	62.44	96	81.62	60.62	96	78.76	59.49	90	82.65	62.48	96	84.45	64.84	97
Core deposits	71.87	75.64	26	65.94	74.75	17	70.83	75.71	22	62.25	70.67	20	54.78	63.09	25
Noncore funding	14.96	10.86	75	19.93	10.89	82	15.99	10.30	78	23.43	14.13	79	30.67	19.36	77
Time deposits of $250K or more	11.71	1.54	99	14.49	1.81	99	12.93	1.58	99	15.31	2.11	99	17.24	2.94	99
Foreign deposits	0.97	0.34	87	1.13	0.35	87	1.11	0.34	87	1.20	0.36	86	2.01	0.43	88
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.50	1.63	43	0.05	0.99	39	0.04	1	33	0.73	1.24	51	2.67	3.01	50
Earning assets that reprice within 1 year	35.50	36.16	48	35.36	38.93	39	37.69	37.37	52	33.92	39.38	34	30.95	39.29	26
Interest-bearing liabilities that reprice within 1 year	22.30	6.49	93	29.98	7.04	94	25.47	6.39	94	34.17	8.20	95	37.31	10.19	96
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	13.20	28.22	16	5.37	30.25	6	12.22	29.65	12	-0.25	29.11	3	-6.36	26.63	3
Other Liquidity and Funding Ratios															
Net noncore funding dependence	10.36	3.09	78	12.73	-1.82	87	5.27	-2.33	76	17.79	3.20	84	29.73	14.45	87
Net short-term noncore funding dependence	9.39	-1.79	89	11.18	-8.21	92	3.78	-7.71	85	16.24	-4.76	93	24.44	3.38	96
Short-term investment / Short-term noncore funding	41.34	166.36	20	49.04	284.81	12	78.85	273.46	23	37.16	184.19	13	15.97	77.77	19
Liquid assets - short-term noncore funding / Nonliquid assets	-4.10	28.61	8	-5.89	34.02	4	2.02	36.68	11	-11.20	28.18	4	-17.47	16.97	3
Net loans and leases / Total deposits	96.67	76.80	86	94.15	74.66	89	89.78	72.79	83	96.24	79.43	87	102.09	90.31	84
Net loans and leases / Core deposits	115.82	82.80	90	122.04	81.17	92	109.60	78.25	90	130.78	88.34	91	151.32	103.93	90
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.83	-13.54	81	0.53	1.94	19	0.02	-0.25	59	0.86	4.31	7	0.43	1.36	31
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	97.88	74.56	78	98.03	84.66	61	98.06	83.77	64	97.76	87.23	57	98.11	85.40	64
U.S. Treasury securities	9.43	9.26	63	3.96	5.52	64	0	6.70	10	7.63	4.72	76	5.06	6.15	64
US agency securities (excluding mortgage-backed securities)	6.10	4.02	73	9.12	4.50	78	7.61	4.12	75	9.42	4.01	81	21.30	3.49	94
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	68.74	63.23	56	74.24	66.59	57	78.09	66.54	63	69.55	66.64	53	60.03	67.43	36
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	13.60	3.01	90	10.71	3.17	88	12.35	3.08	88	11.16	3.01	89	11.71	2.94	88
Mutual funds and equity securities	2.12	0.28	96	1.97	0.32	93	1.94	0.29	94	2.24	0.35	94	1.89	0.40	93
Debt securities 1 year or less	17.95	8.89	82	17.34	8.69	82	9.97	7.78	66	26.61	10.55	85	23.51	11.86	82
Debt securities 1 to 5 years	10.95	20.02	33	6.69	17.05	31	10.20	18.25	36	1.97	17.03	14	15.20	17.94	55
Debt securities over 5 years	68.98	68.75	42	74.01	72.17	45	77.88	71.11	57	69.18	69.86	45	59.39	66.02	35
Pledged securities	8.16	30.80	12	2.01	33.87	6	2.66	32.26	8	2.14	35.67	7	1.36	30.57	8
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-29.88	-31.70	57	-0.55	51.37	25	55.33	27.98	69	108.75	183.32	46	24.40	26.69	59
Investment securities	23.34	21.19	60	-12.65	33.34	7	8.43	31.36	22	-28.35	23.62	2	16.74	11.75	72
Core deposits	19.62	9.58	79	14.80	16.88	51	24.79	16.94	78	19.60	26.88	26	1.68	11.23	15
Noncore funding	-17.61	10.50	22	-29.56	-23.76	46	-25.16	-14.79	33	-19.59	-12.18	41	20.88	6.59	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,430,918	3,050,859	3,298,032	2,986,550	3,095,462
Commit: Secured commercial real estate loans	1,020,893	741,662	824,483	708,716	793,382
Commit: Unsecured real estate loans	119,748	70,861	136,301	43,289	63,767
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	263,275	222,197	237,640	234,200	282,352
Commercial and similar letters of credit	28,789	27,361	16,652	16,821	22,209
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)	33,000	0	0	0	0
Interest rate swaps	1,608,680	1,083,906	1,305,403	679,648	715,706
Futures and forward foreign exchange	7,350	97,089	6,960	10,367	161,419
Written options contracts (foreign exchange)	202	0	676	0	908
Purchased options contracts (foreign exchange)	202	0	676	0	908
Foreign exchange rate swaps	231,848	240,466	225,681	269,124	107,059
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.16	24.48	20	15.77	22.45	25	15.79	22.78	29	15.68	22.01	28	17.11	23.52	32
Standby letters of credit	1.24	0.66	84	1.15	0.67	82	1.14	0.65	84	1.23	0.71	82	1.56	0.84	84
Commercial and similar letters of credit	0.14	0.02	93	0.14	0.02	92	0.08	0.02	89	0.09	0.02	88	0.12	0.02	94
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	8.86	44.65	34	7.35	49.75	23	7.37	46.30	27	5.04	48.62	14	5.45	68.47	19
Interest rate contracts	7.73	32.11	33	5.60	35.96	21	6.25	32.46	25	3.57	34.36	14	3.96	47.31	15
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0.16	1.48	57	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	7.58	21.90	39	5.60	20.67	28	6.25	20.49	32	3.57	20.83	20	3.96	28.86	19
Foreign exchange contracts	1.13	6.76	74	1.74	6.16	75	1.12	6.30	74	1.47	6.01	74	1.49	10.12	71
Futures and forward foreign exchange contracts	0.03	4.19	61	0.50	3.93	74	0.03	3.78	62	0.05	3.47	58	0.89	5.23	73
Written options contracts (foreign exchange)	0	0.04	80	0	0.04	41	0	0.04	81	0	0.03	40	0.01	0.05	80
Purchased options contracts (foreign exchange)	0	0.05	80	0	0.04	41	0	0.04	81	0	0.04	40	0.01	0.08	81
Foreign exchange rate swaps	1.09	0.79	86	1.24	0.73	86	1.08	0.76	85	1.41	0.77	86	0.59	2.03	83
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.90	46.07	9	19.42	42.93	12	20.82	44.98	13	19.22	42.82	13	21.27	45.53	17

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	1,881,282	1,421,461	1,539,396	959,139	986,000
Interest rate contracts	1,641,680	1,083,906	1,305,403	679,648	715,706
Foreign exchange contracts	239,602	337,555	233,993	279,491	270,294
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	7,350	97,089	6,960	10,367	161,419
Written options	202	0	676	0	908
Exchange-traded	0	0	0	0	0
Over-the-counter	202	0	676	0	908
Purchased options	33,202	0	676	0	908
Exchange-traded	0	0	0	0	0
Over-the-counter	33,202	0	676	0	908
Swaps	1,840,528	1,324,372	1,531,084	948,772	822,765
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	1,881,282	1,421,461	1,539,396	959,139	986,000
Interest rate contracts	1,641,680	1,083,906	1,305,403	679,648	715,706
Foreign exchange contracts	239,602	337,555	233,993	279,491	270,294
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,835,154	1,419,802	1,533,058	957,740	977,516
One year or less	318,712	436,059	328,200	327,498	344,619
Over 1 year to 5 years	1,244,518	786,807	1,019,684	496,639	478,234
Over 5 years	271,924	196,936	185,174	133,603	154,663
Gross negative fair value (absolute value)	34,616	25,270	16,081	30,464	15,650
Gross positive fair value	58,673	8,564	11,201	8,061	4,592
Held for trading	0	0	0	0	0
Non-traded	58,673	8,564	11,201	8,061	4,592
Current credit exposure on risk-based capital derivative contracts	58,673	8,564	11,200	8,061	4,592
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	87.26	93.66	21	76.25	94.09	13	84.80	94.17	19	70.86	94.10	11	72.59	93.44	13
Foreign exchange contracts	12.74	3.30	86	23.75	3.27	91	15.20	3.47	87	29.14	3.49	91	27.41	3.20	92
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.39	9.78	23	6.83	12.57	53	0.45	11.16	21	1.08	14.05	21	16.37	13.49	66
Written options	0.01	5.78	15	0	7.49	7	0.04	6.28	14	0	8.18	6	0.09	5.91	16
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.01	5.46	15	0	7.20	7	0.04	5.96	14	0	7.73	7	0.09	5.10	17
Purchased options	1.76	3.69	54	0	3.44	19	0.04	3.27	42	0	3.42	19	0.09	4.42	40
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	1.76	3.17	57	0	3.04	21	0.04	2.87	44	0	2.86	21	0.09	3.35	42
Swaps	97.83	74.97	79	93.17	71.23	71	99.46	74.26	88	98.92	68.76	89	83.44	69.75	52
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	87.26	57.94	56	76.25	56.19	60	84.80	56.71	59	70.86	53.82	60	72.59	52.22	63
Foreign exchange contracts	12.74	0.36	95	23.75	0.38	96	15.20	0.40	95	29.14	0.46	96	27.41	0.34	96
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	97.55	93.09	43	99.88	91.87	71	99.59	92.53	67	99.85	91.48	71	99.14	93.86	65
One year or less	16.94	31.78	42	30.68	28.05	61	21.32	27.56	53	34.14	32.05	63	34.95	32.17	59
Over 1 year to 5 years	66.15	24.76	96	55.35	26.03	90	66.24	27.01	96	51.78	27.06	87	48.50	30.45	76
Over 5 years	14.45	27.14	39	13.85	30.08	33	12.03	29.89	31	13.93	29.56	32	15.69	28.09	36
Gross negative fair value (absolute value)	1.84	1.56	65	1.78	1.25	68	1.04	0.98	55	3.18	1.55	80	1.59	0.83	82
Gross positive fair value	3.12	1.74	81	0.60	1.68	11	0.73	1.34	18	0.84	2.23	12	0.47	1.19	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	42	0.01	0.05	37	0.01	0.04	33	0.02	0.07	35	0.01	0.06	37
Gross positive fair value (X)	0.03	0.08	53	0	0.07	16	0.01	0.05	21	0	0.09	11	0	0.07	17
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.03	0.02	78	0	0.01	41	0.01	0.01	50	0	0.02	36	0	0.01	49
Current credit exposure (X)	0.03	0.04	63	0	0.05	24	0.01	0.04	27	0	0.06	21	0	0.05	23
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.54	63	0.06	0.63	24	0.07	0.46	25	0.05	0.85	21	0.03	0.73	23

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	136,157	166,538	166,538	123,224	122,391
Gross losses	272	16,850	20,055	21,996	6,997
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	780	1,837	2,443	7,810	14,830
Net losses	-508	15,013	17,612	14,186	-7,833
Provision for loan and lease losses	12,107	-18,709	-11,209	57,500	-7,000
Adjustments	0	-1,560	-1,560	0	0
Ending balance	148,772	131,256	136,157	166,538	123,224
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	0.08	68	-0.20	-0.14	34	-0.06	-0.09	54	0.31	0.51	25	-0.04	0.15	2
Provision for loan and lease losses / Average loans and leases	0.14	0.14	63	-0.24	-0.25	43	-0.07	-0.16	60	0.37	0.82	20	-0.05	0.24	2
Provision for loan and lease losses / Net loan and lease losses	-2,383.27	198.72	6	-124.62	77.32	40	-63.64	-105.48	51	405.33	487.86	59	89.37	130.58	15
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	1.17	20	0.84	1.39	15	0.83	1.23	19	1.06	1.58	20	0.81	0.83	48
Allowance for loan and lease losses / Total loans and leases	0.83	1.15	21	0.84	1.37	15	0.83	1.20	22	1.06	1.55	20	0.81	0.81	50
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		4.37	15.27	14	7.73	21.39	30	11.74	11.58	69		8.03	
Allowance for loan and lease losses / Nonaccrual assets	245.38	413.77	34	193.78	318.67	32	206.88	364.13	30	246.15	299.17	50	304.08	218.72	80
ALLL / 90+ days past due + nonaccrual loans and leases	238.55	319.24	43	189.54	260.68	38	202.45	287.08	40	229.27	244.34	53	262.56	151.73	83
Gross loan and lease losses / Average loans and leases	0	0.16	5	0.21	0.22	58	0.13	0.19	45	0.14	0.34	29	0.05	0.28	11
Recoveries / Average loans and leases	0.01	0.07	9	0.02	0.08	22	0.02	0.08	10	0.05	0.07	41	0.10	0.08	72
Net losses / Average loans and leases	-0.01	0.08	15	0.19	0.13	66	0.11	0.11	59	0.09	0.27	30	-0.05	0.21	1
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	3.89	23.25	5	8.35	16.12	31	11.11	34.67	15	111.62	33.98	96	462.57	36.22	97
Earnings coverage of net loan and lease losses (X)	-439.66	-9.51	8	11.67	4.52	46	21.04	39.72	52	21.96	22.91	66	-43.71	24.40	4
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	48	-0.01	0.03	26	-0.01	0.02	27	0	0.04	16	-0.09	0.01	4
Real estate loans secured by 1–4 family	0	-0.02	62	-0.01	-0.01	47	0	-0.02	55	0	0.01	40	-0.01	0.01	21
Revolving	0	-0.08	75	-0.01	-0.05	47	0	-0.07	69	-0.02	0.01	33	-0.06	0.02	13
Closed-end	0	-0.02	60	-0.01	-0.01	46	-0.01	-0.01	50	0	0	44	-0.01	0	28
Commercial real estate loans	0	0	30	-0.01	0.05	20	-0.01	0.04	16	-0.01	0.07	5	-0.14	0.01	0
Construction and land development	0	-0.02	50	0	0	64	-0.01	0	29	0	0	59	-0.66	-0.01	1
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	45	0	-0.01	63	-0.01	0	25	0	0	57	-0.66	-0.01	1
Multifamily	0	0	20	0	0.01	13	0	0.01	18	0	0	23	0	0	17
Nonfarm nonresidential	-0.01	0	26	-0.01	0.07	17	-0.01	0.05	14	-0.01	0.11	3	-0.10	0.02	0
Owner-occupied	0	0	26	0	0.01	21	0	0.01	22	0	0.02	8	0	0.01	24
Other	0	0	18	0	0.06	15	0	0.04	18	-0.01	0.08	4	-0.10	0.01	0
Real estate loans secured by farmland		0		0	-0.01	58		0		0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.02	0.10	25	1.14	0.20	97	0.67	0.17	93	0.55	0.47	65	0.11	0.37	22
Loans to individuals	0.04	0.65	7		0.78			0.71			1.13			1.17	
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	20,426	21,725	45,826	143,876	84,530
90+ days past due loans and leases	1,737	1,513	1,439	4,982	6,409
Nonaccrual loans and leases	60,628	67,735	65,815	67,656	40,523
Total past due and nonaccrual loans and leases	82,791	90,973	113,080	216,514	131,462
Restructured 30–89 days past due	0	0	0	112	1,200
Restructured 90+ days past due	666	0	686	0	0
Restructured nonaccrual	6,611	8,403	8,175	8,984	18,049
Total restructured loans and leases	7,277	8,403	8,861	9,096	19,249
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	12,010	27,261	12,152	27,609	34,135
Other real estate owned	4,067	4,871	4,368	4,918	10,244
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11	0.32	25	0.14	0.27	34	0.28	0.32	55	0.92	0.39	89	0.56	0.43	73
90+ days past due loans and leases	0.01	0.09	38	0.01	0.10	38	0.01	0.10	35	0.03	0.12	47	0.04	0.15	42
Nonaccrual loans and leases	0.34	0.38	49	0.43	0.58	43	0.40	0.46	47	0.43	0.66	34	0.27	0.51	23
90+ days past due and nonaccrual loans and leases	0.35	0.53	38	0.44	0.73	32	0.41	0.62	35	0.46	0.85	29	0.31	0.71	16
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	37	0.01	0.01	58
90+ days past due restructured	0	0	79	0	0	30	0	0	79	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.04	0.09	37	0.05	0.12	38	0.05	0.10	41	0.06	0.13	35	0.12	0.14	55
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11	0.32	25	0.14	0.27	34	0.28	0.32	55	0.92	0.40	89	0.56	0.43	73
90+ days past due assets	0.01	0.10	36	0.01	0.10	37	0.01	0.10	34	0.03	0.12	47	0.04	0.15	40
Nonaccrual assets	0.34	0.39	49	0.43	0.59	42	0.40	0.47	47	0.43	0.67	33	0.27	0.53	23
30+ days past due and nonaccrual assets	0.46	0.88	27	0.58	1.04	28	0.69	0.97	38	1.38	1.29	64	0.87	1.19	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.32	58	0.36	0.43	51	0.32	0.36	53	0.38	0.52	37	0.26	0.44	26
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.34	58	0.38	0.46	48	0.34	0.37	56	0.41	0.55	37	0.32	0.48	33
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.36	0.38	60	0.52	0.52	57	0.40	0.41	59	0.53	0.60	45	0.48	0.53	49
Allowance for loan and lease losses	52.01	57.44	53	76.09	67.93	65	60.97	62.64	60	60.22	66.66	48	69.87	115.41	27
Equity capital + allowance for loan and lease losses	3	3.52	48	3.87	4.43	47	3.21	3.60	48	3.88	4.97	36	3.56	4.28	42
Tier 1 capital + allowance for loan and lease losses	3.43	3.97	55	4.57	5.28	48	3.79	4.30	49	4.59	6.05	35	4.27	5.65	42
Loans and leases + other real estate owned	0.43	0.63	43	0.64	0.88	38	0.51	0.71	41	0.64	0.97	31	0.57	0.85	30

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

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.09	0.26	25	0.02	0.24	12	0.24	0.26	49	0.68	0.39	83	0.40	0.38	64
	90+ days past due	0	0.11	38	0	0.12	37	0	0.12	15	0.02	0.16	47	0	0.16	13
	Nonaccrual	0.22	0.45	31	0.40	0.65	36	0.37	0.52	39	0.35	0.76	23	0.17	0.46	20
Commercial and industrial	30–89 days past due	0.27	0.28	63	0.65	0.17	95	0.52	0.24	83	2.10	0.23	99	1.37	0.31	95
	90+ days past due	0.05	0.03	75	0.05	0.02	82	0.05	0.04	76	0.11	0.03	86	0.25	0.05	92
	Nonaccrual	0.95	0.46	81	0.60	0.64	56	0.59	0.57	63	0.87	0.75	64	0.76	0.83	57
Individuals	30–89 days past due	0	0.70	5	0	0.55	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	1.42	0.18	96	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0.01			0			0.01		0	0	46	0	0	47
	90+ days past due		0			0			0		0	0	46	0	0	49
	Nonaccrual		0.01			0			0		0	0	47	0	0	48
Agricultural	30–89 days past due		0.10			0.16			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0.01	0.11	51	1.18	0.11	96	0	0.12	16	0.04	0.18	47	0	0.20	14
	90+ days past due	0	0.01	75	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.10	0.39	19	0.06	0.35	12	0.46	0.46	59	0.37	0.65	30	0.56	0.67	54
	90+ days past due	0.01	0.22	43	0	0.27	41	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.29	0.61	32	0.21	0.82	14	0.23	0.71	18	0.13	0.89	11	0.13	0.73	7
Revolving	30–89 days past due	0.11	0.26	29	0.13	0.29	29	0.73	0.28	88	0.58	0.48	59	0.10	0.45	16
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.64	1.15	59	0.40	1.05	32	0.40	1.18	37	0.08	1.13	14	0.53	1	44
Closed-end	30–89 days past due	0.10	0.42	22	0.05	0.36	13	0.44	0.49	57	0.35	0.65	31	0.59	0.70	56
	90+ days past due	0.01	0.25	44	0.01	0.29	41	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.27	0.60	30	0.20	0.77	15	0.21	0.67	20	0.13	0.87	10	0.10	0.70	10
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	22	0.01	0.04	23	0	0.03	19	0.01	0.04	27	0	0.04	8
Commercial real estate	30–89 days past due	0.08	0.16	44	0	0.14	6	0.07	0.15	48	0.93	0.26	91	0.29	0.18	78
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0.03	0.02	80	0	0.03	19
	Nonaccrual	0.17	0.32	38	0.55	0.52	57	0.48	0.38	68	0.52	0.62	48	0.20	0.23	52
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0.81	0.28	83	2.04	0.28	94
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0.55	0.36	78	0	0.20	15	0.55	0.41	77	0.65	0.20	88
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0.24	0.03	91	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0.56	0.22	82	2.04	0.20	94
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0.55	0.29	81	0	0.16	18	0.55	0.35	79	0.65	0.17	88
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	1.53	0.09	96	0.03	0.08	57
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.11	0.13	55	0	0.14	7	0.10	0.13	59	0.80	0.23	89	0.10	0.14	47
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0.04	0.02	81	0	0.03	22
	Nonaccrual	0.24	0.39	39	0.68	0.66	60	0.67	0.45	72	0.63	0.80	50	0.18	0.28	40
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0.16	0.07	82	0.06	0.07	56
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.05	0.14	30	0.51	0.25	85	0.44	0.17	87	0.48	0.27	76	0.01	0.16	15
Other	30–89 days past due	0.11	0.08	68	0	0.09	12	0.10	0.08	77	0.64	0.14	89	0.04	0.07	47
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0.04	0.01	86	0	0.01	30
	Nonaccrual	0.20	0.21	60	0.17	0.40	40	0.23	0.23	64	0.15	0.44	36	0.17	0.10	75
Farmland	30–89 days past due		0.11		0	0.11	30		0.10		0	0.11	30	0	0.23	23
	90+ days past due		0.01		0	0	45		0		0	0	45	0	0.01	42
	Nonaccrual		0.63		0	1.10	21		0.69		0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	404,738	562,414	464,147	623,509	632,828
Retained earnings	2,098,122	1,887,571	1,985,168	1,789,325	1,659,153
Accumulated other comprehensive income (AOCI)	-71,328	2,373	-3,065	5,310	2,302
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,431,532	2,452,358	2,446,250	2,418,144	2,294,283
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	397,329	394,123	392,714	396,386	399,660
Accumulated other comprehensive income-related adjustments	-71,328	2,373	-3,065	5,310	2,302
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,105,531	2,055,862	2,056,601	2,016,448	1,892,321
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,105,531	2,055,862	2,056,601	2,016,448	1,892,321
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,105,531	2,055,862	2,056,601	2,016,448	1,892,321
Tier 2 Capital					
Tier 2 capital instruments and related surplus	115,500	115,500	115,500	115,500	115,500
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	154,909	139,306	143,257	172,418	127,079
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	270,409	254,806	258,757	287,918	242,579
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	270,409	254,806	258,757	287,918	242,579
Exited advanced approach tier 2 capital					
Total capital	2,375,940	2,310,668	2,315,358	2,304,366	2,134,900
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,140,474	19,339,485	20,173,364	18,830,925	17,878,974
Less: Deductions from common equity tier 1 capital	397,329	394,123	392,714	396,386	399,660
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,743,145	18,945,362	19,780,650	18,434,539	17,479,314
Total risk-weighted assets	17,293,054	14,931,841	16,062,587	14,899,532	15,132,269
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	12.18	11.85	60	13.77	12.66	70	12.80	12.37	63	13.53	12.35	74	12.51	12.11	64
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.18	12.53	48	13.77	13.44	62	12.80	13.11	52	13.53	13.08	66	12.51	12.78	53
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.74	14.37	41	15.47	15.42	59	14.41	14.91	49	15.47	15.23	61	14.11	14.36	57
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.15	9.08	78	10.85	9.11	86	10.40	8.98	82	10.94	9.13	88	10.83	9.76	78
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	358	184	883	793	929	94.57	140.27
Other insurance activities income	358	184	883	793	929	94.57	140.27
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	52,290	52,705	51,769	52,168	51,065	-0.79	2388.81

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.10	0.36	60	0.06	0.37	48	0.14	0.36	58	0.13	0.41	60	0.15	0.47	59
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.32	12.13	16	2.41	11.54	18	2.36	12	15	2.39	11.03	18	2.53	11.51	20
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,335,228	1,338,880	1,281,967	1,425,379	1,487,784
Real estate loans	1,234,967	1,169,557	1,158,063	1,215,436	1,214,407
Commercial and industrial loans	100,261	169,323	123,904	209,684	258,132
Loans to depository institutions and other banks acceptances	0	0	0	259	15,245
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	20,011	0	45,048	45,441
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,335,228	1,358,891	1,281,967	1,470,427	1,533,225
Total foreign deposits	205,849	219,101	230,847	227,635	363,663
Interest-bearing deposits	184,044	190,416	209,947	201,234	273,431
Non-interest-bearing deposits	21,805	28,685	20,900	26,401	90,232

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.61	0.77	68	0.50	0.64	71	0.51	0.66	70	0.67	0.87	70	0.87	1.25	67
Cost: Interest-bearing deposits	0.46	0.25	77	0.24	0.12	74	0.30	0.14	77	0.87	0.42	85	1.54	1.19	70
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61		11.21	1.03	92	8.72	0.79	94	5.36	0.64	94	0.19	0.29	50
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-0.27	11.61	49	-12.80	-1.19	29	-10.06	6.83	30	-4.19	-2.40	54	1.30	22.48	49
Total selected assets	-1.74	18.50	50	-14.03	3.19	23	-12.82	9.48	23	-4.10	2.04	41	1.24	12.40	52
Deposits	-6.05	-4.80	36	-27.96	9.07	10	1.41	0.73	39	-37.40	3.46	10	5.68	10.36	50

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	130,000	90,000	230,001	146,009	239,036	44.44	271.42
Dividends	130,000	90,000	230,000	146,000	238,998	44.44	271.43
Interest	0	0	1	9	38		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1	-100	3,019	221	377		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	1	-100	3,019	221	377		
Income from subsidiary holding companies					0		
Dividends					0		
Interest					0		
Management and service fees					0		
Other income					0		
Total income from subsidiaries	130,001	89,900	233,020	146,230	239,413	44.61	271.42
Securities gains (losses)	0	0	0	0	158		
Other operating income	45	0	11	24	-105		7.14
Total operating income	130,046	89,900	233,031	146,254	239,466	44.66	271.10
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	115	2,639		
Other expenses	5,475	4,944	8,996	10,637	9,266	10.74	7.88
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	5,475	4,944	8,996	10,752	11,905	10.74	7.88
Income (loss) before taxes	129,970	82,901	224,157	134,862	231,816	56.78	333.70
Applicable income taxes (credit)	-11	-2,205	-1,810	-3,692	-2,459		
Extraordinary items							
Income before undistributed income of subsidiaries	129,981	85,106	225,967	138,554	234,275	52.73	305.13
Equity in undistributed income of subsidiaries	34,025	65,477	72,337	90,306	44,860	-48.04	-50.16
Bank subsidiaries	34,045	65,496	72,375	90,344	45,054	-48.02	-50.22
Nonbank subsidiaries	-20	-19	-38	-38	-194		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	164,006	150,583	298,304	228,860	279,135	8.91	63.42
Memoranda							
Bank net income	164,045	155,496	302,375	236,344	284,052	5.50	58.66
Nonbank net income	-20	-19	-38	-38	-194		
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	2,495,841	97.42	2,527,812	98.14	2,530,850	98.36	2,467,643	2,365,206	-1.26	27.69
Common and preferred stock	2,495,841	97.42	2,527,812	98.14	2,530,850	98.36	2,467,643	2,365,206	-1.26	27.69
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	4,423	0.17	4,462	0.17	4,443	0.17	4,481	8,094	-0.87	-50.65
Common and preferred stock	4,423	0.17	4,462	0.17	4,443	0.17	4,481	8,094	-0.87	-50.65
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		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0		0		
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	20,365	0.79	13,341	0.52	15,518	0.60	15,396	19,149	52.65	26.55
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	39,015	1.52	25,819	1	19,962	0.78	50,392	32,798	51.11	9.05
Cash and due from unrelated depository institution	0	0	1,756	0.07	1,071	0.04	2,159	7,099	-100.00	-100.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,412	0.09	2,524	0.10	1,164	0.05	2,919	1,590	-4.44	-56.56
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,562,056	100.00	2,575,714	100.00	2,573,008	100.00	2,542,990	2,433,936	-0.53	26.34
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	7,644		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	3,782	0.15	144	0.01	0	0	190	5,105	2526.39	-19.48
Balance due to subsidiaries and related institutions	126,742	4.95	123,213	4.78	126,758	4.93	124,656	126,904	2.86	0.99
Total liabilities	130,524	5.09	123,357	4.79	126,758	4.93	124,846	139,653	5.81	0.25
Equity Capital	2,431,532	94.91	2,452,357	95.21	2,446,250	95.07	2,418,144	2,294,283	-0.85	28.13
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	910	0.04	908	0.04	909	0.04	906	901	0.22	3.29
Common surplus	976,547	38.12	967,166	37.55	972,474	37.80	964,734	950,465	0.97	9.04
Retained earnings	2,098,122	81.89	1,887,571	73.28	1,985,168	77.15	1,789,325	1,659,153	11.15	68.89
Accumulated other comprehensive income	-71,328	-2.78	2,372	0.09	-3,065	-0.12	5,310	2,302		
Other equity capital components	-572,719	-22.35	-405,660	-15.75	-509,236	-19.79	-342,131	-318,538		
Total liabilities and equity capital	2,562,056	100.00	2,575,714	100.00	2,573,008	100.00	2,542,990	2,433,936	-0.53	26.34
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	119,136	4.65	119,136	4.63	119,136	4.63	119,136	119,136	0.00	0.00
Notes payable to subsidiaries that issued TPS	115,500	4.51	115,500	4.48	115,500	4.49	115,500	115,500	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	13.43	10.52	78	12.26	12.64	53	12.11	11.94	55	9.70	7.29	74	12.63	9.68	83
Bank net income / Average equity investment in banks	13.10	11.07	70	12.45	12.37	59	12.04	11.80	59	9.77	7.45	73	12.19	10.51	71
Nonbank net income / Average equity investment in nonbanks	-0.90	10.05	11	-0.85	13.40	5	-0.85	13.12	4	-0.54	9.75	14	-2.37	7.89	11
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	100.02	98.83	29	103.26	96.24	65	101.36	96.79	50	103.27	88.16	54	101.76	82.22	44
Nonbank net income / Parent net income		2.55			3.10			3.40			3.59			5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	5.37	17.48	26	5.03	16.87	21	5.18	16.81	25	5.16	20.06	20	6.09	20.43	24
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0.33	14.31	26
Total debt + notes payable to subs that issued TPS / Equity capital	4.75	14.28	25	4.71	13.82	23	4.72	13.63	25	4.78	16.67	20	5.37	16.36	26
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0.33	14.56	26
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0.33	14.51	26
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0.33	13.04	27
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	1.89	28.44	28
Double Leverage															
Equity investment in subs / Equity capital	102.83	103.92	50	103.26	103.07	53	103.64	103.22	56	102.23	102.81	47	103.44	103.22	55
Total investment in subs / Equity capital	102.83	109.01	36	103.26	108.26	43	103.64	108.40	45	102.23	110.16	34	103.44	111.07	40
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)	0.21	0.41	48	0.27	0.25	56	0.30	0.29	58	0.24	0.47	44	0.28	0.36	52
Equity investment in subs – equity cap / Net income-div (X)	0.30	1.23	22	0.39	0.83	35	0.45	1.05	34	0.41	1.82	17	0.44	1.22	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	230.08	126.15	86	170.12	138.64	70	216.81	152.85	76	137.01	136.59	59	217.88	177.68	70
Cash from ops + noncash items + op expense / Op expense + dividend	240.81	116.54	84	172.25	130.64	74	223.98	154.48	77	127.78	147.24	50	218	190.27	70
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	131.81	92.87	78	53.87	103.17	31	70.90	98.54	28	111.56	134.08	48	116.16	116.34	58
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33		17,371.30	2,016.32	98	8,884.24	1,968.54	93
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7,790.53	1,417.74	93	5,933.99	1,667.11	89	8,037.57	1,770.77	93	3,732.16	1,539.23	87	2,922.21	1,632.83	83
Dividends + interest from subsidiaries / Interest expense + dividends	254.64	140.52	84	182.93	153.06	69	231.57	174.12	71	147.78	150.43	58	234.88	210.80	68
Fees + other income from subsidiaries / Salary + other expenses	0.02	10.93	66	-2.02	12.78	3	33.56	11.92	79	2.08	13.95	64	4.07	16.52	61
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.08	3.32	42	0.84	3.64	37	0.48	3.44	38	1.76	3.85	43	0.82	2.64	45
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	35	0	1.79	35	0	1.76	36	0	2.66	32	0.02	5.62	35
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	39.28	82.17	25	57.81	78.46	41	43.95	66.37	35	71.23	81.10	50	42.31	57.84	42
Dividends declared / Net income	31.13	34	43	32.67	25.30	65	33.30	28.27	60	43.12	42.29	53	35.51	33.08	55
Net income – dividends / Average equity	9.25	7.04	73	8.26	9.64	45	8.08	8.62	51	5.52	4.14	68	8.15	6.46	73
Percent of Dividends Paid															
Dividends from bank subsidiaries	254.64	128.25	82	182.93	139.49	71	231.57	155.92	72	147.94	132.17	60	241.09	178.13	68
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	254.64	168.66	78	182.93	193.08	64	231.57	203.53	65	147.94	174.85	50	241.09	260.40	56
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	79.25	43.08	79	57.88	36.56	69	76.06	45.96	78	61.77	60.28	51	84.14	66.55	70
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	49	0	0.36	45	0.01	0.54	49
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	79.25	46.71	75	57.88	38.35	68	76.06	51.33	75	61.78	62.88	50	84.15	69.36	63
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.96	65.33	84	100.11	67.82	97	98.70	74.16	61	99.83	69.76	85	99.80	67.32	88
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.23	46	0.01	0.63	41	0.02	0.80	42
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.96	75.26	75	100.11	81.78	97	98.70	83.13	53	99.83	82.20	79	99.82	78.80	82
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	92	-0.11	0.01	3	1.30	0.01	96	0.15	0.01	92	0.16	0.04	89
Operating income from nonbank subsidiaries	0	5.58	38	-0.11	6.48	0	1.30	4.67	61	0.15	4.70	46	0.16	7.29	37
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08		1,558.56	28.33	97