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

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BHC Name OFG BANCORP

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 10,247,774
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:

OFG BANCORP
254 MUNOZ RIVERA AVENUE
15TH FLOOR
SAN JUAN, PR 00918

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	10,181,609	10,169,423	10,307,096	9,660,675	6,471,709
Net income ($000)	77,953	71,200	146,150	74,327	53,842
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)	4.53	2.67	96	4.13	2.65	95	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97
+ Non-interest income	1.37	0.96	75	1.23	1.11	62	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65
– Overhead expense	3.41	2.17	92	3.25	2.24	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
– Provision for credit losses	0.16	0.09	75	-0.03	-0.15	70	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	49	0.05	0.02	80	0.13	0.01	97
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	22	0	0	46
= Pretax net operating income (tax equivalent)	2.34	1.40	94	2.14	1.79	72	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30
Net operating income	1.53	1.06	88	1.40	1.36	58	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Net income	1.53	1.06	88	1.40	1.35	59	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Net income (Subchapter S adjusted)		1.63			2.16			1.37			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.06	3.12	96	4.84	3.14	95	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97
Interest expense	0.24	0.24	59	0.43	0.27	83	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31
Net interest income (tax equivalent)	4.82	2.88	96	4.41	2.85	95	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.08	76	0.34	0.13	88	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99
Earnings coverage of net loan and lease losses (X)	23.76	-9.51	55	9.16	4.52	35	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.37	1.17	94	2.95	1.39	95	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95
Allowance for loan and lease losses / Total loans and leases	2.36	1.15	95	2.93	1.37	95	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.08	0.41	97	2.60	0.63	96	2.25	0.49	98	2.92	0.67	97	2.18	0.56	97
30–89 days past due loans and leases / Total loans and leases	1.90	0.32	96	1.84	0.27	97	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
Liquidity and Funding															
Net noncore funding dependence	-9.82	3.09	9	-29.29	-1.82	4	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23
Net short-term noncore funding dependence	-11.94	-1.79	13	-34.15	-8.21	7	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16
Net loans and leases / Total assets	64.26	61.60	54	60.74	59.81	52	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Capitalization															
Tier 1 leverage ratio	9.46	9.08	66	9.84	9.11	75	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22
Holding company equity capital / Total assets	9.90	10.04	47	10.32	10.88	43	10.80	10.31	58	11.05	10.51	59	11.24	11.37	48
Total equity capital (including minority interest) / Total assets	9.90	10.14	45	10.32	11.01	41	10.80	10.36	57	11.05	10.57	58	11.24	11.43	47
Common equity tier 1 capital / Total risk-weighted assets	12.80	11.90	68	13.95	12.69	72	13.77	12.48	73	13.08	12.44	65	10.91	12.50	27
Net loans and leases / Equity capital (X)	6.49	6.22	57	5.88	5.51	62	5.92	6.35	40	5.99	6.79	32	6.35	6.55	44
Cash dividends / Net income	18.76	34	24	13.56	25.30	28	14.89	22.04	30	28.11	29.42	48	38.79	25.65	72
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			53.82			39.66			93.20	
Growth Rates															
Assets	-2.05	7.91	13	5.33	9.29	39	0.75	9.64	13	5.68	16.11	12	41.23	8.66	97
Equity capital	-6.04	-0.29	38	3.72	9.31	28	-1.55	7.16	8	3.87	8.42	23	4.56	12.19	14
Net loans and leases	3.64	11.87	28	-5.72	0.79	24	-2.64	2.51	26	-2.12	9.99	9	49.87	8.63	97
Noncore funding	-34.74	10.50	6	-42.37	-23.76	27	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35
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	97.70	103.92	20	97.16	103.07	17	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41
Cash from ops + noncash items + op expense / Op expense + dividends	467.11	116.54	96	865.58	130.64	97	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6

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	220,237	218,812	435,473	457,993	341,318	0.65	41.54
Income from lease financing receivables	448	979	1,688	2,386	20	-54.24	156.00
Fully taxable income on loans and leases	218,751	217,708	433,153	455,723	333,138	0.48	44.76
Tax-exempt income on loans and leases	1,934	2,083	4,008	4,656	8,200	-7.15	-58.52
Estimated tax benefit on income on loans and leases	5,466	4,366	9,350	10,128	10,261	25.19	117.94
Income on loans and leases (tax equivalent)	226,151	224,157	446,511	470,507	351,599	0.89	42.88
Investment interest income (tax equivalent)	12,198	4,699	11,864	10,959	20,073	159.59	-19.44
Interest on balances due from depository institutions	3,913	1,301	3,231	4,373	13,023	200.77	118.24
Interest income on other earning assets	138	172	318	579	824	-19.77	-62.19
Total interest income (tax equivalent)	242,400	230,329	461,924	486,418	385,519	5.24	38.05
Interest on time deposits of $250K or more	1,134	3,042	4,701	10,568	7,443	-62.72	-46.23
Interest on time deposits < $250K	2,775	6,861	10,601	23,832	16,987	-59.55	-60.63
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,800	8,904	16,360	17,596	14,122	-23.63	26.21
Interest on other borrowings and trading liabilities	897	1,501	2,816	4,717	11,648	-40.24	-85.49
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		-100.00
Total interest expense	11,606	20,308	34,478	56,713	50,200	-42.85	-45.96
Net interest income (tax equivalent)	230,794	210,021	427,446	429,705	335,319	9.89	49.76
Non-interest income	69,927	62,652	138,268	114,470	67,685	11.61	129.99
Adjusted operating income (tax equivalent)	300,721	272,673	565,714	544,175	403,004	10.29	62.98
Overhead expense	173,820	165,340	341,010	350,232	228,974	5.13	75.25
Provision for credit losses	7,987	-1,731	771	93,717	96,792		-81.93
Securities gains (losses)	0	0	19	4,728	8,274		-100.00
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent)	118,914	109,064	223,952	104,953	85,512	9.03	147.59
Applicable income taxes	35,495	33,498	68,452	20,499	21,409	5.96	168.96
Tax equivalent adjustments	5,466	4,366	9,350	10,127	10,261	25.19	112.11
Applicable income taxes (tax equivalent)	40,961	37,864	77,802	30,626	31,670	8.18	159.67
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	77,953	71,200	146,150	74,327	53,842	9.48	141.68
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	77,953	71,200	146,150	74,327	53,842	9.48	141.68
Memoranda							
Net income - holding company and noncontrolling (minority) interest	77,953	71,200	146,150	74,327	53,842	9.48	141.68
Investment securities income (tax equivalent)	12,198	4,699	11,864	10,959	20,073	159.59	-19.44
US Treasury and agency securities (excluding mortgage-backed securities)	388	91	183	3,372	165	326.37	-8.06
Mortgage-backed securities	11,759	4,597	11,615	7,558	19,854	155.80	-18.80
All other securities	51	11	66	29	54	363.64	-78.56
Cash dividends declared	14,624	9,652	21,760	20,893	20,887	51.51	19.79
Common	14,624	8,397	20,505	14,381	14,375	74.16	177.13
Preferred	0	1,255	1,255	6,512	6,512	-100.00	-100.00

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)	4.76	2.90	96	4.53	2.92	95	4.48	3.12	96	5.04	3.53	98	5.96	4.19	97
Less: Interest expense	0.23	0.22	60	0.40	0.25	83	0.33	0.26	67	0.59	0.54	59	0.78	0.95	34
Equals: Net interest income (tax equivalent)	4.53	2.67	96	4.13	2.65	95	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97
Plus: Non-interest income	1.37	0.96	75	1.23	1.11	62	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65
Equals: adjusted operating income (tax equivalent)	5.91	3.67	93	5.36	3.82	92	5.49	3.89	91	5.63	3.96	91	6.23	4.16	92
Less: Overhead expense	3.41	2.17	92	3.25	2.24	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
Less: Provision for credit losses	0.16	0.09	75	-0.03	-0.15	70	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99
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	44	0	0.01	27	0	0.01	49	0.05	0.02	80	0.13	0.01	97
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	22	0	0	46
Equals: Pretax net operating income (tax equivalent)	2.34	1.40	94	2.14	1.79	72	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30
Less: Applicable income taxes (tax equivalent)	0.80	0.33	96	0.74	0.41	93	0.75	0.35	96	0.32	0.27	63	0.49	0.35	86
Less: Minority interest	0	0	44	0	0	41	0	0	46	0	0	45	0	0	45
Equals: Net operating income	1.53	1.06	88	1.40	1.36	58	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income	1.53	1.06	88	1.40	1.35	59	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Memo: Net income (last four quarters)	1.48	1.12	87	1.21	1.25	49	1.42	1.26	68	0.77	0.97	30	0.83	1.19	18
Net income–BHC and noncontrolling (minority) interest	1.53	1.07	88	1.40	1.37	59	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Margin Analysis															
Average earning assets / Average assets	94.01	92.97	67	93.57	93.15	56	93.62	93.81	44	92.67	93.47	38	94.12	93.22	59
Average interest-bearing funds / Average assets	61.91	60.12	64	63.58	62.32	62	62.63	65.01	43	66.61	68.25	43	72.86	70.66	60
Interest income (tax equivalent) / Average earning assets	5.06	3.12	96	4.84	3.14	95	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97
Interest expense / Average earning assets	0.24	0.24	59	0.43	0.27	83	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31
Net interest income (tax equivalent) / Average earning assets	4.82	2.88	96	4.41	2.85	95	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97
Yield or Cost															
Total loans and leases (tax equivalent)	6.88	4.01	95	6.78	4.05	96	6.85	4.16	95	6.97	4.28	96	7.65	4.98	97
Interest-bearing bank balances	0.48	0.42	71	0.11	0.11	59	0.14	0.15	46	0.28	0.32	43	2.23	2.26	57
Federal funds sold and reverse repos		0.58			0.26			0.17			0.43			2.02	
Trading assets	0	0.52	26	0	0.42	27	4.24	0.32	92	3.50	0.80	92	6.11	0.49	94
Total earning assets	4.95	3.09	96	4.75	3.11	95	4.69	3.40	98	5.32	3.80	98	6.16	4.47	97
Investment securities (tax equivalent)	2.04	1.85	69	1.70	1.80	45	1.78	1.75	59	1.77	2.32	11	2.27	2.74	7
US Treasury and agency securities (excluding mortgage-backed securities)	0.71	1.22	15	1.49	1.28	69	1.52	1.22	72	2.24	1.87	70	0.15	2.54	0
Mortgage-backed securities	1.68	1.78	43	1.56	1.56	51	1.61	1.44	67	2.13	2.05	59	2.43	2.54	36
All other securities	4.41	2.82	89	1.42	2.91	7	3.46	2.49	83	0.28	3.24	1	0.56	3.80	1
Interest-bearing deposits	0.34	0.20	84	0.60	0.24	95	0.50	0.27	90	0.85	0.62	79	1.02	1.13	40
Time deposits of $250K or more	0.66	0.50	73	1.09	0.76	79	0.96	0.79	67	1.58	1.60	43	1.70	2.13	13
Time deposits < $250K	0.66	0.44	80	1.23	0.72	90	1.03	0.75	78	1.67	1.49	70	1.43	1.91	13
Other domestic deposits	0.27	0.17	76	0.39	0.17	90	0.34	0.17	93	0.43	0.36	68	0.54	0.86	22
Foreign deposits		0.25			0.12			0.42			1.24			2.53	
Federal funds purchased and repos		0.36			0.19			0.11		2.61	0.37	96	2.47	1.23	85
Other borrowed funds and trading liabilities	1.40	1.24	58	1.02	1.31	38	1.08	0.53	70	0.92	0.55	67	1.46	1.03	55
All interest-bearing funds	0.37	0.36	58	0.63	0.40	86	0.53	0.41	71	0.88	0.79	64	1.06	1.34	26

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	69,927	62,652	138,268	114,470	67,685
Fiduciary activities income	5,672	5,973	12,184	11,344	11,853
Service charges on deposit accounts - domestic	9,597	9,571	19,460	19,438	13,710
Trading revenue	-7	2	-7	-13	88
Investment banking fees and commissions	4,467	8,003	14,829	16,199	8,929
Insurance activities revenue	6,637	1,925	8,618	4,606	6,100
Venture capital revenue	0	0	0	0	0
Net servicing fees	6,382	5,853	13,520	8,784	1,179
Net securitization income	1,138	1,591	2,827	1,272	0
Net gains (losses) on sales of loans, OREO, other assets	11,818	4,818	13,696	11,537	-1,480
Other non-interest income	24,223	24,916	53,141	41,303	27,306
Total overhead expenses	173,820	165,340	341,010	350,232	228,974
Personnel expense	69,405	64,755	131,828	131,216	81,240
Net occupancy expense	17,899	17,641	35,018	36,608	21,628
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,293	4,901	9,802	11,069	1,170
Other operating expenses	82,223	78,043	164,362	171,339	124,936
Fee income on mutual funds and annuities	2,382	3,097	5,855	4,539	4,740
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,247	2,289	2,312	2,325	2,335
Average personnel expense per employee	30.89	28.29	57.02	56.44	34.79
Average assets per employee	4,531.20	4,442.74	4,458.09	4,155.13	2,771.61

	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	3.41	2.35	68	4.94	2.15	81	4.23	0.54	90	3.97	0.51	91	7	0.66	94
Overhead expenses / Net Interest Income + non-interest income	58.87	59.40	46	61.62	59.03	61	61.29	60.88	53	65.58	61.22	71	58.30	61.79	34
Percent of Average Assets															
Total overhead expense	3.41	2.17	92	3.25	2.24	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
Personnel expense	1.36	1.20	73	1.27	1.25	56	1.28	1.37	47	1.36	1.42	46	1.26	1.50	27
Net occupancy expense	0.35	0.22	93	0.35	0.24	90	0.34	0.28	78	0.38	0.30	81	0.33	0.32	59
Other operating expenses	1.70	0.72	93	1.63	0.73	93	1.69	0.70	98	1.89	0.73	96	1.95	0.76	97
Overhead less non-interest income	2.04	1.19	95	2.02	1.10	96	1.97	1.39	93	2.44	1.44	96	2.49	1.65	94
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.80	58.92	45	60.64	58.45	58	60.28	60	56	64.36	58.93	80	56.82	59.91	33
Personnel expense	23.08	32.65	14	23.75	33.10	12	23.30	34.64	6	24.11	33.88	8	20.16	34.17	2
Net occupancy expense	5.95	6.14	46	6.47	6.33	52	6.19	7.36	33	6.73	7.04	45	5.37	7.50	19
Other operating expenses	28.77	19.36	92	30.42	18.60	95	30.79	17.56	98	33.52	17.57	96	31.29	17.93	98
Total non-interest income	23.25	25.40	50	22.98	28.18	39	24.44	24.76	46	21.04	23.45	49	16.80	19.83	38
Fiduciary activities income	1.89	2.23	55	2.19	2.24	58	2.15	2.32	56	2.08	1.45	63	2.94	1.61	72
Service charges on domestic deposit accounts	3.19	3.45	43	3.51	3.19	54	3.44	3.11	61	3.57	2.67	72	3.40	3.21	58
Trading revenue	0	0.45	15	0	0.72	43	0	0.07	4	0	0.10	4	0.02	0.07	83
Investment banking fees and commissions	1.49	2.25	50	2.94	2.52	70	2.62	0.92	87	2.98	1.03	85	2.22	0.91	85
Insurance activities revenue	2.21	0.36	91	0.71	0.37	79	1.52	0.64	82	0.85	0.41	80	1.51	0.37	85
Venture capital revenue	0	0.01	46	0	0.02	44	0	0	48	0	0	48	0	0	50
Net servicing fees	2.12	1.38	78	2.15	0.55	88	2.39	0.47	90	1.61	0	93	0.29	0.22	72
Net securitization income	0.38	0	96	0.58	0.01	96	0.50	0	98	0.23	0	96	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	3.93	1.51	87	1.77	3.83	41	2.42	4.52	46	2.12	5.55	40	-0.37	2.27	2
Other non-interest income	8.05	9.09	53	9.14	9.26	63	9.39	8.76	64	7.59	7.76	55	6.78	7.41	47
Overhead less non-interest income	34.55	32.73	48	37.66	29.94	70	35.84	34.71	51	43.32	34.63	73	40.02	39.47	52
Applicable income taxes / Pretax net operating income (tax equivalent)	29.85	21.22	98	30.71	21.54	98	30.57	21.61	96	19.53	20.30	36	25.04	21.51	80
Applicable income tax + TE / Pretax net operating income + TE	34.45	23.38	97	34.72	23.10	98	34.74	21.64	98	29.18	22.51	90	37.04	23.31	97

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	3,009,578	3,238,268	3,097,319	3,452,770	3,680,433	-7.06	27.96
Commercial and industrial loans	1,235,462	1,169,992	1,123,262	1,156,482	888,551	5.60	208.23
Loans to individuals	2,268,944	1,961,311	2,077,480	1,900,520	1,956,793	15.69	81.47
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,463	7,765	7,743	11,632	11,432	-55.40	3.16
Other loans and leases	226,802	168,421	179,444	184,664	221,175	34.66	4.22
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,744,249	6,545,757	6,485,248	6,706,068	6,758,384	3.03	59.66
Less: Allowance for loan and lease losses	159,039	191,717	155,937	204,809	116,538	-17.04	20.22
Net loans and leases	6,585,210	6,354,040	6,329,311	6,501,259	6,641,846	3.64	60.93
Debt securities that reprice or mature in over 1 year	1,695,156	623,169	864,596	443,777	695,339	172.02	46.18
Mutual funds and equity securities	4,954	11,377	9,000	12,930	7,797	-56.46	-34.24
Subtotal	8,285,320	6,988,586	7,202,907	6,957,966	7,344,982	18.56	57.54
Interest-bearing bank balances	1,205,064	2,663,877	1,945,089	2,053,892	731,262	-54.76	209.80
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	12,246	3,588	13,624	2,661	378,830	241.30	-72.84
Trading assets	33	29	21	22	42	13.79	-97.36
Total earning assets	9,502,663	9,656,080	9,161,641	9,014,541	8,455,116	-1.59	66.88
Non-interest-bearing cash and due from depository institutions	61,044	64,494	54,638	64,627	95,243	-5.35	14.82
Premises, fixed assets, and leases	100,176	105,984	103,165	108,539	113,725	-5.48	50.27
Other real estate owned	15,062	15,093	15,039	11,596	29,909	-0.21	-70.01
Investment in unconsolidated subsidiaries	0	1,083	1,083	1,083	1,083	-100.00	-100.00
Intangible and other assets	568,829	619,079	564,155	625,625	602,584	-8.12	53.60
Total assets	10,247,774	10,461,813	9,899,721	9,826,011	9,297,660	-2.05	64.34
Quarterly average assets	10,249,436	10,347,999	10,408,690	9,909,605	6,326,453	-0.95	63.39
Average loans and leases (YTD)	6,576,664	6,613,521	6,521,836	6,754,525	4,597,000	-0.56	58.80
Memoranda							
Loans held-for-sale	41,588	47,665	82,662	43,935	19,591	-12.75	-12.80
Loans not held-for-sale	6,702,661	6,498,092	6,402,586	6,662,133	6,738,793	3.15	60.49
Real estate loans secured by 1–4 family	1,847,999	2,150,868	1,973,566	2,364,199	2,536,005	-14.08	37.28
Commercial real estate loans	1,147,515	1,068,267	1,105,540	1,081,185	1,131,236	7.42	19.15
Construction and land development	81,559	78,703	90,238	116,647	76,066	3.63	101.06
Multifamily	38,678	27,882	29,091	28,249	33,446	38.72	216.67
Nonfarm nonresidential	1,027,278	961,682	986,211	936,289	1,021,724	6.82	12.85
Real estate loans secured by farmland	14,064	19,133	18,213	7,386	13,192	-26.49	-67.12
Total investment securities	1,712,356	638,134	887,220	459,368	1,081,966	168.34	41.25
U.S. Treasury securities	207,549	10,910	10,825	10,983	397,183	1802.37	277.43
US agency securities (excluding mortgage-backed securities)	0	1,406	1,183	1,606	1,961	-100.00	-100.00
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	1,497,475	612,151	863,816	432,935	673,886	144.63	31.32
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,378	2,290	2,396	914	1,139	3.84	36.75
Mutual funds and equity securities	4,954	11,377	9,000	12,930	7,797	-56.46	-34.24
Available-for-sale securities	1,159,570	501,619	510,713	446,438	1,081,966	131.17	76.53
U.S. Treasury securities	10,733	10,910	10,825	10,983	397,183	-1.62	-80.48
US agency securities (excluding mortgage-backed securities)	0	1,406	1,183	1,606	1,961	-100.00	-100.00
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	1,146,459	487,013	496,309	432,935	673,886	135.41	96.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,378	2,290	2,396	914	1,139	3.84	36.75
Mutual funds and equity securities	0	0	0	0	7,797		-100.00
Held-to-maturity securities appreciation (depreciation)	-46,085	-381	-3,854				
Available-for-sale securites appreciation (depreciation)	-58,313	10,297	7,292	14,263	-306		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	303,013	210,895	210,193	150,516	399,752	43.68	-43.36

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	2,707,504	2,678,799	2,501,644	2,259,048	1,675,315	1.07	220.28
NOW, ATS and transaction accounts	2,751,556	2,650,593	2,702,635	2,354,194	1,903,758	3.81	175.27
Time deposits less brokered deposits < $250K	795,177	984,606	853,272	1,178,932	1,337,197	-19.24	24.59
MMDA and other savings accounts	2,433,817	2,285,553	2,177,779	1,944,426	1,836,480	6.49	108.20
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,688,054	8,599,551	8,235,330	7,736,600	6,752,750	1.03	137.89
Time deposits of $250K or more	329,523	478,578	355,625	628,378	692,094	-31.15	-8.69
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	190,000		-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	27,590	29,678	28,480	30,966	45,254	-7.04	-62.22
Other borrowings w/remaining maturity over 1 year	33,431	96,266	14,511	123,965	148,810	-65.27	-54.58
Brokered deposits < $250K	11,366	11,366	11,366	49,090	241,994	0.00	-98.00
Noncore funding	401,910	615,888	409,982	832,399	1,318,152	-34.74	-73.70
Trading liabilities	21	0	1	0	7		-97.81
Subordinated notes and debentures + trust preferred securities	0	36,083	36,083	36,083	36,083	-100.00	-100.00
Other liabilities	142,977	130,294	149,163	134,953	145,189	9.73	79.56
Total liabilities	9,232,962	9,381,816	8,830,559	8,740,035	8,252,181	-1.59	74.31
Equity Capital							
Perpetual preferred stock (including surplus)	0	16,547	0	81,870	81,870	-100.00	-100.00
Common stock	59,885	59,885	59,885	59,885	59,885	0.00	13.79
Common surplus	634,612	634,448	637,061	632,783	631,646	0.03	15.15
Retained earnings	580,955	462,235	517,627	403,365	375,425	25.68	111.91
Accumulated other comprehensive income	-49,502	7,600	5,160	11,022	-1,008		
Other equity capital components	-211,138	-100,718	-150,571	-102,949	-102,339		
Total holding company equity capital	1,014,812	1,079,997	1,069,162	1,085,976	1,045,479	-6.04	8.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,014,812	1,079,997	1,069,162	1,085,976	1,045,479	-6.04	8.08
Total liabilities and capital	10,247,774	10,461,813	9,899,721	9,826,011	9,297,660	-2.05	64.34
Memoranda							
Non-interest-bearing deposits	2,707,504	2,678,799	2,501,644	2,259,048	1,675,315	1.07	220.28
Interest-bearing deposits	6,321,439	6,410,696	6,100,677	6,155,020	6,011,523	-1.39	69.23
Total deposits	9,028,943	9,089,495	8,602,321	8,414,068	7,686,838	-0.67	97.11
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	1,069,162	1,085,976	1,085,976	1,045,479	999,877		
Accounting restatements	0	0	0	-25,494	-736		
Net income	77,953	71,200	146,150	74,327	53,842		
Net sale of new perpetual preferred stock	0	-68,000	-92,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	3,544	2,230	2,249	1,616	1,294		
Less: Purchase of treasury stock	64,110	0	49,872	2,226	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	14,624	9,652	21,760	20,893	20,887		
Change in other comprehensive income	-54,662	-3,422	-5,862	12,030	9,955		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,451	1,665	4,281	1,137	2,134		
Holding company equity capital, ending balance	1,014,812	1,079,997	1,069,162	1,085,976	1,045,479		

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	29.37	38.78	30	30.95	36.32	34	31.29	47.29	11	35.14	48.33	15	39.58	52.67	17
Commercial and industrial loans	12.06	11.05	60	11.18	12.25	49	11.35	10.08	66	11.77	13.47	45	9.56	11.45	49
Loans to individuals	22.14	3.52	94	18.75	3.48	93	20.99	2.29	97	19.34	2.29	96	21.05	2.71	97
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	0.03	0.19	52	0.07	0.21	58	0.08	0.46	54	0.12	0.43	58	0.12	0.53	58
Other loans and leases	2.21	4.45	33	1.61	4.22	28	1.81	1.08	76	1.88	1.39	72	2.38	1.08	80
Net loans and leases	64.26	61.60	54	60.74	59.81	52	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Debt securities over 1 year	16.54	19.46	39	5.96	17.61	9	8.73	17.60	20	4.52	13.53	10	7.48	13.66	19
Mutual funds and equity securities	0.05	0.05	61	0.11	0.06	74	0.09	0.07	74	0.13	0.05	79	0.08	0.06	70
Subtotal	80.85	82.34	27	66.80	78.32	13	72.76	82.59	14	70.81	83.47	5	79	86.76	8
Interest-bearing bank balances	11.76	4.59	90	25.46	9.11	95	19.65	7.80	91	20.90	6.78	95	7.87	2.97	91
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	0.12	1.68	7	0.03	1.53	3	0.14	1.75	13	0.03	2.03	6	4.07	2.10	80
Trading assets	0	0.55	41	0	0.60	37	0	0.02	76	0	0.04	76	0	0.03	76
Total earning assets	92.73	90.95	71	92.30	91.43	59	92.54	93.39	30	91.74	92.98	30	90.94	92.39	31
Non-interest cash and due from depository institutions	0.60	1.01	15	0.62	1.01	21	0.55	0.87	27	0.66	1.07	26	1.02	1.14	43
Other real estate owned	0.15	0.01	96	0.14	0.02	96	0.15	0.02	92	0.12	0.03	89	0.32	0.04	95
All other assets	6.68	7.97	30	7.09	7.50	46	6.90	5.67	73	7.60	5.87	76	8.04	6.41	73
Memoranda															
Short-term investments	11.88	7.68	80	25.50	12.01	89	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89
U.S. Treasury securities	2.03	1.96	68	0.10	1.08	40	0.11	0.69	54	0.11	0.19	74	4.27	0.29	94
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0.01	0.77	22	0.01	1.83	10	0.02	1.28	14	0.02	1.25	19
Municipal securities	0	1.75	7	0	1.72	7	0	3.67	3	0	2.96	4	0	2.58	3
Mortgage-backed securities	14.61	13.68	57	5.85	12.97	19	8.73	10.07	48	4.41	8.52	22	7.25	9.38	40
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.43	30	0	0.35	32	0	0.30	34
Other debt securities	0.02	0.52	32	0.02	0.52	34	0.02	0.67	24	0.01	0.60	26	0.01	0.53	32
Loans held-for-sale	0.41	0.35	73	0.46	0.42	68	0.83	0.28	83	0.45	0.58	59	0.21	0.39	58
Loans held for investment	65.41	61.41	57	62.11	59.85	56	64.67	64.47	42	67.80	69.07	38	72.48	72.01	45
Real estate loans secured by 1–4 family	18.03	12.26	78	20.56	11.69	87	19.94	13.45	75	24.06	14.47	79	27.28	16.02	82
Revolving	0.24	1.49	20	0.26	1.45	20	0.25	1.60	16	0.29	1.79	16	0.13	2.24	10
Closed-end, secured by first liens	17.65	10.40	84	20.14	9.84	87	19.51	11.44	81	23.56	12.11	83	26.85	13.07	87
Closed-end, secured by junior liens	0.15	0.18	66	0.16	0.20	56	0.17	0.22	50	0.21	0.27	44	0.29	0.37	44
Commercial real estate loans	11.20	24.34	21	10.21	22.48	20	11.17	30.90	5	11	30.65	5	12.17	33.26	4
Construction and land development	0.80	3.75	21	0.75	3.35	18	0.91	4.37	10	1.19	4.32	10	0.82	5	7
Multifamily	0.38	3.69	11	0.27	3.31	8	0.29	4.79	5	0.29	5.03	4	0.36	4.76	6
Nonfarm nonresidential	10.02	15.50	29	9.19	14.81	28	9.96	20.52	11	9.53	19.97	10	10.99	21.85	10
Real estate loans secured by farmland	0.14	0.35	59	0.18	0.34	61	0.18	0.95	50	0.08	0.85	42	0.14	0.95	45

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	44.62	62.08	24	49.47	59.66	27	47.76	73.64	9	51.49	69.38	16	54.46	72.74	14
Real estate loans secured by 1–4 family	27.40	20.31	75	32.86	19.82	86	30.43	20.95	77	35.25	20.91	80	37.52	22.29	82
Revolving	0.36	2.40	18	0.41	2.42	18	0.39	2.54	15	0.43	2.61	16	0.18	3.13	10
Closed-end	27.04	17.67	81	32.45	17.22	88	30.05	18.13	80	34.83	17.94	85	37.34	18.71	87
Commercial real estate loans	17.01	38.23	21	16.32	36.54	17	17.05	48.47	4	16.12	44.23	3	16.74	46.16	4
Construction and land development	1.21	5.97	18	1.20	5.50	15	1.39	6.90	10	1.74	6.26	10	1.13	6.97	6
1–4 family	0.04	1.34	15	0.02	1.11	12	0.03	1.50	10	0.01	1.14	10	0.02	1.47	7
Other	1.17	4.56	20	1.18	4.33	17	1.36	5.34	11	1.73	4.94	16	1.11	5.34	8
Multifamily	0.57	5.72	6	0.43	5.34	5	0.45	7.23	5	0.42	7.01	4	0.49	6.42	4
Nonfarm nonresidential	15.23	24.64	30	14.69	24.14	27	15.21	32.22	9	13.96	29.04	10	15.12	30.59	8
Owner-occupied	6.88	8.28	42	7.11	8.14	46	6.55	11.23	20	7.08	10	27	7.77	10.68	28
Other	8.35	16.13	27	7.59	15.71	23	8.66	20.58	9	6.89	18.53	9	7.35	19.36	8
Real estate loans secured by farmland	0.21	0.59	58	0.29	0.59	61	0.28	1.57	48	0.11	1.30	42	0.20	1.38	45
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	18.32	18.46	55	17.87	20.98	46	17.32	15.94	60	17.25	19.85	41	13.15	16.16	44
Loans to individuals	33.64	6.27	93	29.96	6.28	92	32.03	3.85	97	28.34	3.53	96	28.95	4	96
Credit card loans	0.65	0.53	78	0.75	0.51	78	0.72	0.03	98	0.84	0.03	98	1.12	0.04	99
Agricultural loans	0.05	0.32	50	0.12	0.37	56	0.12	0.79	54	0.17	0.69	59	0.17	0.78	58
Other loans and leases	3.36	8.30	33	2.57	8.03	27	2.77	1.70	75	2.75	2.07	71	3.27	1.48	79
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	273.97	407.54	25	277	383.17	29	274.63	473.67	9	292.33	473.75	10	379.88	493.53	24
Real estate loans secured by 1–4 family	168.23	130.40	73	183.99	124.52	77	174.99	134.51	71	200.17	142.34	76	261.75	151.03	83
Revolving	2.20	15.55	18	2.30	15.53	18	2.22	16.12	15	2.42	17.81	14	1.28	21.25	10
Closed-end	166.03	113.22	80	181.68	107.53	83	172.77	116.85	75	197.75	122.21	77	260.47	127.10	88
Commercial real estate loans	104.46	254.23	18	91.38	238.21	16	98.03	311.38	5	91.54	302.08	5	116.76	311.74	7
Construction and land development	7.42	38.88	18	6.73	35.52	16	8	44.02	9	9.88	42.85	10	7.85	46.63	8
1–4 family	0.22	8.60	15	0.12	7.06	12	0.17	9.60	10	0.07	7.52	10	0.12	9.52	6
Other	7.20	29.76	18	6.62	28.07	16	7.83	34.06	11	9.81	33.94	15	7.73	35.90	9
Multifamily	3.52	39.14	7	2.39	34.78	6	2.58	46.60	5	2.39	48.67	4	3.45	44.76	6
Nonfarm nonresidential	93.52	162.28	27	82.26	157.17	25	87.44	207.28	11	79.27	198.42	9	105.46	206.64	12
Owner-occupied	42.26	54.20	39	39.79	52.65	38	37.67	71.93	18	40.18	67.98	23	54.19	71.54	33
Other	51.26	106.54	26	42.48	102.08	20	49.78	131.36	9	39.09	125.78	8	51.27	130.65	9
Real estate loans secured by farmland	1.28	3.62	57	1.64	3.59	59	1.61	9.66	47	0.63	8.35	41	1.36	8.66	46
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	112.47	115.10	53	100.08	127.07	38	99.60	100.58	54	97.92	133.93	37	91.71	106.70	48
Loans to individuals	206.55	35.52	93	167.77	35.29	93	184.20	23.11	96	160.91	22.15	94	201.97	24.83	97
Credit card loans	4.01	2.76	79	4.20	2.61	78	4.15	0.19	98	4.76	0.20	98	7.78	0.24	99
Agricultural loans	0.32	1.81	49	0.66	2.01	58	0.69	4.60	52	0.98	4.17	57	1.18	4.86	57
Other loans and leases	20.65	50.19	31	14.41	46.75	27	15.91	10.71	73	15.63	13.62	70	22.83	10.25	80
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.13	30.64	11	9.21	28.84	9	10.50	36.98	3	9.05	34	3	8.97	35.38	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	62.20	203.71	13	51.59	187.37	11	60.36	236.77	5	51.36	232.08	4	62.57	239.13	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.46	261.50	17	91.38	244.59	15	98.03	313.58	5	91.54	304.52	5	116.76	315.15	7

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	11.88	7.68	80	25.50	12.01	89	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89
Liquid assets	28.99	25.39	62	32.05	28.17	64	29.05	23.21	73	26.09	19.32	81	20.43	16.28	74
Investment securities	16.71	21.68	34	6.10	19.64	6	8.96	20.27	12	4.68	16.07	5	11.64	16.41	28
Net loans and leases	64.26	61.60	54	60.74	59.81	52	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Net loans, leases and standby letters of credit	64.54	62.44	53	61.08	60.62	51	64.19	64.54	42	66.36	69.67	33	71.99	72.78	38
Core deposits	84.78	75.64	84	82.20	74.75	80	83.19	80.58	64	78.74	76.49	58	72.63	71.61	53
Noncore funding	3.92	10.86	27	5.89	10.89	37	4.14	6.64	38	8.47	10.29	45	14.18	14.61	46
Time deposits of $250K or more	3.22	1.54	86	4.57	1.81	91	3.59	2.59	76	6.40	3.37	89	7.44	4.33	85
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	1.20	13	0	1.20	11	0	0.55	23	0	0.62	23	2.04	0.77	82
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	0.50	32	0	0.52	29	0	0.50	31	0	0.59	32	2.04	0.75	83
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	0.27	1.63	36	0.28	0.99	53	0.29	0.41	66	0.32	1.06	54	0.49	2.75	29
Earning assets that reprice within 1 year	36.50	36.16	51	48.12	38.93	75	48.16	30.91	87	43.92	31.93	80	37.06	33.16	64
Interest-bearing liabilities that reprice within 1 year	6.63	6.49	72	8.11	7.04	75	7.37	13.48	45	12.33	14.04	60	13.45	18.54	46
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	29.87	28.22	51	40.02	30.25	72	40.79	16.92	90	31.59	17.03	79	23.61	13.71	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.82	3.09	9	-29.29	-1.82	4	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23
Net short-term noncore funding dependence	-11.94	-1.79	13	-34.15	-8.21	7	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16
Short-term investment / Short-term noncore funding	538.43	166.36	90	966.60	284.81	91	970.64	419.20	85	437.23	230.45	80	140.07	78.10	79
Liquid assets - short-term noncore funding / Nonliquid assets	37.72	28.61	70	43.28	34.02	67	38.07	25.37	77	28.83	16.27	79	14.96	6.90	76
Net loans and leases / Total deposits	72.93	76.80	42	69.91	74.66	38	73.58	75.87	39	77.27	84.20	29	86.41	90.96	29
Net loans and leases / Core deposits	75.80	82.80	38	73.89	81.17	40	76.86	80.18	40	84.03	91.10	35	98.36	102.55	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.80	-6.37	49	-0.04	0.84	12	-0.39	-0.07	23		0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.07	-13.54	75	1.02	1.94	32	0.73	0.24	67	1.41	3.63	25	-0.04	1.28	7
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.05			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	31.99	23.58	60	19.61	13.42	68	41.42	9.13	88	0	5.36	26	0	7.25	23
Available-for-sale securities	67.72	74.56	41	78.61	84.66	31	57.56	89.63	11	97.19	93.39	40	100	91.33	88
U.S. Treasury securities	12.12	9.26	70	1.71	5.52	51	1.22	3.49	59	2.39	1.22	83	36.71	2.07	95
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0.22	4.50	24	0.13	9.21	10	0.35	8.39	16	0.18	8.16	18
Municipal securities	0	8	7	0	8.87	7	0	17.78	3	0	18.61	3	0	15.40	3
Mortgage-backed securities	87.45	63.23	86	95.93	66.59	94	97.36	52.46	98	94.25	54.48	95	62.28	57.07	53
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.22	30	0	1.97	32	0	1.70	34
Other debt securities	0.14	3.01	33	0.36	3.17	39	0.27	3.93	28	0.20	4.34	32	0.11	3.73	34
Mutual funds and equity securities	0.29	0.28	63	1.78	0.32	92	1.01	0.41	81	2.81	0.44	93	0.72	0.49	76
Debt securities 1 year or less	0.72	8.89	10	0.56	8.69	9	1.54	10.21	19	0.58	13.69	7	35.01	13.55	86
Debt securities 1 to 5 years	13.40	20.02	42	2.27	17.05	12	1.63	17.78	5	2.68	20.49	7	2.26	23.43	10
Debt securities over 5 years	85.59	68.75	81	95.38	72.17	95	95.82	68.22	91	93.92	61.87	95	62.01	58.63	48
Pledged securities	17.70	30.80	34	33.05	33.87	52	23.69	36.33	34	32.77	44.55	39	36.95	43.76	45
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.31	34	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-54.36	-31.70	28	35.10	51.37	52	-4.76	30.57	32	85.26	136.94	48	204.57	32.84	91
Investment securities	168.34	21.19	97	15.75	33.34	33	93.14	36.78	89	-57.54	16.36	0	-14.98	4.80	9
Core deposits	1.03	9.58	25	12.54	16.88	37	6.45	15.13	15	14.57	23.17	20	67.29	9.96	97
Noncore funding	-34.74	10.50	6	-42.37	-23.76	27	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,388,368	1,231,610	1,366,473	1,133,502	850,312
Commit: Secured commercial real estate loans	163,763	142,537	171,051	100,828	88,717
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	199,398	201,451	199,878	202,375	175,941
Securities underwriting	0	0	0	0	0
Standby letters of credit	28,728	36,307	25,203	19,475	51,870
Commercial and similar letters of credit	3,230	519	48,196	225	8,117
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)	7,871	13,192	12,972	20,176	20,773
Purchased options contracts (interest rate)	7,871	13,192	12,972	20,176	20,773
Interest rate swaps	27,558	29,380	28,480	30,259	31,955
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)	13.55	24.48	12	11.77	22.45	11	13.80	16.95	30	11.54	16.09	23	9.15	16.97	13
Standby letters of credit	0.28	0.66	34	0.35	0.67	38	0.25	0.31	49	0.20	0.31	41	0.56	0.36	76
Commercial and similar letters of credit	0.03	0.02	77	0	0.02	56	0.49	0.01	97	0	0.01	77	0.09	0.01	91
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	0.42	44.65	7	0.53	49.75	6	0.55	3.32	66	0.72	3.72	66	0.79	2.95	66
Interest rate contracts	0.42	32.11	8	0.53	35.96	6	0.55	3.25	66	0.72	3.62	66	0.79	2.87	66
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0.08	1.58	30	0.13	1.82	28	0.13	0.10	81	0.21	0.24	78	0.22	0.13	80
Purchased options contracts (interest rate)	0.08	1.48	50	0.13	1.33	53	0.13	0.01	92	0.21	0.03	90	0.22	0.02	91
Interest rate swaps	0.27	21.90	12	0.28	20.67	12	0.29	2.61	67	0.31	2.58	68	0.34	2.19	70
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)	21.11	46.07	11	18.62	42.93	10	20.95	27.65	26	16.78	24.20	21	18.50	24.81	24

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	43,300	55,764	54,424	70,611	73,501
Interest rate contracts	43,300	55,764	54,424	70,611	73,501
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	7,871	13,192	12,972	20,176	20,773
Exchange-traded	0	0	0	0	0
Over-the-counter	7,871	13,192	12,972	20,176	20,773
Purchased options	7,871	13,192	12,972	20,176	20,773
Exchange-traded	0	0	0	0	0
Over-the-counter	7,871	13,192	12,972	20,176	20,773
Swaps	27,558	29,380	28,480	30,259	31,955
Held for trading	15,742	26,384	25,944	40,352	41,546
Interest rate contracts	15,742	26,384	25,944	40,352	41,546
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	27,558	29,380	28,480	30,259	31,955
Interest rate contracts	27,558	29,380	28,480	30,259	31,955
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)	35,429	42,572	41,452	50,435	52,728
One year or less	7,871	5,082	4,980	6,770	0
Over 1 year to 5 years	27,558	37,490	36,472	43,665	52,728
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	21	1,293	805	1,711	913
Gross positive fair value	187	0	1	0	6
Held for trading	21	0	1	0	6
Non-traded	166	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	187	0	1	0	6
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	0	9.78	8	0	12.57	8	0	7.01	17	0	15.03	15	0	14.06	16
Written options	18.18	5.78	86	23.66	7.49	87	23.84	5.82	88	28.57	10.24	83	28.26	11.73	80
Exchange-traded	0	0.15	42	0	0.11	42	0	0	50	0	0	50	0	0	48
Over-the-counter	18.18	5.46	86	23.66	7.20	87	23.84	5.82	88	28.57	10.24	83	28.26	10.84	81
Purchased options	18.18	3.69	91	23.66	3.44	96	23.84	1.88	94	28.57	2.13	94	28.26	2.45	98
Exchange-traded	0	0.15	41	0	0.12	40	0	0	50	0	0	50	0	0	49
Over-the-counter	18.18	3.17	92	23.66	3.04	96	23.84	1.88	94	28.57	2.13	94	28.26	2.28	98
Swaps	63.64	74.97	26	52.69	71.23	25	52.33	82.75	16	42.85	71.83	26	43.48	64.61	27
Held for trading	36.36	37.98	51	47.31	40.60	49	47.67	24.39	74	57.15	16.03	77	56.52	15.01	80
Interest rate contracts	36.36	31.52	56	47.31	34.42	53	47.67	16.71	74	57.15	16.37	77	56.52	16.17	80
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	63.64	62.02	48	52.69	59.40	50	52.33	75.61	25	42.85	83.97	22	43.48	84.99	20
Interest rate contracts	63.64	57.94	53	52.69	56.19	53	52.33	74.23	27	42.85	83.02	24	43.48	84.69	21
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)	81.82	93.09	16	76.34	91.87	16	76.16	85.18	24	71.43	79.60	33	71.74	80.07	30
One year or less	18.18	31.78	45	9.11	28.05	36	9.15	11.52	61	9.59	15.52	54	0	15.20	15
Over 1 year to 5 years	63.64	24.76	94	67.23	26.03	97	67.01	26.87	90	61.84	19.75	94	71.74	22.92	90
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)	0.05	1.56	6	2.32	1.25	79	1.48	1.54	53	2.42	2.84	47	1.24	1.30	49
Gross positive fair value	0.43	1.74	13	0	1.68	1	0	1.36	5	0	2.25	4	0.01	1.14	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	7	0	0.05	12	0	0	70	0	0.01	68	0	0	72
Gross positive fair value (X)	0	0.08	6	0	0.07	1	0	0	66	0	0.01	33	0	0	64
Held for trading (X)	0	0.06	47	0	0.05	21	0	0	87	0	0	44	0	0	89
Non-traded (X)	0	0.02	13	0	0.01	5	0	0	35	0	0	35	0	0	34
Current credit exposure (X)	0	0.04	16	0	0.05	5	0	0.01	40	0	0.02	21	0	0.01	36
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	0.54	16	0	0.63	5	0	0.12	35	0	0.27	18	0	0.10	36

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	155,937	204,809	204,809	116,538	164,231
Gross losses	25,584	28,481	86,546	125,186	98,696
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	20,464	17,258	36,790	30,019	23,955
Net losses	5,120	11,223	49,756	95,167	74,741
Provision for loan and lease losses	8,222	-1,869	884	93,717	96,792
Adjustments	0	0	0	89,721	-69,744
Ending balance	159,039	191,717	155,937	204,809	116,538
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	0.16	0.08	80	-0.04	-0.14	70	0.01	-0.01	54	0.97	0.38	95	1.50	0.12	99
Provision for loan and lease losses / Average loans and leases	0.25	0.14	76	-0.06	-0.25	69	0.01	-0.01	55	1.39	0.53	96	2.11	0.16	99
Provision for loan and lease losses / Net loan and lease losses	160.59	198.72	58	-16.65	77.32	60	1.78	147.24	44	98.48	672.96	10	129.50	142.73	52
Allowance for loan and lease losses / Total loans and leases not held for sale	2.37	1.17	94	2.95	1.39	95	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95
Allowance for loan and lease losses / Total loans and leases	2.36	1.15	95	2.93	1.37	95	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95
Allowance for loan and lease losses / Net loans and leases losses (X)	15.53	28.67	51	8.54	15.27	42	3.13	31.39	5	2.15	25.33	4	1.56	17.18	4
Allowance for loan and lease losses / Nonaccrual assets	126.50	413.77	9	123.19	318.67	14	118.57	459.08	8	110.93	336.78	12	98.51	315.75	16
ALLL / 90+ days past due + nonaccrual loans and leases	87.82	319.24	9	73.35	260.68	9	78.05	461.06	3	59.21	293.46	2	39.31	283.41	4
Gross loan and lease losses / Average loans and leases	0.78	0.16	93	0.86	0.22	93	1.33	0.12	98	1.85	0.16	99	2.15	0.16	99
Recoveries / Average loans and leases	0.62	0.07	96	0.52	0.08	95	0.56	0.05	99	0.44	0.04	99	0.52	0.05	99
Net losses / Average loans and leases	0.16	0.08	76	0.34	0.13	88	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99
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	23.65	23.25	59	13.79	16.12	51	29.39	43.82	43	30.42	42.12	51	31.84	41.80	48
Earnings coverage of net loan and lease losses (X)	23.76	-9.51	55	9.16	4.52	35	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16
Net Loan and Lease Losses By Type															
Real estate loans	-0.23	-0.01	1	0.15	0.03	87	1.20	0.02	99	0.40	0.04	95	0.66	0.02	98
Real estate loans secured by 1–4 family	-0.30	-0.02	0	0.39	-0.01	99	1.15	-0.01	99	0.41	0.01	98	0.69	0.02	98
Revolving	-0.01	-0.08	58	-0.01	-0.05	46	-0.01	-0.01	28	-0.19	0	3	0.35	0.02	95
Closed-end	-0.30	-0.02	0	0.39	-0.01	99	1.17	-0.01	99	0.42	0.01	98	0.69	0.02	99
Commercial real estate loans	-0.13	0	3	-0.33	0.05	0	1.30	0.03	99	0.38	0.05	93	0.60	0.02	98
Construction and land development	-0.23	-0.02	3	-0.66	0	1	6.60	-0.01	99	-0.56	0	1	2.12	-0.02	99
1–4 family	0	0	60	0	0	57	0	0	54	-0.37	0	0	0	0	54
Other	-0.23	-0.01	1	-0.66	-0.01	1	6.60	-0.01	99	-0.19	-0.01	4	2.12	-0.02	99
Multifamily	-0.41	0	0	0	0.01	51	-0.05	0	3	0.28	0	95	0.03	0	96
Nonfarm nonresidential	-0.11	0	3	-0.31	0.07	1	0.86	0.04	98	0.50	0.07	93	0.51	0.03	98
Owner-occupied	-0.07	0	2	-0.28	0.01	1	0.94	0.01	99	0.08	0.01	89	0.34	0.01	97
Other	-0.04	0	6	-0.02	0.06	5	-0.08	0.03	3	0.42	0.04	94	0.17	0.01	95
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0.01	49	1.38	0.01	99	0	0.01	45
Commercial and industrial loans	0.50	0.10	91	0.03	0.20	30	0.12	0.15	60	0.87	0.20	90	0.43	0.27	72
Loans to individuals	0.70	0.65	63	0.87	0.78	67	0.53	0.43	71	2.52	0.66	92	2.38	0.74	90
Credit card loans	4.58	1.99	93	7.19	2.18	95	5.24	0.87	98	10.51	1.71	96	4.39	1.89	88
Agricultural loans	0	0.01	53	0	0.03	48	0	0	54	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	-2.14	0.14	0	0.15	0.08	75	0.14	0.24	70	12.67	0.44	95	0.03	0.14	54

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	128,363	120,296	124,549	159,873	183,399
90+ days past due loans and leases	55,377	105,752	68,284	161,255	178,161
Nonaccrual loans and leases	125,719	155,621	131,513	184,629	118,296
Total past due and nonaccrual loans and leases	309,459	381,669	324,346	505,757	479,856
Restructured 30–89 days past due	10,409	11,200	10,876	13,289	14,370
Restructured 90+ days past due	1,219	1,941	1,397	3,357	1,919
Restructured nonaccrual	23,522	26,277	25,078	28,638	23,589
Total restructured loans and leases	35,150	39,418	37,351	45,284	39,878
30–89 days past due loans held for sale	0	0	0	517	0
90+ days past due loans held for sale	0	0	21,575	643	0
Nonaccrual loans held for sale	0	0	15,091	519	0
Total past due and nonaccrual loans held for sale	0	0	36,666	1,679	0
Restructured loans and leases in compliance	137,609	108,445	112,929	99,253	92,313
Other real estate owned	15,062	15,093	15,039	11,596	29,909
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	1.90	0.32	96	1.84	0.27	97	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
90+ days past due loans and leases	0.82	0.09	93	1.62	0.10	96	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99
Nonaccrual loans and leases	1.86	0.38	96	2.38	0.58	96	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97
90+ days past due and nonaccrual loans and leases	2.69	0.53	96	3.99	0.73	96	3.08	0.48	98	5.16	0.67	99	4.39	0.54	98
30–89 days past due restructured	0.15	0.01	96	0.17	0.01	98	0.17	0	99	0.20	0	99	0.21	0	98
90+ days past due restructured	0.02	0	88	0.03	0	89	0.02	0	96	0.05	0	97	0.03	0	97
Nonaccrual restructured	0.35	0.09	93	0.40	0.12	93	0.39	0.08	92	0.43	0.09	95	0.35	0.07	93
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	49	0.01	0	97	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0.33	0	98	0.01	0	97	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0.23	0	99	0.01	0	94	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.90	0.32	96	1.84	0.27	97	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
90+ days past due assets	0.82	0.10	93	1.62	0.10	96	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99
Nonaccrual assets	1.86	0.39	96	2.38	0.59	96	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97
30+ days past due and nonaccrual assets	4.59	0.88	97	5.83	1.04	98	5	0.71	99	7.54	0.95	99	7.10	0.87	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.77	0.32	96	2.50	0.43	97	2.02	0.31	98	3.52	0.47	99	3.19	0.39	98
90+ days past due and nonaccrual assets + other real estate owned	1.91	0.34	96	2.64	0.46	97	2.17	0.34	98	3.64	0.52	99	3.51	0.45	98
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.83	0.38	97	2.79	0.52	96	2.75	0.45	98	3.18	0.63	98	2.76	0.56	97
Allowance for loan and lease losses	182.36	57.44	93	152.46	67.93	90	174.27	59.86	94	152.40	72.10	91	220.36	92.08	91
Equity capital + allowance for loan and lease losses	24.71	3.52	96	22.98	4.43	97	22.18	4.10	99	24.18	5.64	97	22.10	4.77	98
Tier 1 capital + allowance for loan and lease losses	25.92	3.97	97	24.35	5.28	96	23.52	4.51	99	25.67	6.21	97	26.51	5.30	98
Loans and leases + other real estate owned	4.29	0.63	96	4.46	0.88	96	4.18	0.70	98	4.65	0.92	98	3.78	0.78	97

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	0.92	0.26	93	1.45	0.24	96	1.06	0.18	96	1.62	0.25	98	1.78	0.28	97
	90+ days past due	1.84	0.11	96	3.25	0.12	96	2.19	0.02	99	4.52	0.04	99	4.37	0.03	99
	Nonaccrual	3.20	0.45	97	4.35	0.65	97	3.44	0.43	98	4.44	0.63	98	2.39	0.45	97
Commercial and industrial	30–89 days past due	0.09	0.28	24	0.12	0.17	48	0.19	0.19	62	0.19	0.15	68	0.15	0.22	45
	90+ days past due	0	0.03	17	0.01	0.02	62	0	0.02	64	0.37	0.02	95	1.39	0.02	98
	Nonaccrual	0.97	0.46	84	0.30	0.64	30	0.17	0.53	39	0.46	0.61	53	1.14	0.74	76
Individuals	30–89 days past due	4.38	0.70	96	3.64	0.55	97	4.28	0.53	98	5.27	0.52	97	5.93	0.60	97
	90+ days past due	0	0.07	43	0.01	0.07	49	0.01	0.02	68	0.04	0.02	76	0.04	0.02	77
	Nonaccrual	0.76	0.18	90	0.47	0.18	86	1.05	0.14	96	1.29	0.14	95	1.02	0.12	95
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	0.16	29	0	0.06	32	0	0.07	34	0	0.10	34
	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	0.69	24	0	0.18	31	0.01	0.57	58	0.24	0.80	62
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	0.09	0.11	69	0.20	0.11	76	0.36	0.31	74	0.81	0.67	79	0.19	0.28	71
	90+ days past due	0	0.01	76	0.01	0.01	82	0.03	0.01	91	0.04	0	91	1.88	0	97
	Nonaccrual	0.01	0.07	55	1.18	0.13	95	0.70	0.07	91	0.84	0.10	89	0.01	0.04	77

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	1.42	0.39	93	1.60	0.35	95	1.54	0.37	96	2.04	0.46	97	2.21	0.53	98
	90+ days past due	2.32	0.22	93	4.09	0.27	95	2.76	0.04	98	5.77	0.06	98	5.13	0.05	99
	Nonaccrual	2.35	0.61	95	3.52	0.82	94	2.63	0.48	98	3.54	0.67	97	2.21	0.55	97
Revolving	30–89 days past due	1.90	0.26	98	4.19	0.29	98	3.94	0.19	99	6.17	0.25	99	0.51	0.36	69
	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	0.48	1.15	48	0.12	1.05	19	1.86	0.37	95	2.91	0.46	93	0.95	0.34	88
Closed-end	30–89 days past due	1.42	0.42	92	1.56	0.36	94	1.51	0.40	94	1.99	0.48	97	2.22	0.56	97
	90+ days past due	2.35	0.25	92	4.14	0.29	93	2.80	0.04	98	5.84	0.06	98	5.16	0.05	98
	Nonaccrual	2.37	0.60	94	3.56	0.77	95	2.64	0.49	98	3.54	0.69	97	2.22	0.57	96
Junior lien	30–89 days past due	0.01	0.01	73	0.02	0.01	82	0.01	0.01	63	0.02	0.01	74	0.02	0.02	62
	90+ days past due	0	0	81	0.03	0	97	0.01	0	92	0.04	0	95	0.01	0	94
	Nonaccrual	0.11	0.02	94	0.10	0.04	84	0.13	0.02	95	0.09	0.03	87	0.01	0.03	41
Commercial real estate	30–89 days past due	0.12	0.16	56	1.19	0.14	96	0.14	0.08	76	0.72	0.14	91	0.80	0.15	95
	90+ days past due	1.08	0.01	99	1.62	0.01	99	1.22	0.01	98	1.84	0.02	99	2.60	0.02	99
	Nonaccrual	4.48	0.32	99	5.96	0.52	98	4.79	0.37	99	6.28	0.57	98	2.81	0.34	99
Construction and development	30–89 days past due	0.20	0.22	71	1.98	0.12	97	0.07	0.09	66	2.06	0.16	95	0.03	0.20	53
	90+ days past due	0	0.01	39	0.25	0.01	97	0	0	45	0.33	0.01	96	1.39	0.01	99
	Nonaccrual	3.50	0.16	96	9.71	0.36	97	1.02	0.08	94	6.56	0.21	97	9.77	0.18	97
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.03	39	0.09	0.03	81	0	0.05	33
	90+ days past due	0	0	47	0.14	0	99	0	0	47	0.10	0	97	0.32	0	97
	Nonaccrual	0	0.01	32	0.08	0.02	89	0	0	44	0.09	0.01	89	0	0.01	40
Other	30–89 days past due	0.20	0.17	77	1.98	0.07	97	0.07	0.04	79	1.96	0.09	95	0.03	0.12	65
	90+ days past due	0	0.01	40	0.10	0	95	0	0	48	0.23	0	96	1.07	0	99
	Nonaccrual	3.50	0.13	97	9.63	0.29	98	1.02	0.06	95	6.47	0.16	97	9.77	0.14	97
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.02	41	0	0.03	39	1.35	0.03	98
	90+ days past due	0.50	0	99	0	0	44	0.80	0	98	0	0	47	1.14	0	96
	Nonaccrual	0.16	0.07	81	0.77	0.14	89	0.54	0.06	91	0.76	0.10	89	1.08	0.03	96
Nonfarm non-residential	30–89 days past due	0.12	0.13	59	1.16	0.14	98	0.15	0.08	80	0.58	0.14	87	0.84	0.13	93
	90+ days past due	1.19	0.01	99	1.78	0.01	99	1.34	0.01	98	2.08	0.02	99	2.74	0.02	99
	Nonaccrual	4.72	0.39	99	5.80	0.66	98	5.26	0.49	99	6.41	0.73	98	2.34	0.36	97
Owner Occupied	30–89 days past due	0.12	0.04	89	0.18	0.04	92	0.09	0.03	83	0.46	0.05	95	0.28	0.06	93
	90+ days past due	0.67	0	99	1.15	0	99	0.75	0	99	1.21	0.01	98	1.74	0.01	99
	Nonaccrual	3.26	0.14	99	5.08	0.25	99	3.54	0.18	99	5.49	0.27	99	2.09	0.19	97
Other	30–89 days past due	0	0.08	14	0.98	0.09	98	0.06	0.03	79	0.12	0.06	79	0.56	0.05	95
	90+ days past due	0.52	0	99	0.63	0.01	99	0.59	0	98	0.87	0	99	0.99	0.01	98
	Nonaccrual	1.46	0.21	94	0.72	0.40	77	1.72	0.24	96	0.92	0.33	84	0.25	0.14	73
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	4.72	0.06	98	0	0.08	33	4.46	0.21	98
	90+ days past due	0	0.01	43	0	0	45	0	0	46	0	0	46	9.97	0.01	98
	Nonaccrual	11.36	0.63	96	8.90	1.10	92	9.06	0.73	95	23.54	1.19	97	2.19	1.06	77
Credit card	30–89 days past due	2.42	1.02	90	1.86	0.63	94	2.02	0.88	83	3.88	1.02	86	2.46	0.87	88
	90+ days past due	0	0.44	15	0	0.39	15	0	0.12	31	0	0.22	27	0	0.18	30
	Nonaccrual	1.37	0.11	94	1.73	0.08	97	1.35	0.01	98	2.82	0.02	98	1.19	0	98

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	483,359	593,614	546,374	589,719	589,192
Retained earnings	601,512	493,707	545,034	438,011	375,425
Accumulated other comprehensive income (AOCI)	-49,502	7,600	5,160	11,022	-1,008
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,035,369	1,094,921	1,096,568	1,038,752	963,609
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	124,856	130,083	127,123	133,655	151,520
Accumulated other comprehensive income-related adjustments	-49,502	7,600	5,161	11,022	-1,007
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	960,015	957,238	964,284	894,075	813,096
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	77,655
Common equity tier 1 capital	960,015	957,238	964,284	894,075	735,441
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	51,547	35,000	116,870	116,870
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	51,547	35,000	116,870	116,870
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	51,547	35,000	116,870	116,870
Tier 1 Capital	960,015	1,008,785	999,284	1,010,945	852,311
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	93,751	86,001	87,613	85,820	85,651
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	93,751	86,001	87,613	85,820	85,651
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	93,751	86,001	87,613	85,820	85,651
Exited advanced approach tier 2 capital					
Total capital	1,053,766	1,094,786	1,086,897	1,096,765	937,962
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,269,993	10,379,470	10,436,098	9,944,251	9,457,944
Less: Deductions from common equity tier 1 capital	124,856	130,083	127,123	133,655	229,175
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,145,137	10,249,387	10,308,975	9,810,596	9,228,769
Total risk-weighted assets	7,499,172	6,861,892	7,004,878	6,837,847	6,740,848
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	12.80	11.85	69	13.95	12.66	72	13.77	12.27	76	13.08	10.91	69	10.91	12.50	27
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	14.70	13.44	73	14.27	12.90	73	14.78	11.60	81	12.64	13.19	50
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	15.95	15.42	68	15.52	14.97	63	16.04	13.45	72	13.91	14.63	42
Total capital, column B	0	0.34	46	0	0.37	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.46	9.08	66	9.84	9.11	75	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22
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	2,964	0	1,996	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	2,964	0	1,996	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	2,916	0	1,903	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	2,916	0	1,903	0	0		
Total insurance underwriting net income	1,013	0	1,603	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	1,013	0	1,603	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	6,637	1,925	8,618	4,606	6,100	244.78	142.58
Other insurance activities income	4,858	1,925	6,064	4,606	6,100	152.36	77.56
Insurance and reinsurance underwriting income	1,779	0	2,554	0	0		
Premiums	1,776	0	2,554	0	0		
Credit related insurance underwriting	1,776	0	2,554	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	766	0	951	0	0		
Net assets of insurance underwriting subsidiaries	2,916	0	1,903	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	0.03	0	93	0	0	40	0.02	0	98	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.63	16		52.30		0	25	40		50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.37	83		47.70		100	75	60		50			40	
Separate account assets (L/H) / Total life assets	0	11.61	43		13.29		0	0	50		0			0	
Insurance activities revenue / Adjusted operating income	2.21	0.36	91	0.71	0.37	79	1.52	0.64	82	0.85	0.41	80	1.51	0.37	85
Premium income / Insurance activities revenue	26.76	3.08	89	0	3.14	41	29.64	0.13	97	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income	100	34.56	83		30.92		100	100	50		100			100	
Other premium income / Total premium income	0	65.44	16		69.08		0	0	50		0			0	
Insurance underwriting net income / Consolidated net income	1.30	0.02	96	0	0.02	44	1.10	0	98	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)	69.48	163.24	86		5.07		84.24	84.24	50						
Insurance benefits, losses, expenses / Insurance premiums	43.13	3,806.36	44		-395.05		37.24	448.52	25		-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	50		0		0	0	50		0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.03	0	96	0	0	44	0.02	0	99	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)			2,679			6,690			2,689			5,979			6,712
Net assets of broker-dealer subsidiaries / Consolidated assets	0.03	0.53	78	0.06	0.47	81	0.03	0	99	0.06	0	99	0.07	0	99

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	477	394
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	477	394
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	477	394
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	0.64	34	0	0	47	0	0.05	47	0	0	48
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		-100	-1.19	1	-100	-29.45	10	21.07	5,672.05	64		-47.91	
Total selected assets		18.50		-100	3.19	1	-100	-19.66	6	21.07	6.04	76		-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	1,925,627	1,999,835	1,979,172	1,995,432	2,031,697	-3.71	127.70
1–4 family residential loans	1,925,627	1,999,835	1,979,172	1,995,432	2,031,697	-3.71	127.70
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	18.79	19.12	19.99	20.31	21.85
1–4 family residential loans	18.79	19.12	19.99	20.31	21.85
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	43.25	48.26	46.40	49.77	51.82
Home equity lines	0.28	0.31	0.30	0.33	0.14
Credit card receivables	0.51	0.58	0.55	0.65	0.86
Auto loans and other consumer loans	25.49	22.18	23.80	20.97	20.89
Commercial and industrial loans	14.25	13.69	13.27	13.29	10.11
All other loans and leases	16.22	14.99	15.68	14.99	16.18

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	0	0	0
1–4 family residential loans	0	0	0	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	0	0	0
Seller's interest carried as securities and loans	0	0	0	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	12.05	12.70	12.19	13.38	17.29

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	14,492	22,267	14,538	34,669	92,018	-34.92	-15.46
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	14,492	22,267	14,538	34,669	92,018	-34.92	-15.46
90+ Days Past Due Securitized Assets							
1–4 family residential loans	17,444	177,131	80,128	228,658	15,885	-90.15	33.63
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	17,444	177,131	80,128	228,658	15,885	-90.15	33.63
Total past due securitized assets	31,936	199,398	94,666	263,327	107,903	-83.98	5.76
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	0.75	1.11	0.73	1.74	4.53
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	0.75	1.11	0.73	1.74	4.53
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.91	8.86	4.05	11.46	0.78
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	0.91	8.86	4.05	11.46	0.78
Total past due securitized assets percent of securitized assets	1.66	9.97	4.78	13.20	5.31
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	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	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.08	1.35	1.12	1.87	3.25
Home equity lines	1.90	4.19	3.94	6.17	0.51
Credit card receivables	2.42	1.86	2.02	3.88	2.46
Commercial and industrial loans	0.09	0.12	0.19	0.19	0.15
All other loans and leases	2.76	2.63	2.72	3.43	3.81
Total managed loans past due 30–89 days	1.65	1.67	1.64	2.24	3.13
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.61	6.43	3.43	8.43	3.20
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0.01	0	0.37	1.39
All other loans and leases	0.35	0.56	0.41	0.66	1.10
Total managed loans past due 90+ days	0.84	3.31	1.75	4.48	2.21
Total Past Due Managed Assets	2.49	4.98	3.40	6.72	5.34
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.15	0.20	0.58	0.22	0.38
Home equity lines	-0.01	-0.01	-0.01	-0.19	0.35
Credit card receivables	4.58	7.19	5.24	10.51	4.39
Commercial and industrial loans	0.50	0.03	0.12	0.87	0.43
All other loans and leases	0.21	0.32	0.70	2.22	1.54
Net Losses on Managed Assets Percent of Total Managed Assets	0.12	0.26	0.59	1.09	0.85

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	78,096	124,756	202,449	31,458	4,597	-37.40	4265.34
Dividends	76,000	122,000	197,000	26,100	0	-37.70	
Interest	0	0	0	0	0		
Management and service fees	2,096	2,756	5,449	5,358	4,597	-23.95	17.16
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6,935	7,472	13,675	11,021	711	-7.19	1081.43
Dividends	6,156	6,856	12,359	9,796	0	-10.21	
Interest	0	0	0	0	0		
Management and service fees	772	599	1,282	1,184	651	28.88	36.64
Other income	7	17	34	41	60	-58.82	-68.18
Income from subsidiary holding companies		0	0	0			
Dividends		0	0	0			
Interest		0	0	0			
Management and service fees		0	0	0			
Other income		0	0	0			
Total income from subsidiaries	85,031	132,228	216,124	42,479	5,308	-35.69	3478.75
Securities gains (losses)	0	0	0	0	0		
Other operating income	108	33	55	86	828	227.27	50.00
Total operating income	85,139	132,261	216,179	42,565	6,136	-35.63	3377.90
Operating Expenses							
Personnel expenses	2,441	2,874	5,608	4,723	5,144	-15.07	20.54
Interest expense	0	0	0	0	0		
Other expenses	2,112	2,040	3,963	4,154	4,384	3.53	15.73
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,553	4,914	9,571	8,877	9,528	-7.35	18.26
Income (loss) before taxes	80,586	127,347	206,608	33,688	-3,392	-36.72	
Applicable income taxes (credit)	1,166	890	1,813	-1,363	1,705	31.01	483.00
Extraordinary items							
Income before undistributed income of subsidiaries	79,420	126,457	204,795	35,051	-5,097	-37.20	
Equity in undistributed income of subsidiaries	-1,467	-55,258	-58,645	39,276	58,939		
Bank subsidiaries	876	-52,340	-52,912	48,799	56,114		-97.23
Nonbank subsidiaries	-2,343	-2,918	-5,733	-9,523	2,825		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	77,953	71,199	146,150	74,327	53,842	9.49	141.68
Memoranda							
Bank net income	76,876	69,660	144,088	74,899	56,114	10.36	142.76
Nonbank net income	3,813	3,938	6,626	273	2,825	-3.17	74.27
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	958,944	93.69	1,011,957	90.23	1,011,147	90.77	1,064,671	1,027,633	-5.24	1.58
Common and preferred stock	958,944	93.69	1,011,957	90.23	1,011,147	90.77	1,064,671	1,027,633	-5.24	1.58
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	32,569	3.18	37,388	3.33	35,915	3.22	32,293	32,803	-12.89	95.75
Common and preferred stock	32,569	3.18	37,388	3.33	35,915	3.22	32,293	32,803	-12.89	95.75
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0			
Other receivables		0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,379	0.62	6,032	0.54	5,363	0.48	5,219	4,780	5.75	132.81
Cash and due from unrelated depository institution	22,925	2.24	63,309	5.65	41,120	3.69	21,310	23,152	-63.79	59.18
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,713	0.27	2,769	0.25	20,423	1.83	3,580	676	-2.02	-40.73
Balance due from subsidiaries and related institutions	50	0	50	0	50	0	2,023	40	0.00	-74.36
Total assets	1,023,580	100.00	1,121,505	100.00	1,114,018	100.00	1,129,096	1,089,084	-8.73	4.16
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	8,768	0.86	5,426	0.48	8,774	0.79	7,037	7,522	61.59	15.35
Balance due to subsidiaries and related institutions	0	0	36,083	3.22	36,083	3.24	36,083	36,083	-100.00	-100.00
Total liabilities	8,768	0.86	41,509	3.70	44,857	4.03	43,120	43,605	-78.88	-79.93
Equity Capital	1,014,812	99.14	1,079,996	96.30	1,069,161	95.97	1,085,976	1,045,479	-6.04	8.08
Perpetual preferred stock (income surplus)	0	0	16,547	1.48	0	0	81,870	81,870	-100.00	-100.00
Common stock	59,885	5.85	59,885	5.34	59,885	5.38	59,885	59,885	0.00	13.79
Common surplus	634,612	62	634,448	56.57	637,061	57.19	632,783	631,646	0.03	15.15
Retained earnings	580,955	56.76	462,235	41.22	517,627	46.46	403,365	375,425	25.68	111.91
Accumulated other comprehensive income	-49,502	-4.84	7,600	0.68	5,160	0.46	11,022	-1,008		
Other equity capital components	-211,138	-20.63	-100,719	-8.98	-150,572	-13.52	-102,949	-102,339		
Total liabilities and equity capital	1,023,580	100.00	1,121,505	100.00	1,114,018	100.00	1,129,096	1,089,084	-8.73	4.16
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	35,000	3.12	35,000	3.14	35,000	35,000	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	35,000	3.12	35,000	3.14	35,000	35,000	-100.00	-100.00
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		-100.00
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	14.86	10.52	84	13.04	12.64	59	13.53	11.96	69	7.03	9.11	29	5.15	10.58	6
Bank net income / Average equity investment in banks	15.57	11.07	85	13.66	12.37	63	14.09	12.16	75	7.22	9.38	28	5.54	10.85	6
Nonbank net income / Average equity investment in nonbanks	22.90	10.05	77	23.27	13.40	76	19.51	12.65	77	0.86	9.69	33	11.98	12.07	66
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	98.62	98.83	23	97.84	96.24	30	98.59	103.27	18	100.77	104.93	27	104.22	103.77	56
Nonbank net income / Parent net income	4.89	2.55	81	5.53	3.10	77	4.53	0.79	90	0.37	1.04	71	5.25	1.08	87
Subsidiary holding companies' net income / Parent net income		80.71			67.52			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital	0.86	17.48	11	3.84	16.87	19	4.20	11.91	32	3.97	11.62	36	4.17	9.66	37
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	0	14.28	8	3.24	13.82	19	3.27	10.25	32	3.22	9.67	35	3.35	7.99	37
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	97.70	103.92	20	97.16	103.07	17	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41
Total investment in subs / Equity capital	97.70	109.01	12	97.16	108.26	12	97.93	105.41	21	101.01	104.82	40	101.43	104.48	41
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)	-0.15	0.41	21	-0.22	0.25	19	-0.15	0.43	25	0.15	0.49	45	0.28	0.44	48
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.19		0.21	1.45	13	0.45	1.47	19
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	438.84	126.15	95	902.90	138.64	97	685.12	150.01	94	148.55	121.76	72	15.62	153.39	6
Cash from ops + noncash items + op expense / Op expense + dividend	467.11	116.54	96	865.58	130.64	97	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	52.36	92.87	23	369.07	103.17	93	138.26	113.54	78	102.94	140.42	40	63.98	105.99	17
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			2,918.78			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	15,567.56	1,417.74	96	21,720.88	1,667.11	95	17,698.64	2,104.65	92	2,516.64	1,435.81	79	-68.59	2,481.22	4
Dividends + interest from subsidiaries / Interest expense + dividends	561.79	140.52	96	1,335.02	153.06	97	962.13	185.27	94	171.81	137	72	0	196.13	3
Fees + other income from subsidiaries / Salary + other expenses	63.15	10.93	87	68.62	12.78	89	70.68	5.56	92	74.16	4.45	93	55.71	3.91	92
Net income / Current part of long-term debt + preferred dividends (X)		28.68		56.73	41.77	80	116.45	541.74	54	11.41	52.16	29	8.27	71.69	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.14	3.32	48	5.66	3.64	67	4.97	2.37	76	1.94	2.19	62	1.91	1.59	65
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	0	1.69	16	0	1.79	15	0	0.09	31	0	0.09	31	0	0.13	29
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	18.41	82.17	7	7.63	78.46	4	10.63	67.32	12	59.61	79.13	34		65.39	
Dividends declared / Net income	18.76	34	24	13.56	25.30	28	14.89	22.04	30	28.11	29.39	48	38.79	25.65	72
Net income – dividends / Average equity	12.07	7.04	87	11.27	9.64	69	11.52	9.19	77	5.06	6.36	33	3.15	7.61	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	519.69	128.25	91	1,263.99	139.49	97	905.33	166.48	96	124.92	130.75	48	0	160.93	7
Dividends from nonbank subsidiaries	42.10	2.20	95	71.03	3.97	96	56.80	2.62	97	46.89	3.01	95	0	2.59	28
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries	561.79	168.66	93	1,335.02	193.08	97	962.13	201.01	95	171.81	158.62	67	0	209.89	4
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	98.86	43.08	89	175.14	36.56	98	136.72	40.82	94	34.85	43.52	41	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	2.73	0.85	85	3.96	0.90	84	3.78	0.47	90	7.15	0.57	91	8.19	0.47	92
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	101.59	46.71	88	179.09	38.35	97	140.50	43.51	93	42	51.02	44	8.19	48.40	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	161.45	45.98	92	174.10	54.17	88	186.52	68.07	93	3,588.28	99.52	97	0	76.61	11
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	20.25	0.54	96	15.21	0.63	96	19.35	0.15	96	433.70	0.02	98	23.04	0.02	97
Other income from nonbank subsidiaries	0.18	0.18	89	0.43	0.08	90	0.51	0.03	93	15.02	0.11	95	2.12	0.01	95
Operating income from nonbank subsidiaries	181.88	54.49	93	189.74	76.16	85	206.38	73.08	93	4,037	105.70	97	25.17	83.73	22
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	89.27	65.33	43	92.24	67.82	48	91.13	76.48	34	61.32	76.69	21	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	2.46	1.33	84	2.08	2.08	78	2.52	1.26	88	12.59	0.96	91	74.92	0.75	98
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	91.73	75.26	37	94.33	81.78	40	93.65	84.17	29	73.91	84.80	14	74.92	94.06	13
Dividends from nonbank subsidiaries	7.23	3.28	82	5.18	2.67	81	5.72	1.35	85	23.01	1.76	95	0	1.13	29
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	0.91	0.01	95	0.45	0.02	93	0.59	0	97	2.78	0	98	10.61	0	99
Other income from nonbank subsidiaries	0.01	0	92	0.01	0.01	92	0.02	0	93	0.10	0	96	0.98	0	97
Operating income from nonbank subsidiaries	8.15	5.58	78	5.65	6.48	75	6.33	1.71	84	25.89	2.06	94	11.59	1.56	92
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	