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

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BHC Name FIRST BANCORP

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 19,531,635
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:

FIRST BANCORP
1519 PONCE DE LEON AVENUE

SAN JUAN, PR 00908

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	20,327,585	19,621,562	20,300,764	15,172,444	12,455,632
Net income ($000)	157,295	131,708	281,025	102,273	167,377
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)	3.92	2.67	94	3.79	2.65	93	3.71	2.60	94	4.10	2.77	94	4.72	3.01	96
+ Non-interest income	0.68	0.96	38	0.64	1.11	27	0.65	1.04	29	0.67	1.21	27	0.71	1.32	23
– Overhead expense	2.16	2.17	54	2.71	2.24	79	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70
– Provision for credit losses	-0.04	0.09	14	-0.42	-0.15	9	-0.32	-0.09	12	1.13	0.51	92	0.32	0.15	87
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0.09	0.02	93	0	0.01	16
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2.47	1.40	95	2.15	1.79	73	2.22	1.66	83	0.91	1.04	37	2.08	1.56	88
Net operating income	1.55	1.06	90	1.34	1.36	53	1.38	1.26	67	0.67	0.81	31	1.34	1.19	67
Net income	1.55	1.06	90	1.34	1.35	53	1.38	1.26	67	0.67	0.82	31	1.34	1.19	67
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.29	3.12	93	4.31	3.14	93	4.18	3.06	93	4.94	3.55	94	5.96	4.41	94
Interest expense	0.25	0.24	61	0.37	0.27	73	0.33	0.25	73	0.64	0.52	69	0.93	1.08	39
Net interest income (tax equivalent)	4.04	2.88	94	3.94	2.85	93	3.85	2.80	94	4.29	3.01	95	5.02	3.33	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.08	85	0.26	0.13	78	0.44	0.11	94	0.43	0.27	78	0.91	0.21	92
Earnings coverage of net loan and lease losses (X)	18.33	-9.51	50	10.52	4.52	41	7.31	39.72	20	6.52	22.91	31	3.43	24.40	14
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.25	1.17	93	2.85	1.39	94	2.43	1.23	93	3.23	1.58	93	1.62	0.83	92
Allowance for loan and lease losses / Total loans and leases	2.25	1.15	93	2.85	1.37	94	2.42	1.20	93	3.22	1.55	93	1.62	0.81	92
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.25	0.41	94	2.17	0.63	95	1.36	0.49	93	2.38	0.71	96	3.32	0.57	99
30–89 days past due loans and leases / Total loans and leases	0.82	0.32	90	0.73	0.27	90	0.81	0.32	89	1.26	0.39	93	1.80	0.43	95
Liquidity and Funding															
Net noncore funding dependence	1.10	3.09	46	-3.93	-1.82	45	-3.61	-2.33	46	4.48	3.20	58	12.37	14.45	46
Net short-term noncore funding dependence	-1.38	-1.79	43	-8.17	-8.21	43	-6.34	-7.71	50	-0.39	-4.76	65	2.44	3.38	38
Net loans and leases / Total assets	56.20	61.60	33	51.92	59.81	20	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61
Capitalization															
Tier 1 leverage ratio	10.18	9.08	80	10.51	9.11	83	10.14	8.98	77	11.26	9.13	92	16.15	9.76	97
Holding company equity capital / Total assets	7.98	10.04	18	10.32	10.88	42	10.11	10.71	41	12.11	11.16	64	17.67	12.43	93
Total equity capital (including minority interest) / Total assets	7.98	10.14	16	10.32	11.01	40	10.11	10.82	40	12.11	11.29	62	17.67	12.57	93
Common equity tier 1 capital / Total risk-weighted assets	16.95	11.90	92	17.34	12.69	90	17.80	12.42	93	17.31	12.38	91	21.60	12.17	95
Net loans and leases / Equity capital (X)	7.05	6.22	68	5.03	5.51	42	5.15	5.53	44	5.03	5.58	40	3.99	5.21	22
Cash dividends / Net income	27.50	34	37	24.05	25.30	48	24.13	28.27	42	45.41	42.30	57	19.82	33.12	29
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-8.60	7.91	0	51.60	9.29	95	10.60	10.50	61	49.02	16.68	94	3	9.26	29
Equity capital	-29.34	-0.29	1	-0.45	9.31	3	-7.62	7.46	1	2.11	6.99	27	8.97	10.49	58
Net loans and leases	-1.06	11.87	7	22.12	0.79	90	-5.37	3.36	18	28.75	9.07	89	2.09	9.10	23
Noncore funding	-29.78	10.50	10	-10.94	-23.76	70	-14.27	-14.79	50	6.37	-12.18	71	-8.87	6.59	25
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	13.04	13
Equity investment in subsidiaries / Equity capital	107.82	103.92	72	107.85	103.07	77	108.11	103.22	78	107.41	102.81	76	107.39	103.22	74
Cash from ops + noncash items + op expense / Op expense + dividends	401.59	116.54	93	103.73	130.64	39	175.67	154.48	64	90.34	147.24	14	118.58	190.27	25

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	330,725	344,615	680,621	598,532	575,012	-4.03	29.45
Income from lease financing receivables	22,322	18,192	38,532	32,515	27,992	22.70	158.15
Fully taxable income on loans and leases	347,791	356,837	707,942	624,113	597,413	-2.54	33.18
Tax-exempt income on loans and leases	5,256	5,970	11,211	6,934	5,591	-11.96	74.97
Estimated tax benefit on income on loans and leases	9,002	6,073	13,299	9,936	8,011	48.24	166.41
Income on loans and leases (tax equivalent)	362,049	368,880	732,452	640,983	611,015	-1.85	35.34
Investment interest income (tax equivalent)	56,782	36,335	81,928	67,684	69,124	56.27	85.33
Interest on balances due from depository institutions	3,693	782	2,662	3,388	13,353	372.25	204.95
Interest income on other earning assets	538	767	1,395	1,959	2,682	-29.86	-43.25
Total interest income (tax equivalent)	423,062	406,764	818,437	714,014	696,174	4.01	40.87
Interest on time deposits of $250K or more	3,411	5,515	10,115	13,669	12,604	-38.15	4.86
Interest on time deposits < $250K	5,672	11,118	18,790	37,113	42,352	-48.98	-72.12
Interest on foreign office deposits	103	175	303	851	1,042	-41.14	-78.94
Interest on other deposits	6,160	6,316	12,274	16,755	21,784	-2.47	-25.19
Interest on other borrowings and trading liabilities	9,323	11,929	23,297	24,272	31,034	-21.85	-32.58
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	24,669	35,053	64,779	92,660	108,816	-29.62	-46.54
Net interest income (tax equivalent)	398,393	371,711	753,658	621,354	587,358	7.18	56.74
Non-interest income	69,153	62,947	131,266	102,290	88,832	9.86	77.06
Adjusted operating income (tax equivalent)	467,546	434,658	884,924	723,644	676,190	7.57	59.45
Overhead expense	220,040	265,575	498,974	428,540	375,825	-17.15	25.48
Provision for credit losses	-3,799	-41,407	-65,698	170,985	40,225		
Securities gains (losses)	0	0	0	13,198	-497		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	251,007	210,485	451,546	137,355	259,643	19.25	301.81
Applicable income taxes	77,128	68,114	146,792	14,050	71,995	13.23	6237.55
Tax equivalent adjustments	16,584	10,663	23,729	21,032	20,271	55.53	115.01
Applicable income taxes (tax equivalent)	93,712	78,777	170,521	35,082	92,266	18.96	949.41
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	157,295	131,708	281,025	102,273	167,377	19.43	193.80
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	157,295	131,708	281,025	102,273	167,377	19.43	193.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest	157,295	131,708	281,025	102,273	167,377	19.43	193.80
Investment securities income (tax equivalent)	56,782	36,335	81,928	67,684	69,124	56.27	85.33
US Treasury and agency securities (excluding mortgage-backed securities)	9,737	5,186	12,509	8,240	10,929	87.76	191.09
Mortgage-backed securities	35,002	22,031	50,136	40,564	37,347	58.88	83.26
All other securities	12,043	9,118	19,283	18,880	20,848	32.07	46.97
Cash dividends declared	43,256	31,677	67,817	46,447	33,177	36.55	3132.88
Common	43,256	30,339	65,364	43,771	30,501	42.58	
Preferred	0	1,338	2,453	2,676	2,676	-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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.16	2.90	93	4.15	2.92	93	4.03	2.85	93	4.71	3.27	94	5.59	4	95
Less: Interest expense	0.24	0.22	68	0.36	0.25	74	0.32	0.23	75	0.61	0.48	73	0.87	0.98	42
Equals: Net interest income (tax equivalent)	3.92	2.67	94	3.79	2.65	93	3.71	2.60	94	4.10	2.77	94	4.72	3.01	96
Plus: Non-interest income	0.68	0.96	38	0.64	1.11	27	0.65	1.04	29	0.67	1.21	27	0.71	1.32	23
Equals: adjusted operating income (tax equivalent)	4.60	3.67	86	4.43	3.82	83	4.36	3.70	86	4.77	4.04	82	5.43	4.41	88
Less: Overhead expense	2.16	2.17	54	2.71	2.24	79	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70
Less: Provision for credit losses	-0.04	0.09	14	-0.42	-0.15	9	-0.32	-0.09	12	1.13	0.51	92	0.32	0.15	87
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	0.01	27	0	0.01	23	0.09	0.02	93	0	0.01	16
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.47	1.40	95	2.15	1.79	73	2.22	1.66	83	0.91	1.04	37	2.08	1.56	88
Less: Applicable income taxes (tax equivalent)	0.92	0.33	96	0.80	0.41	95	0.84	0.38	97	0.23	0.23	48	0.74	0.36	96
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.55	1.06	90	1.34	1.36	53	1.38	1.26	67	0.67	0.81	31	1.34	1.19	67
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.55	1.06	90	1.34	1.35	53	1.38	1.26	67	0.67	0.82	31	1.34	1.19	67
Memo: Net income (last four quarters)	1.48	1.12	87	1.14	1.25	41	1.38	1.26	67	0.67	0.82	31	1.34	1.19	66
Net income–BHC and noncontrolling (minority) interest	1.55	1.07	90	1.34	1.37	53	1.38	1.27	67	0.67	0.83	31	1.34	1.20	67
Margin Analysis															
Average earning assets / Average assets	96.97	92.97	90	96.17	93.15	84	96.48	93.08	86	95.36	92.32	83	93.85	91.05	80
Average interest-bearing funds / Average assets	56.54	60.12	34	61.59	62.32	53	58.52	61.99	38	63.53	64.06	48	62.34	65.57	35
Interest income (tax equivalent) / Average earning assets	4.29	3.12	93	4.31	3.14	93	4.18	3.06	93	4.94	3.55	94	5.96	4.41	94
Interest expense / Average earning assets	0.25	0.24	61	0.37	0.27	73	0.33	0.25	73	0.64	0.52	69	0.93	1.08	39
Net interest income (tax equivalent) / Average earning assets	4.04	2.88	94	3.94	2.85	93	3.85	2.80	94	4.29	3.01	95	5.02	3.33	96
Yield or Cost															
Total loans and leases (tax equivalent)	6.52	4.01	94	6.32	4.05	94	6.42	4.01	95	6.37	4.27	93	6.80	5.09	92
Interest-bearing bank balances	0.42	0.42	48	0.09	0.11	20	0.13	0.14	29	0.26	0.27	51	2.10	2.04	47
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	4.12	3.09	93	4.20	3.11	93	4.06	3.04	91	4.79	3.51	94	5.78	4.36	93
Investment securities (tax equivalent)	1.65	1.85	28	1.30	1.80	14	1.34	1.77	19	2.18	2.25	42	3.43	2.76	90
US Treasury and agency securities (excluding mortgage-backed securities)	0.71	1.22	14	0.60	1.28	14	0.61	1.14	19	1.14	1.75	24	2.44	2.32	68
Mortgage-backed securities	1.69	1.78	44	1.05	1.56	9	1.19	1.57	18	1.72	2.05	21	2.60	2.61	52
All other securities	13.44	2.82	97	9.57	2.91	97	10.44	2.81	97	11.27	3.24	97	14.26	4.06	94
Interest-bearing deposits	0.28	0.20	75	0.42	0.24	84	0.38	0.21	83	0.81	0.53	79	1.15	1.10	56
Time deposits of $250K or more	0.74	0.50	80	1.11	0.76	82	1.01	0.66	84	1.57	1.42	62	1.77	1.96	32
Time deposits < $250K	0.81	0.44	88	1.22	0.72	89	1.10	0.62	89	1.72	1.36	80	1.88	1.82	50
Other domestic deposits	0.15	0.17	52	0.15	0.17	56	0.15	0.15	62	0.31	0.36	45	0.60	0.93	24
Foreign deposits	0.14	0.25	51	0.24	0.12	77	0.21	0.14	70	0.54	0.42	64	0.66	1.19	23
Federal funds purchased and repos	3.77	0.36	99	3.21	0.19	98	3.32	0.17	97	2.28	0.62	94	6	1.86	93
Other borrowed funds and trading liabilities	2.05	1.24	85	2.20	1.31	82	2.24	1.27	83	2.09	1.50	81	2.09	2.38	31
All interest-bearing funds	0.43	0.36	75	0.58	0.40	81	0.55	0.37	81	0.96	0.74	75	1.40	1.49	49

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	69,153	62,947	131,266	102,290	88,832
Fiduciary activities income	2	55	148	0	0
Service charges on deposit accounts - domestic	18,646	16,912	34,921	24,268	23,520
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	8,221	7,456	11,945	9,364	10,186
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,386	2,753	5,593	3,502	4,412
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	9,839	10,148	23,841	18,437	5,043
Other non-interest income	29,059	25,623	54,818	46,719	45,671
Total overhead expenses	220,040	265,575	498,974	428,540	375,825
Personnel expense	99,042	107,320	206,058	181,377	162,567
Net occupancy expense	35,522	40,090	77,974	59,388	49,729
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,511	5,828	11,406	5,913	3,086
Other operating expenses	80,965	112,337	203,536	181,862	160,443
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,130	3,172	3,083	3,369	2,736
Average personnel expense per employee	31.64	33.83	66.84	53.84	59.42
Average assets per employee	6,494.44	6,185.86	6,584.74	4,503.55	4,552.50

	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	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	48.79	59.40	15	62.64	59.03	65	57.94	59.28	38	60.99	62.28	46	57.30	61.29	37
Percent of Average Assets															
Total overhead expense	2.16	2.17	54	2.71	2.24	79	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70
Personnel expense	0.97	1.20	19	1.09	1.25	33	1.02	1.21	25	1.20	1.30	41	1.31	1.41	39
Net occupancy expense	0.35	0.22	91	0.41	0.24	95	0.38	0.23	94	0.39	0.26	89	0.40	0.28	90
Other operating expenses	0.84	0.72	76	1.20	0.73	90	1.06	0.72	88	1.24	0.94	79	1.31	0.97	80
Overhead less non-interest income	1.48	1.19	75	2.07	1.10	96	1.81	1.10	95	2.15	1.25	90	2.30	1.32	94
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	47.06	58.92	13	61.10	58.45	60	56.39	58.83	35	59.22	61.82	43	55.58	60.64	28
Personnel expense	21.18	32.65	8	24.69	33.10	14	23.29	32.93	10	25.06	32.36	16	24.04	32.39	12
Net occupancy expense	7.60	6.14	74	9.22	6.33	87	8.81	6.23	83	8.21	6.58	74	7.35	6.52	65
Other operating expenses	18.28	19.36	47	27.19	18.60	89	24.29	19.18	84	25.95	22.28	78	24.18	21.20	76
Total non-interest income	14.79	25.40	26	14.48	28.18	20	14.83	27.67	20	14.14	28.83	20	13.14	29.23	12
Fiduciary activities income	0	2.23	26	0.01	2.24	25	0.02	2.20	27	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	3.99	3.45	57	3.89	3.19	64	3.95	3.27	60	3.35	3.27	51	3.48	3.88	41
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	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	1.76	0.36	87	1.72	0.37	87	1.35	0.36	84	1.29	0.41	82	1.51	0.47	84
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.72	1.38	64	0.63	0.55	67	0.63	0.60	71	0.48	0.01	81	0.65	0.28	79
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	2.10	1.51	66	2.33	3.83	46	2.69	3.30	51	2.55	3.92	53	0.75	1.86	35
Other non-interest income	6.22	9.09	37	5.89	9.26	32	6.19	9.27	32	6.46	9.65	37	6.75	10.04	32
Overhead less non-interest income	32.27	32.73	41	46.62	29.94	93	41.55	30.52	82	45.08	31.93	82	42.44	31.06	86
Applicable income taxes / Pretax net operating income (tax equivalent)	30.73	21.22	99	32.36	21.54	99	32.51	21.18	99	10.23	18.63	10	27.73	20.56	91
Applicable income tax + TE / Pretax net operating income + TE	37.33	23.38	99	37.43	23.10	99	37.76	22.67	99	25.54	21.18	83	35.54	23.23	93

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

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	6,145,877	6,580,856	6,264,201	7,028,920	5,272,076	-6.61	2.18
Commercial and industrial loans	1,465,806	1,585,625	1,457,026	1,639,730	1,127,508	-7.56	119.99
Loans to individuals	2,464,520	2,191,550	2,304,561	2,121,073	1,846,040	12.46	68.54
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,316	3,641	3,477	3,793	0	-8.93	
Other loans and leases	1,149,956	1,058,621	1,066,548	1,028,997	786,816	8.63	54.17
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	11,229,475	11,420,293	11,095,813	11,822,513	9,032,440	-1.67	26.32
Less: Allowance for loan and lease losses	252,152	324,958	269,030	380,822	145,897	-22.40	53.34
Net loans and leases	10,977,323	11,095,335	10,826,783	11,441,691	8,886,543	-1.06	25.82
Debt securities that reprice or mature in over 1 year	6,340,527	6,346,347	6,419,468	4,547,761	1,937,637	-0.09	252.64
Mutual funds and equity securities	5,082	5,473	5,378	1,474	1,428	-7.14	1124.58
Subtotal	17,322,932	17,447,155	17,251,629	15,990,926	10,825,608	-0.71	64.61
Interest-bearing bank balances	1,159,459	2,648,691	2,461,990	1,382,160	571,459	-56.23	224.11
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	198,820	245,923	212,426	288,746	324,563	-19.15	68.97
Trading assets	0	0	0	0	0		
Total earning assets	18,681,211	20,341,769	19,926,045	17,661,832	11,721,630	-8.16	69.85
Non-interest-bearing cash and due from depository institutions	104,064	140,078	81,068	111,673	72,640	-25.71	39.06
Premises, fixed assets, and leases	211,426	230,772	218,046	240,601	199,382	-8.38	57.34
Other real estate owned	41,706	66,586	40,848	83,060	101,626	-37.37	-72.20
Investment in unconsolidated subsidiaries	5,512	5,512	5,512	5,512	5,524	0.00	-15.07
Intangible and other assets	496,601	595,930	522,327	699,238	510,464	-16.67	-9.59
Total assets	19,531,635	21,369,962	20,785,275	18,793,071	12,611,266	-8.60	63.94
Quarterly average assets	20,232,907	20,193,410	20,900,408	18,689,365	12,571,975	0.20	70.26
Average loans and leases (YTD)	11,104,368	11,664,203	11,415,207	10,062,761	8,981,474	-4.80	25.34
Memoranda							
Loans held-for-sale	22,601	32,699	35,155	50,289	39,477	-30.88	-39.36
Loans not held-for-sale	11,206,874	11,387,594	11,060,658	11,772,224	8,992,963	-1.59	26.60
Real estate loans secured by 1–4 family	2,878,737	3,262,806	3,006,303	3,552,517	2,956,716	-11.77	-11.87
Commercial real estate loans	3,133,834	3,182,773	3,120,297	3,336,646	2,165,399	-1.54	23.39
Construction and land development	126,645	182,706	149,435	217,466	115,236	-30.68	28.20
Multifamily	145,420	112,225	132,881	102,763	61,767	29.58	93.84
Nonfarm nonresidential	2,861,769	2,887,842	2,837,981	3,016,417	1,988,396	-0.90	20.95
Real estate loans secured by farmland	3,513	0	3,649	0	0		
Total investment securities	6,544,429	6,597,743	6,637,272	4,837,981	2,263,628	-0.81	241.55
U.S. Treasury securities	141,347	7,461	148,486	7,507	7,479	1794.48	1802.13
US agency securities (excluding mortgage-backed securities)	2,418,137	2,002,770	2,256,984	1,180,167	324,720	20.74	394.21
Municipal securities	178,415	190,012	178,133	189,488	143,023	-6.10	11.35
Mortgage-backed securities	3,800,448	4,391,377	4,047,291	3,458,695	1,786,478	-13.46	201.95
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	650	1,000	650	500	53.85	900.00
Mutual funds and equity securities	5,082	5,473	5,378	1,474	1,428	-7.14	1124.58
Available-for-sale securities	6,081,120	6,402,258	6,453,761	4,647,019	2,123,525	-5.02	245.51
U.S. Treasury securities	141,347	7,461	148,486	7,507	7,479	1794.48	1802.13
US agency securities (excluding mortgage-backed securities)	2,418,137	2,002,770	2,256,984	1,180,167	324,720	20.74	394.21
Municipal securities	0	0	0	0	4,348		-100.00
Mortgage-backed securities	3,520,636	4,391,377	4,047,291	3,458,695	1,786,478	-19.83	179.72
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	650	1,000	650	500	53.85	900.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-4,985	-2,367	-11,294	-15,682	-28,302		
Available-for-sale securites appreciation (depreciation)	-588,070	-8,121	-80,744	62,168	14,517		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,072,639	3,672,075	3,536,106	2,244,355	992,032	-16.32	222.01

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	6,218,096	6,197,302	6,958,453	4,481,501	2,304,195	0.34	307.15
NOW, ATS and transaction accounts	4,780,247	4,714,260	4,361,494	4,231,763	1,804,400	1.40	251.31
Time deposits less brokered deposits < $250K	1,221,875	1,302,027	1,144,109	1,532,588	1,695,823	-6.16	-22.20
MMDA and other savings accounts	3,782,070	4,278,923	3,777,946	3,430,796	1,965,766	-11.61	82.76
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,002,288	16,492,512	16,242,002	13,676,648	7,770,184	-2.97	145.13
Time deposits of $250K or more	851,952	990,466	990,208	1,000,644	797,936	-13.98	71.90
Foreign deposits	211,769	201,562	204,739	198,396	222,889	5.06	6.66
Federal funds purchased and repos	200,000	300,000	300,000	300,000	100,000	-33.33	-33.33
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	210,829	128,043	207,221	250,686	130,000	64.65	0.01
Other borrowings w/remaining maturity over 1 year	0	200,000	0	200,000	440,000	-100.00	-100.00
Brokered deposits < $250K	74,119	385,451	347,945	441,695	557,420	-80.77	-95.13
Noncore funding	1,548,669	2,205,522	2,050,113	2,391,421	2,248,245	-29.78	-51.46
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	183,762	183,762	183,762	183,762	184,150	0.00	-15.00
Other liabilities	239,000	283,211	207,631	266,061	180,614	-15.61	100.84
Total liabilities	17,973,719	19,165,007	18,683,508	16,517,892	10,383,193	-6.22	78.77
Equity Capital							
Perpetual preferred stock (including surplus)	0	36,104	0	36,104	36,104	-100.00	-100.00
Common stock	22,366	22,363	22,366	22,303	22,210	0.01	1.70
Common surplus	589,175	847,412	738,288	946,476	941,652	-30.47	-36.90
Retained earnings	1,541,334	1,315,352	1,427,295	1,215,321	1,221,817	17.18	74.53
Accumulated other comprehensive income	-591,756	-14,978	-83,999	55,455	6,764		
Other equity capital components	-3,203	-1,298	-2,183	-480	-474		
Total holding company equity capital	1,557,916	2,204,955	2,101,767	2,275,179	2,228,073	-29.34	-16.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,557,916	2,204,955	2,101,767	2,275,179	2,228,073	-29.34	-16.24
Total liabilities and capital	19,531,635	21,369,962	20,785,275	18,793,071	12,611,266	-8.60	63.94
Memoranda							
Non-interest-bearing deposits	6,286,922	6,258,463	7,027,513	4,546,123	2,367,856	0.45	298.37
Interest-bearing deposits	10,853,206	11,811,528	10,757,381	10,771,260	6,980,573	-8.11	51.48
Total deposits	17,140,128	18,069,991	17,784,894	15,317,383	9,348,429	-5.15	96.05
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	2,101,767	2,275,179	2,275,179	2,228,073	2,044,704		
Accounting restatements	0	0	0	-62,322	0		
Net income	157,295	131,708	281,025	102,273	167,377		
Net sale of new perpetual preferred stock	0	0	-36,104	0	0		
Net sale of new common stock	2,580	2,754	5,460	5,117	3,949		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	152,713	102,576	216,522	206	1,959		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	43,256	31,677	67,817	46,447	33,177		
Change in other comprehensive income	-507,757	-70,433	-139,454	48,691	47,179		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,557,916	2,204,955	2,101,767	2,275,179	2,228,073		

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	31.47	38.78	32	30.79	36.32	34	30.14	36.25	33	37.40	36.22	44	41.80	37.78	47
Commercial and industrial loans	7.50	11.05	34	7.42	12.25	19	7.01	10.76	29	8.73	13.52	24	8.94	12.02	35
Loans to individuals	12.62	3.52	89	10.26	3.48	86	11.09	3.36	87	11.29	3.40	88	14.64	4.20	91
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.02	0.19	40	0.02	0.21	38	0.02	0.18	38	0.02	0.19	42	0	0.24	11
Other loans and leases	5.89	4.45	66	4.95	4.22	63	5.13	4.47	63	5.48	4.63	64	6.24	5.01	64
Net loans and leases	56.20	61.60	33	51.92	59.81	20	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61
Debt securities over 1 year	32.46	19.46	86	29.70	17.61	91	30.88	19.46	85	24.20	15.55	86	15.36	14.60	56
Mutual funds and equity securities	0.03	0.05	49	0.03	0.06	50	0.03	0.06	50	0.01	0.05	39	0.01	0.06	46
Subtotal	88.69	82.34	80	81.64	78.32	58	83	79.22	60	85.09	78.16	72	85.84	79.65	68
Interest-bearing bank balances	5.94	4.59	69	12.39	9.11	70	11.84	8.50	74	7.35	7.51	52	4.53	3.06	71
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	1.02	1.68	45	1.15	1.53	52	1.02	1.56	50	1.54	1.68	58	2.57	1.91	72
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	95.65	90.95	96	95.19	91.43	90	95.87	91.77	93	93.98	91.05	82	92.95	89.53	83
Non-interest cash and due from depository institutions	0.53	1.01	13	0.66	1.01	25	0.39	0.82	15	0.59	1.07	14	0.58	1.14	15
Other real estate owned	0.21	0.01	98	0.31	0.02	97	0.20	0.01	98	0.44	0.02	99	0.81	0.03	99
All other assets	3.87	7.97	6	4.21	7.50	9	3.79	7.35	8	5.47	7.82	23	6.48	9.27	21
Memoranda															
Short-term investments	6.95	7.68	57	13.55	12.01	62	12.87	11.47	63	8.89	11.17	47	7.10	7.63	65
U.S. Treasury securities	0.72	1.96	42	0.03	1.08	37	0.71	1.47	57	0.04	0.84	44	0.06	1.03	39
US agency securities (excluding mortgage-backed securities)	12.38	0.84	99	9.37	0.77	98	10.86	0.82	98	6.28	0.63	96	2.57	0.54	91
Municipal securities	0.91	1.75	50	0.89	1.72	51	0.86	1.73	51	1.01	1.69	54	1.13	1.34	59
Mortgage-backed securities	19.46	13.68	73	20.55	12.97	82	19.47	14.14	75	18.40	11.75	82	14.17	11.44	67
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	0.01	0.52	24	0	0.52	21	0	0.53	25	0	0.42	25	0	0.39	25
Loans held-for-sale	0.12	0.35	48	0.15	0.42	42	0.17	0.55	48	0.27	0.52	44	0.31	0.39	57
Loans held for investment	57.38	61.41	34	53.29	59.85	25	53.21	58.06	32	62.64	61.72	43	71.31	63.50	66
Real estate loans secured by 1–4 family	14.74	12.26	65	15.27	11.69	65	14.46	11.46	68	18.90	11.91	81	23.45	13.29	87
Revolving	0.04	1.49	13	0.05	1.45	12	0.06	1.42	12	0.06	1.66	14	0.12	2.07	18
Closed-end, secured by first liens	14.64	10.40	76	15.15	9.84	78	14.34	9.67	74	18.75	9.81	88	23.17	10.69	91
Closed-end, secured by junior liens	0.06	0.18	35	0.07	0.20	33	0.07	0.17	37	0.10	0.22	39	0.16	0.28	45
Commercial real estate loans	16.04	24.34	30	14.89	22.48	28	15.01	22.69	29	17.75	22.22	36	17.17	22.23	38
Construction and land development	0.65	3.75	19	0.85	3.35	20	0.72	3.34	20	1.16	3.40	25	0.91	3.44	23
Multifamily	0.74	3.69	16	0.53	3.31	13	0.64	3.57	16	0.55	3.12	15	0.49	3.01	15
Nonfarm nonresidential	14.65	15.50	48	13.51	14.81	43	13.65	14.57	45	16.05	14.72	51	15.77	14.69	54
Real estate loans secured by farmland	0.02	0.35	36	0	0.34	8	0.02	0.30	38	0	0.33	8	0	0.36	9

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	54.73	62.08	30	57.62	59.66	37	56.46	61.05	35	59.45	57.15	45	58.37	57.46	44
Real estate loans secured by 1–4 family	25.64	20.31	70	28.57	19.82	79	27.09	19.86	73	30.05	19.43	84	32.73	20.75	84
Revolving	0.08	2.40	13	0.09	2.42	12	0.10	2.43	12	0.09	2.64	13	0.17	3.15	16
Closed-end	25.56	17.67	77	28.48	17.22	83	26.99	17.24	80	29.96	16.59	86	32.57	17.39	89
Commercial real estate loans	27.91	38.23	34	27.87	36.54	31	28.12	37.86	33	28.22	34.63	33	23.97	33.52	34
Construction and land development	1.13	5.97	17	1.60	5.50	18	1.35	5.65	16	1.84	5.26	20	1.28	5.09	18
1–4 family	0.18	1.34	28	0.18	1.11	26	0.14	1.18	26	0.18	0.93	28	0.10	0.94	25
Other	0.94	4.56	16	1.42	4.33	19	1.21	4.40	17	1.66	4.19	21	1.18	4.02	19
Multifamily	1.29	5.72	14	0.98	5.34	12	1.20	5.78	14	0.87	4.96	11	0.68	4.69	10
Nonfarm nonresidential	25.48	24.64	51	25.29	24.14	46	25.58	24.56	49	25.51	22.93	52	22.01	22.15	49
Owner-occupied	7.84	8.28	50	8.54	8.14	53	8.47	8.29	53	8.70	7.68	57	7.96	7.72	55
Other	17.64	16.13	54	16.75	15.71	56	17.10	15.94	56	16.81	14.95	58	14.05	14.34	50
Real estate loans secured by farmland	0.03	0.59	36	0	0.59	8	0.03	0.54	41	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.05	18.46	33	13.88	20.98	22	13.13	18.86	32	13.87	22.17	18	12.48	19.53	26
Loans to individuals	21.95	6.27	90	19.19	6.28	86	20.77	6.24	88	17.94	6.13	85	20.44	7.13	85
Credit card loans	2.65	0.53	89	2.56	0.51	89	2.62	0.53	89	2.71	0.65	89	3.24	0.81	88
Agricultural loans	0.03	0.32	40	0.03	0.37	38	0.03	0.34	39	0.03	0.32	41	0	0.37	11
Other loans and leases	10.24	8.30	69	9.27	8.03	65	9.61	8.75	65	8.70	9.09	62	8.71	9.85	58
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	272.83	407.54	25	279.23	383.17	30	270.52	391.81	27	295.70	381.27	34	246.37	391.26	27
Real estate loans secured by 1–4 family	127.79	130.40	53	138.44	124.52	59	129.83	126.06	56	149.45	125.03	60	138.17	138.18	51
Revolving	0.38	15.55	12	0.44	15.53	11	0.49	15.44	11	0.46	17.42	12	0.71	21.26	14
Closed-end	127.41	113.22	64	138.01	107.53	68	129.33	108.85	68	149	106.14	74	137.46	115.20	63
Commercial real estate loans	139.12	254.23	26	135.05	238.21	25	134.75	245.88	26	140.37	234.65	28	101.19	229.44	25
Construction and land development	5.62	38.88	16	7.75	35.52	19	6.45	35.95	17	9.15	35.62	20	5.39	34.95	18
1–4 family	0.91	8.60	27	0.86	7.06	25	0.67	7.42	24	0.89	6.34	27	0.41	6.61	22
Other	4.71	29.76	15	6.89	28.07	18	5.78	28.11	18	8.25	28.16	21	4.97	27.32	18
Multifamily	6.46	39.14	15	4.76	34.78	9	5.74	38.66	13	4.32	32.74	9	2.89	31.04	11
Nonfarm nonresidential	127.04	162.28	35	122.53	157.17	36	122.56	158.05	35	126.90	155.06	38	92.92	152.10	35
Owner-occupied	39.10	54.20	36	41.38	52.65	41	40.60	52.99	39	43.29	52.37	44	33.61	53.07	35
Other	87.93	106.54	40	81.15	102.08	35	81.96	102.54	36	83.61	100.54	37	59.31	97.41	33
Real estate loans secured by farmland	0.16	3.62	34	0	3.59	8	0.16	3.22	34	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	65.07	115.10	25	67.28	127.07	17	62.92	114.45	23	68.98	139.91	16	52.69	122.02	17
Loans to individuals	109.41	35.52	85	92.99	35.29	83	99.52	34.55	85	89.23	37.47	82	86.27	43.51	76
Credit card loans	13.20	2.76	90	12.42	2.61	90	12.53	2.77	90	13.45	3.30	89	13.66	4.34	86
Agricultural loans	0.15	1.81	40	0.15	2.01	37	0.15	1.86	39	0.16	1.88	38	0	2.18	11
Other loans and leases	51.05	50.19	62	44.92	46.75	61	46.06	51.06	57	43.29	49.54	58	36.77	52.44	48
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.06	30.64	30	19.33	28.84	27	19.65	30.07	27	19.52	27.32	28	16.06	26.45	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	100.01	203.71	21	93.67	187.37	20	94.15	195.33	20	97.08	183.76	25	67.78	178.57	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	139.12	261.50	25	135.05	244.59	24	134.75	252.85	24	140.37	240.85	27	101.39	236.10	21

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	6.95	7.68	57	13.55	12.01	62	12.87	11.47	63	8.89	11.17	47	7.10	7.63	65
Liquid assets	38.98	25.39	83	42.96	28.17	87	43.23	29.03	84	32.61	26.22	72	21.80	22.44	59
Investment securities	33.51	21.68	81	30.87	19.64	86	31.93	21.63	81	25.74	17.85	81	17.95	16.99	57
Net loans and leases	56.20	61.60	33	51.92	59.81	20	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61
Net loans, leases and standby letters of credit	56.24	62.44	30	51.94	60.62	20	52.11	59.49	26	60.91	62.48	38	70.50	64.84	57
Core deposits	81.93	75.64	69	77.18	74.75	45	78.14	75.71	44	72.77	70.67	44	61.61	63.09	34
Noncore funding	7.93	10.86	48	10.32	10.89	61	9.86	10.30	64	12.73	14.13	58	17.83	19.36	60
Time deposits of $250K or more	4.36	1.54	91	4.63	1.81	92	4.76	1.58	93	5.32	2.11	92	6.33	2.94	89
Foreign deposits	1.08	0.34	88	0.94	0.35	86	0.99	0.34	86	1.06	0.36	86	1.77	0.43	86
Federal funds purchased and repos	1.02	1.20	63	1.40	1.20	69	1.44	1.23	70	1.60	1.47	68	0.79	1.94	47
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.02	0.50	72	1.40	0.52	78	1.44	0.54	79	1.60	0.54	79	0.79	0.48	60
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	1.08	1.63	51	0.60	0.99	58	1	1	63	1.33	1.24	63	1.03	3.01	31
Earning assets that reprice within 1 year	21.78	36.16	16	26.85	38.93	19	25.99	37.37	21	27.71	39.38	21	29.48	39.29	22
Interest-bearing liabilities that reprice within 1 year	7.88	6.49	75	8.49	7.04	76	8.42	6.39	77	10.46	8.20	75	14.04	10.19	80
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	13.90	28.22	18	18.36	30.25	21	17.58	29.65	21	17.25	29.11	24	15.43	26.63	19
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.10	3.09	46	-3.93	-1.82	45	-3.61	-2.33	46	4.48	3.20	58	12.37	14.45	46
Net short-term noncore funding dependence	-1.38	-1.79	43	-8.17	-8.21	43	-6.34	-7.71	50	-0.39	-4.76	65	2.44	3.38	38
Short-term investment / Short-term noncore funding	121.45	166.36	54	197.80	284.81	51	169.47	273.46	36	103.92	184.19	34	77.04	77.77	62
Liquid assets - short-term noncore funding / Nonliquid assets	54.51	28.61	82	63.30	34.02	87	62.78	36.68	80	35.70	28.18	68	16.08	16.97	53
Net loans and leases / Total deposits	64.04	76.80	24	61.40	74.66	17	60.88	72.79	22	74.70	79.43	33	95.06	90.31	62
Net loans and leases / Core deposits	68.60	82.80	27	67.27	81.17	23	66.66	78.25	32	83.66	88.34	46	114.37	103.93	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.24	-6.37	85	-0.11	0.84	11	-0.53	0.12	20	-0.75	1.57	2	-1.42	0.72	2
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-28.70	-13.54	10	-0.38	1.94	4	-3.82	-0.25	2	2.98	4.31	36	0.73	1.36	38
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	7	23.58	31	2.88	13.42	45	2.68	14.28	41	3.92	11.38	53	6.13	12.67	52
Available-for-sale securities	92.92	74.56	69	97.04	84.66	57	97.24	83.77	61	96.05	87.23	50	93.81	85.40	50
U.S. Treasury securities	2.16	9.26	35	0.11	5.52	34	2.24	6.70	47	0.16	4.72	40	0.33	6.15	39
US agency securities (excluding mortgage-backed securities)	36.95	4.02	98	30.36	4.50	96	34	4.12	97	24.39	4.01	95	14.35	3.49	88
Municipal securities	2.73	8	44	2.88	8.87	43	2.68	8.22	44	3.92	9.83	44	6.32	7.75	55
Mortgage-backed securities	58.07	63.23	40	66.56	66.59	48	60.98	66.54	38	71.49	66.64	55	78.92	67.43	64
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	0.02	3.01	23	0.01	3.17	21	0.02	3.08	24	0.01	3.01	25	0.02	2.94	24
Mutual funds and equity securities	0.08	0.28	44	0.08	0.32	46	0.08	0.29	45	0.03	0.35	36	0.06	0.40	40
Debt securities 1 year or less	3.04	8.89	27	3.73	8.69	33	3.20	7.78	32	5.97	10.55	37	14.34	11.86	68
Debt securities 1 to 5 years	36.66	20.02	81	22.89	17.05	69	31.02	18.25	78	15.46	17.03	51	7.76	17.94	36
Debt securities over 5 years	60.22	68.75	30	73.30	72.17	43	65.70	71.11	32	78.54	69.86	58	77.84	66.02	57
Pledged securities	46.95	30.80	75	55.66	33.87	78	53.28	32.26	81	46.39	35.67	67	43.82	30.57	68
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	-53.08	-31.70	31	87.14	51.37	71	60.06	27.98	70	86.48	183.32	38	15.26	26.69	51
Investment securities	-0.81	21.19	22	130.43	33.34	96	37.19	31.36	64	113.73	23.62	96	8.42	11.75	56
Core deposits	-2.97	9.58	8	81.63	16.88	96	18.76	16.94	66	76.01	26.88	94	4.75	11.23	32
Noncore funding	-29.78	10.50	10	-10.94	-23.76	70	-14.27	-14.79	50	6.37	-12.18	71	-8.87	6.59	25

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,046,189	2,076,410	2,104,000	2,060,708	1,441,560
Commit: Secured commercial real estate loans	241,468	165,978	268,920	187,650	256,510
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	1,178,451	1,145,681	1,149,612	1,142,447	688,110
Securities underwriting	0	0	0	0	0
Standby letters of credit	8,156	3,948	4,342	4,964	4,452
Commercial and similar letters of credit	104,799	119,136	151,140	135,987	82,281
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	20,930	40,046	39,668	61,998	41,418
Written options contracts (interest rate)	20,194	29,311	26,597	34,431	32,466
Purchased options contracts (interest rate)	14,500	14,500	14,500	14,500	21,010
Interest rate swaps	10,941	14,228	12,588	15,864	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	10.48	24.48	6	9.72	22.45	7	10.12	22.78	9	10.97	22.01	10	11.43	23.52	11
Standby letters of credit	0.04	0.66	6	0.02	0.67	4	0.02	0.65	5	0.03	0.71	5	0.04	0.84	7
Commercial and similar letters of credit	0.54	0.02	97	0.56	0.02	97	0.73	0.02	97	0.72	0.02	98	0.65	0.02	99
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	0.34	44.65	6	0.46	49.75	5	0.45	46.30	5	0.67	48.62	3	0.75	68.47	6
Interest rate contracts	0.34	32.11	6	0.46	35.96	5	0.45	32.46	5	0.67	34.36	3	0.75	47.31	7
Interest rate futures and forward contracts	0.11	3.60	48	0.19	5.17	45	0.19	3.25	47	0.33	6.21	38	0.33	10.67	43
Written options contracts (interest rate)	0.10	1.58	34	0.14	1.82	29	0.13	1.41	30	0.18	2.18	27	0.26	2.47	38
Purchased options contracts (interest rate)	0.07	1.48	49	0.07	1.33	46	0.07	1.31	51	0.08	1.46	47	0.17	2.65	55
Interest rate swaps	0.06	21.90	10	0.07	20.67	9	0.06	20.49	9	0.08	20.83	6	0	28.86	3
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
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)	18.43	46.07	7	17.80	42.93	9	18.43	44.98	11	20.48	42.82	18	16.05	45.53	10

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	66,565	98,085	93,353	126,793	94,894
Interest rate contracts	66,565	98,085	93,353	126,793	94,894
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	20,930	40,046	39,668	61,998	41,418
Written options	20,194	29,311	26,597	34,431	32,466
Exchange-traded	0	0	0	0	0
Over-the-counter	20,194	29,311	26,597	34,431	32,466
Purchased options	14,500	14,500	14,500	14,500	21,010
Exchange-traded	0	0	0	0	0
Over-the-counter	14,500	14,500	14,500	14,500	21,010
Swaps	10,941	14,228	12,588	15,864	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	66,565	98,085	93,353	126,793	94,894
Interest rate contracts	66,565	98,085	93,353	126,793	94,894
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)	46,371	68,774	63,756	92,362	62,428
One year or less	22,430	40,046	42,668	61,998	47,928
Over 1 year to 5 years	14,500	19,000	14,500	20,500	14,500
Over 5 years	9,441	9,728	6,588	9,864	0
Gross negative fair value (absolute value)	636	1,426	1,178	1,920	149
Gross positive fair value	1,025	1,830	1,505	2,482	372
Held for trading	0	0	0	0	0
Non-traded	1,025	1,830	1,505	2,482	372
Current credit exposure on risk-based capital derivative contracts	803	1,337	1,127	1,745	31
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	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
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	31.44	9.78	87	40.83	12.57	86	42.49	11.16	89	48.90	14.05	89	43.65	13.49	86
Written options	30.34	5.78	93	29.88	7.49	91	28.49	6.28	92	27.16	8.18	85	34.21	5.91	94
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	30.34	5.46	93	29.88	7.20	91	28.49	5.96	92	27.16	7.73	85	34.21	5.10	94
Purchased options	21.78	3.69	95	14.78	3.44	88	15.53	3.27	92	11.44	3.42	82	22.14	4.42	91
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	21.78	3.17	95	14.78	3.04	90	15.53	2.87	92	11.44	2.86	85	22.14	3.35	93
Swaps	16.44	74.97	11	14.51	71.23	11	13.48	74.26	11	12.51	68.76	11	0	69.75	2
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	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
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)	69.66	93.09	13	70.12	91.87	13	68.30	92.53	11	72.84	91.48	17	65.79	93.86	10
One year or less	33.70	31.78	59	40.83	28.05	71	45.71	27.56	75	48.90	32.05	73	50.51	32.17	70
Over 1 year to 5 years	21.78	24.76	45	19.37	26.03	38	15.53	27.01	31	16.17	27.06	35	15.28	30.45	34
Over 5 years	14.18	27.14	36	9.92	30.08	27	7.06	29.89	23	7.78	29.56	21	0	28.09	5
Gross negative fair value (absolute value)	0.96	1.56	27	1.45	1.25	63	1.26	0.98	67	1.51	1.55	58	0.16	0.83	14
Gross positive fair value	1.54	1.74	55	1.87	1.68	58	1.61	1.34	67	1.96	2.23	47	0.39	1.19	15
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	11	0	0.05	11	0	0.04	13	0	0.07	8	0	0.06	6
Gross positive fair value (X)	0	0.08	10	0	0.07	7	0	0.05	9	0	0.09	6	0	0.07	5
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	0.02	25	0	0.01	22	0	0.01	23	0	0.02	21	0	0.01	19
Current credit exposure (X)	0	0.04	18	0	0.05	15	0	0.04	16	0	0.06	14	0	0.05	10
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	0.01	0.54	18	0.01	0.63	16	0.01	0.46	17	0.01	0.85	16	0	0.73	10

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	269,030	380,822	380,822	145,897	187,071
Gross losses	25,307	29,035	75,645	60,602	98,576
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	12,753	13,916	25,573	16,898	17,177
Net losses	12,554	15,119	50,072	43,704	81,399
Provision for loan and lease losses	-4,324	-40,745	-61,720	168,719	40,225
Adjustments	0	0	0	109,910	0
Ending balance	252,152	324,958	269,030	380,822	145,897
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	-0.04	0.08	15	-0.42	-0.14	11	-0.30	-0.09	12	1.11	0.51	91	0.32	0.15	87
Provision for loan and lease losses / Average loans and leases	-0.08	0.14	15	-0.70	-0.25	11	-0.54	-0.16	9	1.68	0.82	90	0.45	0.24	82
Provision for loan and lease losses / Net loan and lease losses	-34.44	198.72	25	-269.50	77.32	26	-123.26	-105.48	42	386.05	487.86	56	49.42	130.58	8
Allowance for loan and lease losses / Total loans and leases not held for sale	2.25	1.17	93	2.85	1.39	94	2.43	1.23	93	3.23	1.58	93	1.62	0.83	92
Allowance for loan and lease losses / Total loans and leases	2.25	1.15	93	2.85	1.37	94	2.42	1.20	93	3.22	1.55	93	1.62	0.81	92
Allowance for loan and lease losses / Net loans and leases losses (X)	10.04	28.67	36	10.75	15.27	55	5.37	21.39	16	8.71	11.58	57	1.79	8.03	11
Allowance for loan and lease losses / Nonaccrual assets	247.40	413.77	36	175.11	318.67	27	236.89	364.13	40	190.39	299.17	34	72.43	218.72	14
ALLL / 90+ days past due + nonaccrual loans and leases	130.25	319.24	19	99.40	260.68	15	118.95	287.08	19	109.77	244.34	16	43.30	151.73	10
Gross loan and lease losses / Average loans and leases	0.46	0.16	90	0.50	0.22	90	0.66	0.19	93	0.60	0.34	80	1.10	0.28	92
Recoveries / Average loans and leases	0.23	0.07	92	0.24	0.08	92	0.22	0.08	93	0.17	0.07	91	0.19	0.08	89
Net losses / Average loans and leases	0.23	0.08	85	0.26	0.13	78	0.44	0.11	94	0.43	0.27	78	0.91	0.21	92
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	16.86	23.25	38	22.96	16.12	77	42.20	34.67	70	17.14	33.98	17	14.48	36.22	12
Earnings coverage of net loan and lease losses (X)	18.33	-9.51	50	10.52	4.52	41	7.31	39.72	20	6.52	22.91	31	3.43	24.40	14
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	42	0.13	0.03	86	0.47	0.02	98	0.16	0.04	90	0.67	0.01	99
Real estate loans secured by 1–4 family	0.07	-0.02	96	0.27	-0.01	98	0.94	-0.02	99	0.28	0.01	96	0.73	0.01	99
Revolving	-18.33	-0.08	1	3.22	-0.05	99	0.58	-0.07	97	5.91	0.01	99	9.34	0.02	98
Closed-end	0.13	-0.02	96	0.26	-0.01	98	0.95	-0.01	99	0.27	0	96	0.68	0	99
Commercial real estate loans	-0.08	0	6	0.01	0.05	50	0.02	0.04	59	0.03	0.07	49	0.64	0.01	99
Construction and land development	-0.06	-0.02	14	-0.03	0	21	-0.05	0	14	-0.05	0	13	-0.24	-0.01	4
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0.01	0	88
Other	-0.06	-0.01	13	-0.03	-0.01	19	-0.05	0	12	-0.05	0	11	-0.24	-0.01	3
Multifamily	0	0	58	0.04	0.01	89	-0.05	0.01	2	0.02	0	92	0.07	0	95
Nonfarm nonresidential	-0.09	0	5	0.01	0.07	46	0.03	0.05	55	0.04	0.11	45	0.70	0.02	99
Owner-occupied	0	0	22	-0.04	0.01	4	-0.02	0.01	5	-0.01	0.02	2	-0.03	0.01	3
Other	-0.09	0	3	0.05	0.06	70	0.05	0.04	71	0.04	0.08	60	0.74	0.01	99
Real estate loans secured by farmland	0	0	55		-0.01		0	0	54		0.02			0.01	
Commercial and industrial loans	-0.04	0.10	16	-0.58	0.20	2	-0.29	0.17	1	0.02	0.47	10	0.35	0.37	59
Loans to individuals	1.01	0.65	73	1.36	0.78	74	1.07	0.71	75	1.41	1.13	71	2.12	1.17	81
Credit card loans	2.87	1.99	76	4.08	2.18	86	3.35	1.84	86	2.81	2.92	44	3.46	3.11	58
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35		0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.09	0.14	63	0.10	0.08	69	0.06	0.10	64	0.21	0.15	72	0.36	0.15	81

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	92,426	83,612	90,332	148,792	162,667
90+ days past due loans and leases	94,485	144,262	115,449	146,889	135,490
Nonaccrual loans and leases	99,110	182,650	110,717	200,024	201,427
Total past due and nonaccrual loans and leases	286,021	410,524	316,498	495,705	499,584
Restructured 30–89 days past due	10,580	12,681	12,517	21,524	31,068
Restructured 90+ days past due	19,422	24,918	23,062	30,099	24,849
Restructured nonaccrual	49,061	80,968	51,344	85,870	89,742
Total restructured loans and leases	79,063	118,567	86,923	137,493	145,659
30–89 days past due loans held for sale	203	0	0	674	0
90+ days past due loans held for sale	124	106	769	1,794	448
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	327	106	769	2,468	448
Restructured loans and leases in compliance	370,576	389,830	385,365	400,449	402,444
Other real estate owned	41,706	66,586	40,848	83,060	101,626
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	2,809	2,928	2,850	0	0
Total other assets past due and nonaccrual	2,809	2,928	2,850	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	0.82	0.32	90	0.73	0.27	90	0.81	0.32	89	1.26	0.39	93	1.80	0.43	95
90+ days past due loans and leases	0.84	0.09	94	1.26	0.10	95	1.04	0.10	95	1.24	0.12	95	1.50	0.15	96
Nonaccrual loans and leases	0.88	0.38	90	1.60	0.58	93	1	0.46	89	1.69	0.66	91	2.23	0.51	96
90+ days past due and nonaccrual loans and leases	1.72	0.53	92	2.86	0.73	94	2.04	0.62	94	2.93	0.85	94	3.73	0.71	96
30–89 days past due restructured	0.09	0.01	93	0.11	0.01	93	0.11	0.01	96	0.18	0.01	96	0.34	0.01	98
90+ days past due restructured	0.17	0	97	0.22	0	97	0.21	0	97	0.25	0.01	98	0.28	0.01	97
Nonaccrual restructured	0.44	0.09	94	0.71	0.12	97	0.46	0.10	94	0.73	0.13	97	0.99	0.14	98
30–89 days past due loans held for sale	0	0	84	0	0	40	0	0	40	0.01	0	85	0	0	38
90+ days past due loans held for sale	0	0	86	0	0	87	0.01	0	88	0.02	0	90	0	0	92
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	0.82	0.32	90	0.73	0.27	90	0.81	0.32	89	1.26	0.40	93	1.80	0.43	95
90+ days past due assets	0.84	0.10	94	1.26	0.10	95	1.04	0.10	95	1.24	0.12	95	1.50	0.15	96
Nonaccrual assets	0.91	0.39	92	1.62	0.59	92	1.02	0.47	89	1.69	0.67	91	2.23	0.53	96
30+ days past due and nonaccrual assets	2.57	0.88	90	3.62	1.04	95	2.88	0.97	93	4.19	1.29	95	5.53	1.19	97
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.01	0.32	92	1.54	0.43	94	1.10	0.36	94	1.85	0.52	94	2.67	0.44	98
90+ days past due and nonaccrual assets + other real estate owned	1.22	0.34	93	1.86	0.46	95	1.30	0.37	95	2.29	0.55	96	3.48	0.48	98
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.77	0.38	96	3.17	0.52	98	2.75	0.41	98	3.91	0.60	99	6.04	0.53	99
Allowance for loan and lease losses	214.71	57.44	94	208.23	67.93	93	212.80	62.64	94	193.04	66.66	94	521.88	115.41	97
Equity capital + allowance for loan and lease losses	29.91	3.52	98	26.75	4.43	98	24.15	3.60	98	27.68	4.97	98	32.07	4.28	99
Tier 1 capital + allowance for loan and lease losses	23.53	3.97	96	27.77	5.28	97	24.04	4.30	97	29.76	6.05	97	35.58	5.65	96
Loans and leases + other real estate owned	4.80	0.63	97	5.89	0.88	97	5.14	0.71	97	6.17	0.97	98	8.34	0.85	99

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	0.60	0.26	87	0.71	0.24	91	0.64	0.26	89	1.32	0.39	93	1.76	0.38	96
	90+ days past due	1.46	0.11	95	2.14	0.12	95	1.77	0.12	96	2.06	0.16	94	2.39	0.16	96
	Nonaccrual	1.42	0.45	93	2.64	0.65	95	1.59	0.52	92	2.67	0.76	95	3.45	0.46	96
Commercial and industrial	30–89 days past due	0.17	0.28	50	0.16	0.17	58	0.08	0.24	22	0.05	0.23	15	0.04	0.31	12
	90+ days past due	0.11	0.03	85	0.01	0.02	61	0.13	0.04	90	0.04	0.03	71	0.43	0.05	94
	Nonaccrual	0.14	0.46	21	0.09	0.64	9	0.10	0.57	13	0.18	0.75	15	0.83	0.83	58
Individuals	30–89 days past due	1.90	0.70	87	1.38	0.55	90	1.90	0.63	90	2.33	0.83	95	3.32	0.83	96
	90+ days past due	0.14	0.07	77	0.14	0.07	78	0.13	0.09	74	0.07	0.14	53	0.24	0.17	73
	Nonaccrual	0.35	0.18	80	0.30	0.18	75	0.37	0.17	83	0.39	0.28	73	0.51	0.17	88
Depository institution loans	30–89 days past due		0.01			0			0.01			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	0.07	30	0	0.17	28		0.24	
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44		0	
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24		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	0.56	0.11	89	0.38	0.11	89	0.52	0.12	88	0.60	0.18	86	1	0.20	92
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.09	0.07	75	0.06	0.13	60	0.08	0.09	68	0.11	0.15	63	0.09	0.13	58

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	1.01	0.39	88	0.99	0.35	89	0.98	0.46	87	1.51	0.65	88	2.53	0.67	94
	90+ days past due	2.70	0.22	93	3.65	0.27	93	3.16	0.24	93	3.93	0.33	93	4.12	0.31	93
	Nonaccrual	1.48	0.61	86	3.66	0.82	96	1.74	0.71	88	3.48	0.89	95	4.04	0.73	95
Revolving	30–89 days past due	1.34	0.26	96	0.56	0.29	82	2.11	0.28	97	2.18	0.48	94	1.80	0.45	95
	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	7.85	1.15	93	12.22	1.05	98	9.18	1.18	93	13.11	1.13	98	7.37	1	96
Closed-end	30–89 days past due	1.01	0.42	86	0.99	0.36	89	0.98	0.49	83	1.51	0.65	87	2.53	0.70	94
	90+ days past due	2.70	0.25	93	3.66	0.29	92	3.18	0.26	93	3.94	0.38	92	4.14	0.35	93
	Nonaccrual	1.46	0.60	87	3.63	0.77	96	1.71	0.67	89	3.46	0.87	95	4.02	0.70	95
Junior lien	30–89 days past due	0	0.01	53	0	0.01	44	0	0.01	39	0.01	0.02	58	0.03	0.02	61
	90+ days past due	0.01	0	93	0.01	0	93	0.01	0	90	0.01	0	83	0.01	0	81
	Nonaccrual	0.04	0.02	71	0.06	0.04	71	0.06	0.03	77	0.07	0.04	72	0.09	0.04	78
Commercial real estate	30–89 days past due	0.10	0.16	51	0.16	0.14	65	0.15	0.15	65	0.69	0.26	88	0.16	0.18	53
	90+ days past due	0.30	0.01	98	0.69	0.01	98	0.50	0.01	98	0.14	0.02	92	0.20	0.03	94
	Nonaccrual	1.02	0.32	92	1.22	0.52	86	1.02	0.38	90	1.43	0.62	89	1.88	0.23	99
Construction and development	30–89 days past due	0	0.22	16	0.02	0.12	45	0.01	0.17	43	0.46	0.28	76	0	0.28	12
	90+ days past due	0	0.01	82	0.03	0.01	86	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	1.81	0.16	95	3.31	0.36	92	1.70	0.20	93	5.90	0.41	95	8.35	0.20	99
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.79	0.01	99	0.55	0.02	97	0.67	0.01	98	0.46	0.03	95	0.87	0.02	98
Other	30–89 days past due	0	0.17	19	0.02	0.07	56	0.01	0.13	56	0.46	0.22	81	0	0.20	15
	90+ days past due	0	0.01	84	0.03	0	92	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	1.02	0.13	92	2.76	0.29	93	1.03	0.16	91	5.43	0.35	95	7.48	0.17	99
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	1.36	0.07	98	0	0.09	22	0.72	0.08	94
	90+ days past due	0	0	45	0.17	0	98	0.89	0	99	0.07	0	96	0.69	0	98
	Nonaccrual	0.56	0.07	90	0.60	0.14	87	0.45	0.17	82	0.55	0.11	92	0.86	0.05	98
Nonfarm non-residential	30–89 days past due	0.11	0.13	55	0.18	0.14	68	0.10	0.13	60	0.73	0.23	88	0.15	0.14	57
	90+ days past due	0.32	0.01	98	0.75	0.01	98	0.50	0.01	97	0.15	0.02	92	0.20	0.03	92
	Nonaccrual	1.01	0.39	89	1.12	0.66	78	1.02	0.45	86	1.13	0.80	69	1.54	0.28	98
Owner Occupied	30–89 days past due	0.09	0.04	82	0.15	0.04	87	0.09	0.04	79	0.38	0.07	96	0.07	0.07	57
	90+ days past due	0.29	0	98	0.57	0	98	0.21	0	98	0.09	0	97	0.13	0.01	95
	Nonaccrual	0.48	0.14	95	0.54	0.25	85	0.49	0.17	89	0.58	0.27	85	0.42	0.16	88
Other	30–89 days past due	0.01	0.08	45	0.03	0.09	43	0.01	0.08	42	0.35	0.14	82	0.08	0.07	68
	90+ days past due	0.04	0	89	0.18	0.01	97	0.29	0	97	0.06	0.01	88	0.06	0.01	87
	Nonaccrual	0.53	0.21	83	0.58	0.40	72	0.53	0.23	82	0.55	0.44	64	1.12	0.10	99
Farmland	30–89 days past due	0	0.11	30		0.11		0	0.10	31		0.11			0.23	
	90+ days past due	60.97	0.01	99		0		0	0	45		0			0.01	
	Nonaccrual	0	0.63	22		1.10		0	0.69	23		1.13			0.84	
Credit card	30–89 days past due	1.72	1.02	88	1.39	0.63	89	1.74	0.81	94	2.93	0.95	93	1.71	1.19	78
	90+ days past due	1.15	0.44	89	1.02	0.39	87	1.03	0.45	88	0.47	0.63	41	1.51	0.78	78
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

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	608,338	868,477	757,236	968,299	963,388
Retained earnings	1,589,951	1,394,985	1,493,354	1,308,244	1,221,817
Accumulated other comprehensive income (AOCI)	-591,756	-14,978	-83,999	55,455	6,764
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,606,533	2,248,484	2,166,591	2,331,998	2,191,969
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	149,169	188,070	137,960	223,498	227,318
Accumulated other comprehensive income-related adjustments	-591,756	-14,979	-83,999	55,455	6,764
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,049,120	2,075,393	2,112,630	2,053,045	1,957,887
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,049,120	2,075,393	2,112,630	2,053,045	1,957,887
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	36,104	0	36,104	36,104
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	36,104	0	36,104	36,104
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	36,104	0	36,104	36,104
Tier 1 Capital	2,049,120	2,111,497	2,112,630	2,089,149	1,993,991
Tier 2 Capital					
Tier 2 capital instruments and related surplus	178,250	178,250	178,250	178,250	178,626
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	150,753	150,082	143,073	149,283	113,720
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	329,003	328,332	321,323	327,533	292,346
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	329,003	328,332	321,323	327,533	292,346
Exited advanced approach tier 2 capital					
Total capital	2,378,123	2,439,829	2,433,953	2,416,682	2,286,337
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	20,281,524	20,273,043	20,965,232	18,782,289	12,571,975
Less: Deductions from common equity tier 1 capital	149,169	188,070	137,960	223,498	227,318
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,132,355	20,084,973	20,827,272	18,558,791	12,344,657
Total risk-weighted assets	12,087,227	11,969,055	11,870,469	11,861,128	9,065,455
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	16.95	11.85	92	17.34	12.66	90	17.80	12.37	93	17.31	12.35	91	21.60	12.11	96
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	16.95	12.53	91	17.64	13.44	90	17.80	13.11	93	17.61	13.08	90	22	12.78	96
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	19.67	14.37	95	20.38	15.42	93	20.50	14.91	95	20.37	15.23	91	25.22	14.36	96
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	10.18	9.08	80	10.51	9.11	83	10.14	8.98	77	11.26	9.13	92	16.15	9.76	97
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	8,221	7,456	11,945	9,364	10,186	10.26	51.07
Other insurance activities income	8,221	7,456	11,945	9,364	10,186	10.26	51.07
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 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	1.76	0.36	87	1.72	0.37	87	1.35	0.36	84	1.29	0.41	82	1.51	0.47	84
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	0	12.13	3	0	11.54	3	0	12	2	0	11.03	3	0	11.51	3
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	140,939	146,426	142,785	151,197	158,999
Real estate loans	130,900	135,277	133,951	139,756	149,960
Commercial and industrial loans	6,364	7,700	5,859	7,532	3,798
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	3,669	3,448	2,975	3,909	5,241
Agricultural loans	0	0	0	0	0
Other foreign loans	6	0	0	0	0
Lease financing receivables	0	1	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	500	500	500	500	500
Total selected foreign assets	141,439	146,926	143,285	151,697	159,499
Total foreign deposits	211,769	201,562	204,739	198,396	222,889
Interest-bearing deposits	142,943	140,401	135,679	133,774	159,228
Non-interest-bearing deposits	68,826	61,161	69,060	64,622	63,661

	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	5.57	0.77	92	5.47	0.64	92	5.38	0.66	92	6.31	0.87	93	5.70	1.25	90
Cost: Interest-bearing deposits	0.14	0.25	51	0.24	0.12	77	0.21	0.14	70	0.54	0.42	64	0.66	1.19	23
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	0.17	0.37	50		0.26		0.15	0.20	40	0.08	5.18	14	0.12	27.03	28
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-3.75	11.61	43	-5.54	-1.19	46	-5.56	6.83	37	-4.91	-2.40	51	-6.61	22.48	36
Total selected assets	-3.73	18.50	42	-5.52	3.19	38	-5.55	9.48	33	-4.89	2.04	38	-6.59	12.40	38
Deposits	5.06	-4.80	66	-10.73	9.07	31	3.20	0.73	46	-10.99	3.46	30	-0.22	10.36	30

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	2,064,802	2,107,104	2,087,684	2,105,687	1,856,284	-2.01	32.46
1–4 family residential loans	2,064,802	2,107,104	2,087,684	2,105,687	1,856,284	-2.01	32.46
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	10.57	9.86	10.04	11.20	14.72
1–4 family residential loans	10.57	9.86	10.04	11.20	14.72
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	37.12	39.62	38.55	40.55	44.06
Home equity lines	0.06	0.08	0.09	0.08	0.14
Credit card receivables	2.24	2.16	2.20	2.30	2.68
Auto loans and other consumer loans	16.24	13.97	15.21	12.85	14.17
Commercial and industrial loans	11.03	11.72	11.05	11.77	10.35
All other loans and leases	33.31	32.45	32.89	32.45	28.59

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	0.01	0.01	0.01	0.01	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	11,297	13,992	14,235	20,568	22,956	-19.26	-71.17
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	11,297	13,992	14,235	20,568	22,956	-19.26	-71.17
90+ Days Past Due Securitized Assets							
1–4 family residential loans	6,320	114,714	55,124	205,915	86,644	-94.49	-92.47
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	6,320	114,714	55,124	205,915	86,644	-94.49	-92.47
Total past due securitized assets	17,617	128,706	69,359	226,483	109,600	-86.31	-85.69
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	0.55	0.66	0.68	0.98	1.24
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	0.55	0.66	0.68	0.98	1.24
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.31	5.44	2.64	9.78	4.67
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	0.31	5.44	2.64	9.78	4.67
Total past due securitized assets percent of securitized assets	0.85	6.11	3.32	10.76	5.90
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	0.82	0.86	0.86	1.31	2.03
Home equity lines	1.34	0.56	2.11	2.18	1.80
Credit card receivables	1.72	1.39	1.74	2.93	1.71
Commercial and industrial loans	0.17	0.16	0.08	0.05	0.04
All other loans and leases	0.84	0.71	0.86	1.35	1.77
Total managed loans past due 30–89 days	0.78	0.72	0.79	1.22	1.70
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.70	4.36	2.96	6.12	4.35
Home equity lines	0	0	0	0	0
Credit card receivables	1.15	1.02	1.03	0.47	1.51
Commercial and industrial loans	0.11	0.01	0.13	0.04	0.43
All other loans and leases	0.18	0.35	0.24	0.08	0.09
Total managed loans past due 90+ days	0.76	1.91	1.29	2.53	2.04
Total Past Due Managed Assets	1.54	2.64	2.09	3.75	3.74
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.16	0.56	0.17	0.42
Home equity lines	-18.33	3.22	0.58	5.91	9.34
Credit card receivables	2.87	4.08	3.35	2.81	3.46
Commercial and industrial loans	-0.04	-0.58	-0.29	0.02	0.35
All other loans and leases	0.23	0.30	0.26	0.38	0.98
Net Losses on Managed Assets Percent of Total Managed Assets	0.19	0.22	0.38	0.31	0.75

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	242,272	35,129	98,060	52,707	42,243	589.66	6629.78
Dividends	242,272	35,129	98,060	52,707	42,243	589.66	6629.78
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	30,000	0	0		
Dividends	0	0	30,000	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	242,272	35,129	128,060	52,707	42,243	589.66	6629.78
Securities gains (losses)	0	0	0	0	0		
Other operating income	105	101	205	604	516	3.96	-23.91
Total operating income	242,377	35,230	128,265	53,311	42,759	587.98	6384.14
Operating Expenses							
Personnel expenses	0	0	0	0	0		-100.00
Interest expense	0	0	0	0	0		
Other expenses	3,904	3,715	7,064	8,452	11,555	5.09	-31.39
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,904	3,715	7,064	8,452	11,555	5.09	-31.42
Income (loss) before taxes	238,473	31,515	121,201	44,859	31,204	656.70	
Applicable income taxes (credit)	1,899	1,788	2,854	2,429	2,752	6.21	
Extraordinary items							
Income before undistributed income of subsidiaries	236,574	29,727	118,347	42,430	28,452	695.82	
Equity in undistributed income of subsidiaries	-79,279	101,981	162,678	59,843	138,925		
Bank subsidiaries	-85,432	96,242	184,470	53,166	131,710		
Nonbank subsidiaries	6,153	5,739	-21,792	6,677	7,215	7.21	87.71
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	157,295	131,708	281,025	102,273	167,377	19.43	193.80
Memoranda							
Bank net income	156,840	131,371	282,530	105,873	173,953	19.39	180.99
Nonbank net income	6,153	5,739	8,208	6,677	7,215	7.21	87.71
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,648,605	94.23	2,325,452	97.06	2,247,289	97.98	2,396,963	2,362,182	-29.11	-18.38
Common and preferred stock	1,648,605	94.23	2,325,452	97.06	2,247,289	97.98	2,396,963	2,362,182	-29.11	-18.38
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	31,186	1.78	52,564	2.19	25,033	1.09	46,825	30,519	-40.67	50.59
Common and preferred stock	31,186	1.78	52,564	2.19	25,033	1.09	46,825	30,519	-40.67	50.59
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
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	17,677	1.01	15,846	0.66	20,041	0.87	10,193	16,137	11.55	-28.93
Cash and due from unrelated depository institution	710	0.04	715	0.03	710	0.03	6,927	6,969	-0.70	-89.65
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	51,292	2.93	1,370	0.06	651	0.03	2,308	794	3643.94	1092.28
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,749,470	100.00	2,395,947	100.00	2,293,724	100.00	2,463,216	2,416,601	-26.98	-15.76
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	7,519	0.43	7,068	0.29	5,455	0.24	4,077	4,075	6.38	1443.94
Balance due to subsidiaries and related institutions	184,035	10.52	183,924	7.68	186,502	8.13	183,960	184,453	0.06	-14.98
Total liabilities	191,554	10.95	190,992	7.97	191,957	8.37	188,037	188,528	0.29	-11.70
Equity Capital	1,557,916	89.05	2,204,955	92.03	2,101,767	91.63	2,275,179	2,228,073	-29.34	-16.24
Perpetual preferred stock (income surplus)	0	0	36,104	1.51	0	0	36,104	36,104	-100.00	-100.00
Common stock	22,366	1.28	22,363	0.93	22,366	0.98	22,303	22,210	0.01	1.70
Common surplus	589,175	33.68	847,412	35.37	738,288	32.19	946,476	941,652	-30.47	-36.90
Retained earnings	1,541,334	88.10	1,315,352	54.90	1,427,295	62.23	1,215,321	1,221,817	17.18	74.53
Accumulated other comprehensive income	-591,756	-33.82	-14,978	-0.63	-83,999	-3.66	55,455	6,764		
Other equity capital components	-3,203	-0.18	-1,298	-0.05	-2,183	-0.10	-480	-474		
Total liabilities and equity capital	1,749,470	100.00	2,395,947	100.00	2,293,724	100.00	2,463,216	2,416,601	-26.98	-15.76
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	184,035	10.52	183,922	7.68	183,950	8.02	183,942	184,451	0.06	-14.98
Notes payable to subsidiaries that issued TPS	178,250	10.19	178,250	7.44	178,250	7.77	178,250	178,626	0.00	-15.00
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	17.03	10.52	90	11.61	12.64	49	12.55	11.94	62	4.59	7.29	21	7.75	9.68	20
Bank net income / Average equity investment in banks	16.16	11.07	86	11.16	12.37	43	12.15	11.80	60	4.49	7.45	21	7.63	10.51	14
Nonbank net income / Average equity investment in nonbanks	43.16	10.05	93	22.86	13.40	75	20.57	13.12	74	17.33	9.75	75	26.16	7.89	89
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	99.71	98.83	25	99.74	96.24	34	100.54	96.79	41	103.52	88.16	56	103.93	82.22	58
Nonbank net income / Parent net income	3.91	2.55	78	4.36	3.10	75	2.92	3.40	68	6.53	3.59	80	4.31	5.93	71
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	12.30	17.48	45	8.66	16.87	34	9.13	16.81	40	8.26	20.06	31	8.46	20.43	35
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	11.44	14.28	48	8.08	13.82	37	8.48	13.63	40	7.83	16.67	33	8.02	16.36	42
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	14.56	13
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	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
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	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	107.82	103.92	72	107.85	103.07	77	108.11	103.22	78	107.41	102.81	76	107.39	103.22	74
Total investment in subs / Equity capital	107.82	109.01	63	107.85	108.26	66	108.11	108.40	67	107.41	110.16	61	107.39	111.07	59
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)	0.39	0.41	58	0.66	0.25	76	0.61	0.29	74	1.65	0.47	88	0.98	0.36	78
Equity investment in subs – equity cap / Net income-div (X)	0.53	1.23	37	0.87	0.83	64	0.80	1.05	54	3.02	1.82	80	1.23	1.22	58
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	510.08	126.15	97	94.70	138.64	31	167.68	152.85	63	93.10	136.59	22	90.14	177.68	16
Cash from ops + noncash items + op expense / Op expense + dividend	401.59	116.54	93	103.73	130.64	39	175.67	154.48	64	90.34	147.24	14	118.58	190.27	25
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.15	92.87	45	98.63	103.17	49	105.07	98.54	60	89.50	134.08	20	114.19	116.34	55
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	8,194.81	1,417.74	94	1,402.27	1,667.11	60	2,795.15	1,770.77	77	826.46	1,539.23	46	442.07	1,632.83	23
Dividends + interest from subsidiaries / Interest expense + dividends	560.09	140.52	95	110.90	153.06	41	188.83	174.12	62	113.48	150.43	38	127.33	210.80	26
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68		98.44	41.77	87	114.56	47.61	87	38.22	35.64	79	62.55	57.11	82
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.52	3.32	60	0.43	3.64	35	0.56	3.44	40	0.60	3.85	37	0.80	2.64	44
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	0.17	1.69	55	0.26	1.79	61	0.12	1.76	54	0.27	2.66	60	0.22	5.62	53
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	18.28	82.17	6	106.56	78.46	75	57.30	66.37	46	109.47	81.10	80	116.61	57.84	87
Dividends declared / Net income	27.50	34	37	24.05	25.30	48	24.13	28.27	42	45.41	42.29	57	19.82	33.08	29
Net income – dividends / Average equity	12.35	7.04	87	8.82	9.64	52	9.52	8.62	67	2.50	4.14	29	6.21	6.46	46
Percent of Dividends Paid															
Dividends from bank subsidiaries	560.09	128.25	94	110.90	139.49	47	144.60	155.92	52	113.48	132.17	44	127.33	178.13	37
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	44.24	4.90	92	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	560.09	168.66	92	110.90	193.08	36	188.83	203.53	58	113.48	174.85	30	127.33	260.40	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	154.47	43.08	95	26.74	36.56	39	34.71	45.96	34	49.78	60.28	44	24.28	66.55	16
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
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	154.47	46.71	92	26.74	38.35	38	34.71	51.33	32	49.78	62.88	43	24.28	69.36	14
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	18	365.50	62.63	95	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	54.49	11	0	76.16	7	365.50	87.22	92	0	79.84	8	0	150.41	6
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	81	99.71	67.82	81	76.45	74.16	30	98.87	69.76	72	98.79	67.32	73
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
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	72	99.71	81.78	74	76.45	83.13	23	98.87	82.20	60	98.79	78.80	59
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	23.39	3.07	89	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	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	23.39	4.67	88	0	4.70	16	0	7.29	11
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			28.33	