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

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BHC Name PINNACLE FINANCIAL PARTNERS, INC.

City/State NASHVILLE, TN

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 40,121,292
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:

PINNACLE FINANCIAL PARTNERS, INC.
150 3RD AVENUE SOUTH
SUITE 900
NASHVILLE, TN 37201

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	38,796,747	34,796,363	35,626,462	32,280,008	26,419,159
Net income ($000)	274,237	257,218	527,323	312,321	400,881
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)	2.67	2.67	45	2.68	2.65	50	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38
+ Non-interest income	1.18	0.96	68	1.09	1.11	56	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42
– Overhead expense	1.95	2.17	38	1.85	2.24	25	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
– Provision for credit losses	0.08	0.09	59	0.06	-0.15	87	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45
+ Securities gains (losses)	0	0	18	0	0.01	59	0	0.01	59	0	0.02	48	-0.02	0.01	5
+ Other tax equivalent adjustments	0	0	6	0	0	7	0	0	10	0	0	6	0.05	0	94
= Pretax net operating income (tax equivalent)	1.80	1.40	86	1.87	1.79	61	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81
Net operating income	1.41	1.06	86	1.48	1.36	64	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84
Net income	1.41	1.06	86	1.48	1.35	64	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.12	3.12	48	3.22	3.14	52	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57
Interest expense	0.26	0.24	66	0.34	0.27	69	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70
Net interest income (tax equivalent)	2.86	2.88	42	2.88	2.85	48	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.08	44	0.19	0.13	65	0.17	0.11	70	0.18	0.27	47	0.09	0.21	34
Earnings coverage of net loan and lease losses (X)	91.86	-9.51	83	15.27	4.52	54	17.27	39.72	45	14.30	22.91	55	32.64	24.40	76
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.03	1.17	37	1.20	1.39	37	1.12	1.23	42	1.27	1.58	31	0.48	0.83	20
Allowance for loan and lease losses / Total loans and leases	1.03	1.15	39	1.19	1.37	38	1.12	1.20	43	1.26	1.55	32	0.48	0.81	20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.41	6	0.26	0.63	14	0.16	0.49	12	0.37	0.71	19	0.46	0.57	40
30–89 days past due loans and leases / Total loans and leases	0.10	0.32	21	0.07	0.27	15	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19
Liquidity and Funding															
Net noncore funding dependence	3.39	3.09	56	-0.67	-1.82	58	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65
Net short-term noncore funding dependence	-0.64	-1.79	50	-5.04	-8.21	56	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69
Net loans and leases / Total assets	65.19	61.60	57	64.12	59.81	61	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Capitalization															
Tier 1 leverage ratio	9.75	9.08	71	9.16	9.11	54	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35
Holding company equity capital / Total assets	13.25	10.04	93	14.41	10.88	91	13.80	10.71	89	14.04	11.16	86	15.67	12.43	86
Total equity capital (including minority interest) / Total assets	13.25	10.14	93	14.41	11.01	90	13.81	10.82	89	14.04	11.29	86	15.67	12.57	85
Common equity tier 1 capital / Total risk-weighted assets	10.21	11.90	27	10.49	12.69	18	10.93	12.42	27	10.03	12.38	16	9.70	12.17	12
Net loans and leases / Equity capital (X)	4.92	6.22	25	4.45	5.51	27	4.37	5.53	26	4.54	5.58	27	4.54	5.21	34
Cash dividends / Net income	15.18	34	21	13.75	25.30	29	13.41	28.27	21	18.25	42.30	17	12.43	33.12	15
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	13.30	7.91	74	6.21	9.29	45	10.12	10.50	56	25.63	16.68	78	11.08	9.26	70
Equity capital	4.20	-0.29	68	8.64	9.31	61	8.28	7.46	67	12.60	6.99	79	9.83	10.49	64
Net loans and leases	15.18	11.87	70	1.73	0.79	70	4.30	3.36	60	12.46	9.07	70	11.99	9.10	70
Noncore funding	19.05	10.50	67	-39.89	-23.76	31	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80
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	5.59	11.61	41	8.16	11.05	52	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63
Equity investment in subsidiaries / Equity capital	103.75	103.92	56	104.37	103.07	59	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80
Cash from ops + noncash items + op expense / Op expense + dividends	74.08	116.54	33	91.40	130.64	31	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42

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	475,047	457,291	918,125	914,830	954,008	3.88	130.68
Income from lease financing receivables	6,671	4,155	8,613	7,182	4,340	60.55	2334.67
Fully taxable income on loans and leases	479,633	460,010	923,554	919,170	956,110	4.27	133.27
Tax-exempt income on loans and leases	2,085	1,436	3,184	2,842	2,238	45.19	252.20
Estimated tax benefit on income on loans and leases	689	482	1,081	910	1	42.92	105.71
Income on loans and leases (tax equivalent)	482,407	461,928	927,819	922,922	958,349	4.43	133.57
Investment interest income (tax equivalent)	70,908	56,548	116,621	110,024	97,800	25.39	240.51
Interest on balances due from depository institutions	3,914	1,268	3,853	4,038	9,346	208.68	373.85
Interest income on other earning assets	6,733	1,594	3,701	2,730	5,415	322.40	639.08
Total interest income (tax equivalent)	563,962	521,338	1,051,994	1,039,714	1,070,910	8.18	146.16
Interest on time deposits of $250K or more	1,268	3,233	5,017	15,387	17,944	-60.78	27.57
Interest on time deposits < $250K	4,235	10,718	16,389	55,254	72,658	-60.49	29.83
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	22,928	17,378	32,710	64,906	141,038	31.94	54.32
Interest on other borrowings and trading liabilities	12,131	11,053	22,186	38,419	51,386	9.75	190.70
Interest on subordinated debt and mandatory convertible securities	6,381	12,676	22,511	25,288	18,767	-49.66	-11.45
Total interest expense	46,943	55,058	98,813	199,254	301,793	-14.74	53.95
Net interest income (tax equivalent)	517,019	466,280	953,181	840,460	769,117	10.88	160.32
Non-interest income	228,435	190,421	394,112	306,500	259,014	19.96	251.57
Adjusted operating income (tax equivalent)	745,454	656,701	1,347,293	1,146,960	1,028,131	13.51	182.82
Overhead expense	378,562	321,633	661,257	568,935	498,109	17.70	182.41
Provision for credit losses	15,627	10,069	16,126	191,734	27,283		49.35
Securities gains (losses)	-61	366	759	986	-5,941		
Other tax equivalent adjustments	-8	-8	-16	-18	13,443		
Pretax net operating income (tax equivalent)	349,201	325,005	669,990	387,760	511,010	7.44	193.29
Applicable income taxes	64,484	58,888	124,582	59,037	96,656	9.50	90.90
Tax equivalent adjustments	10,472	8,891	18,069	16,386	13,457	17.78	312.61
Applicable income taxes (tax equivalent)	74,956	67,779	142,651	75,423	110,113	10.59	106.39
Minority interest	8	8	16	16	16	0.00	0.00
Net income before discontinued operations, net of minority interest	274,237	257,218	527,323	312,321	400,881	6.62	231.44
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	274,237	257,218	527,323	312,321	400,881	6.62	231.44
Memoranda							
Net income - holding company and noncontrolling (minority) interest	274,245	257,226	527,339	312,337	400,897	6.62	231.42
Investment securities income (tax equivalent)	70,908	56,548	116,621	110,024	97,800	25.39	240.51
US Treasury and agency securities (excluding mortgage-backed securities)	6,396	1,578	4,854	2,321	2,820	305.32	2768.16
Mortgage-backed securities	18,362	16,086	34,042	34,176	34,639	14.15	43.91
All other securities	46,150	38,884	77,725	73,527	60,341	18.69	488.48
Cash dividends declared	41,636	35,361	70,696	56,985	49,828	17.75	196.34
Common	41,636	35,361	70,696	56,985	49,828	17.75	196.34
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.91	2.90	50	3	2.92	54	2.95	2.85	58	3.22	3.27	45	4.05	4	56
Less: Interest expense	0.24	0.22	66	0.32	0.25	70	0.28	0.23	67	0.62	0.48	75	1.14	0.98	70
Equals: Net interest income (tax equivalent)	2.67	2.67	45	2.68	2.65	50	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38
Plus: Non-interest income	1.18	0.96	68	1.09	1.11	56	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42
Equals: adjusted operating income (tax equivalent)	3.84	3.67	69	3.77	3.82	53	3.78	3.70	62	3.55	4.04	27	3.89	4.41	26
Less: Overhead expense	1.95	2.17	38	1.85	2.24	25	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
Less: Provision for credit losses	0.08	0.09	59	0.06	-0.15	87	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45
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	18	0	0.01	59	0	0.01	59	0	0.02	48	-0.02	0.01	5
Plus: other tax equivalent adjustments	0	0	6	0	0	7	0	0	10	0	0	6	0.05	0	94
Equals: Pretax net operating income (tax equivalent)	1.80	1.40	86	1.87	1.79	61	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81
Less: Applicable income taxes (tax equivalent)	0.39	0.33	71	0.39	0.41	46	0.40	0.38	63	0.23	0.23	50	0.42	0.36	68
Less: Minority interest	0	0	83	0	0	80	0	0	80	0	0	79	0	0	73
Equals: Net operating income	1.41	1.06	86	1.48	1.36	64	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.41	1.06	86	1.48	1.35	64	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84
Memo: Net income (last four quarters)	1.45	1.12	83	1.39	1.25	67	1.48	1.26	74	0.97	0.82	63	1.52	1.19	83
Net income–BHC and noncontrolling (minority) interest	1.41	1.07	86	1.48	1.37	64	1.48	1.27	74	0.97	0.83	63	1.52	1.20	84
Margin Analysis															
Average earning assets / Average assets	93.26	92.97	54	92.97	93.15	48	93.09	93.08	51	92.38	92.32	51	90.31	91.05	38
Average interest-bearing funds / Average assets	58.94	60.12	54	62.42	62.32	56	60.97	61.99	53	63.91	64.06	50	66.42	65.57	53
Interest income (tax equivalent) / Average earning assets	3.12	3.12	48	3.22	3.14	52	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57
Interest expense / Average earning assets	0.26	0.24	66	0.34	0.27	69	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70
Net interest income (tax equivalent) / Average earning assets	2.86	2.88	42	2.88	2.85	48	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40
Yield or Cost															
Total loans and leases (tax equivalent)	3.92	4.01	47	4.01	4.05	50	4.02	4.01	55	4.23	4.27	51	5.09	5.09	55
Interest-bearing bank balances	0.28	0.42	12	0.08	0.11	17	0.12	0.14	16	0.20	0.27	31	2	2.04	42
Federal funds sold and reverse repos	0.78	0.58	66	0.31	0.26	71	0.33	0.25	76	0.13	0.68	20	1.69	2.44	26
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.06	3.09	45	3.17	3.11	51	3.12	3.04	50	3.43	3.51	38	4.49	4.36	60
Investment securities (tax equivalent)	2.21	1.85	81	2.36	1.80	85	2.25	1.77	83	2.61	2.25	79	2.83	2.76	59
US Treasury and agency securities (excluding mortgage-backed securities)	1.32	1.22	60	0.81	1.28	25	0.89	1.14	32	1.48	1.75	36	2.19	2.32	47
Mortgage-backed securities	1.88	1.78	61	1.87	1.56	77	1.84	1.57	80	2.11	2.05	53	2.55	2.61	44
All other securities	2.56	2.82	46	2.75	2.91	48	2.62	2.81	48	2.88	3.24	39	3.03	4.06	18
Interest-bearing deposits	0.27	0.20	72	0.32	0.24	71	0.27	0.21	69	0.74	0.53	75	1.57	1.10	81
Time deposits of $250K or more	0.45	0.50	45	0.92	0.76	68	0.76	0.66	65	1.89	1.42	85	2.31	1.96	80
Time deposits < $250K	0.51	0.44	66	0.91	0.72	73	0.79	0.62	72	1.72	1.36	80	2.31	1.82	81
Other domestic deposits	0.24	0.17	72	0.21	0.17	69	0.19	0.15	70	0.46	0.36	75	1.29	0.93	81
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.14	0.36	26	0.16	0.19	64	0.15	0.17	65	0.23	0.62	14	0.50	1.86	16
Other borrowed funds and trading liabilities	1.88	1.24	82	1.85	1.31	72	1.91	1.27	74	1.77	1.50	64	2.05	2.38	29
All interest-bearing funds	0.41	0.36	69	0.51	0.40	69	0.45	0.37	68	0.97	0.74	76	1.72	1.49	69

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	228,435	190,421	394,112	306,500	259,014
Fiduciary activities income	12,038	9,749	20,724	16,496	14,184
Service charges on deposit accounts - domestic	17,053	13,685	30,016	25,844	28,754
Trading revenue	241	501	847	-1,109	-80
Investment banking fees and commissions	23,896	17,188	37,918	29,536	24,188
Insurance activities revenue	6,590	5,631	10,516	10,055	9,344
Venture capital revenue	8,379	10,397	23,109	1,068	2,786
Net servicing fees	4,217	3,342	7,373	5,452	4,216
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	12,571	29,217	49,977	60,657	23,787
Other non-interest income	143,450	100,711	213,632	158,501	151,835
Total overhead expenses	378,562	321,633	661,257	568,935	498,109
Personnel expense	248,145	213,415	435,692	334,292	313,359
Net occupancy expense	30,229	26,492	54,960	52,021	48,374
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,922	4,373	8,518	9,793	9,908
Other operating expenses	96,266	77,353	162,087	172,829	126,468
Fee income on mutual funds and annuities	3,601	3,645	7,559	6,271	6,193
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,074	2,706	2,841	2,634	2,440
Average personnel expense per employee	80.72	78.87	153.36	126.91	128.43
Average assets per employee	12,620.93	12,858.97	12,540.11	12,255.13	10,827.52

	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	1.58	2.35	47	1.91	2.15	50	1.92	2.17	49	2.05	2.02	57	2.39	2.72	49
Overhead expenses / Net Interest Income + non-interest income	51.51	59.40	19	49.65	59.03	15	49.75	59.28	16	50.32	62.28	13	48.45	61.29	10
Percent of Average Assets															
Total overhead expense	1.95	2.17	38	1.85	2.24	25	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
Personnel expense	1.28	1.20	66	1.23	1.25	50	1.22	1.21	55	1.04	1.30	25	1.19	1.41	29
Net occupancy expense	0.16	0.22	20	0.15	0.24	15	0.15	0.23	18	0.16	0.26	13	0.18	0.28	17
Other operating expenses	0.52	0.72	18	0.47	0.73	12	0.48	0.72	11	0.57	0.94	16	0.52	0.97	6
Overhead less non-interest income	0.77	1.19	18	0.75	1.10	20	0.75	1.10	18	0.81	1.25	17	0.91	1.32	23
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.78	58.92	16	48.98	58.45	15	49.08	58.83	16	49.60	61.82	11	48.45	60.64	11
Personnel expense	33.29	32.65	48	32.50	33.10	41	32.34	32.93	39	29.15	32.36	26	30.48	32.39	36
Net occupancy expense	4.06	6.14	18	4.03	6.33	17	4.08	6.23	17	4.54	6.58	17	4.71	6.52	16
Other operating expenses	13.44	19.36	9	12.44	18.60	7	12.66	19.18	7	15.92	22.28	19	13.26	21.20	5
Total non-interest income	30.64	25.40	67	29	28.18	57	29.25	27.67	58	26.72	28.83	50	25.19	29.23	51
Fiduciary activities income	1.61	2.23	50	1.48	2.24	43	1.54	2.20	49	1.44	2.09	47	1.38	1.97	48
Service charges on domestic deposit accounts	2.29	3.45	33	2.08	3.19	32	2.23	3.27	34	2.25	3.27	31	2.80	3.88	36
Trading revenue	0.03	0.45	59	0.08	0.72	48	0.06	0.62	55	-0.10	1.28	5	-0.01	1.18	4
Investment banking fees and commissions	3.21	2.25	73	2.62	2.52	67	2.81	2.58	68	2.58	2.46	68	2.35	3.54	64
Insurance activities revenue	0.88	0.36	81	0.86	0.37	80	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80
Venture capital revenue	1.12	0.01	96	1.58	0.02	95	1.72	0.04	95	0.09	0.01	91	0.27	0.02	92
Net servicing fees	0.57	1.38	60	0.51	0.55	64	0.55	0.60	67	0.48	0.01	80	0.41	0.28	74
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	1.69	1.51	61	4.45	3.83	65	3.71	3.30	62	5.29	3.92	69	2.31	1.86	68
Other non-interest income	19.24	9.09	88	15.34	9.26	83	15.86	9.27	83	13.82	9.65	79	14.77	10.04	77
Overhead less non-interest income	20.14	32.73	15	19.98	29.94	22	19.83	30.52	20	22.88	31.93	25	23.26	31.06	25
Applicable income taxes / Pretax net operating income (tax equivalent)	18.47	21.22	22	18.12	21.54	16	18.59	21.18	19	15.23	18.63	25	18.91	20.56	34
Applicable income tax + TE / Pretax net operating income + TE	21.47	23.38	26	20.85	23.10	17	21.29	22.67	25	19.45	21.18	28	21.55	23.23	34

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	16,577,288	14,366,462	14,897,674	14,099,632	13,280,719	15.39	53.31
Commercial and industrial loans	7,943,407	7,218,566	7,019,531	7,111,897	5,984,949	10.04	117.75
Loans to individuals	544,534	459,805	500,995	399,552	306,994	18.43	100.93
Loans to depository institutions and acceptances of other banks	0	0	0	0	4,801		
Agricultural loans	866	1,194	1,108	3,569	253	-27.47	107.18
Other loans and leases	1,360,369	934,719	1,058,445	928,872	309,565	45.54	962.57
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	26,426,464	22,980,746	23,477,753	22,543,522	19,887,281	14.99	77.83
Less: Allowance for loan and lease losses	272,483	273,747	263,233	285,050	94,777	-0.46	339.89
Net loans and leases	26,153,981	22,706,999	23,214,520	22,258,472	19,792,504	15.18	76.73
Debt securities that reprice or mature in over 1 year	6,297,624	4,967,808	5,750,858	4,275,455	3,381,375	26.77	196.01
Mutual funds and equity securities	22,978	25,284	24,973	25,636	25,135	-9.12	-23.03
Subtotal	32,474,583	27,700,091	28,990,351	26,559,563	23,199,014	17.24	91.52
Interest-bearing bank balances	1,366,406	2,731,512	3,913,252	3,746,012	347,829	-49.98	227.14
Federal funds sold and reverse repos	1,328,876	500,000	1,000,000	12,141	20,977	165.78	
Debt securities that reprice or mature within 1 year	257,477	359,298	319,455	339,776	347,616	-28.34	-11.47
Trading assets	56,138	66,074	39,770	101,602	43,136	-15.04	
Total earning assets	35,483,480	31,356,975	34,262,828	30,759,094	23,958,572	13.16	100.88
Non-interest-bearing cash and due from depository institutions	265,507	159,863	188,287	203,296	157,901	66.08	119.23
Premises, fixed assets, and leases	399,893	290,912	377,921	373,669	349,202	37.46	54.98
Other real estate owned	6,202	6,683	6,502	8,542	29,487	-7.20	-75.00
Investment in unconsolidated subsidiaries	538,205	421,839	487,247	379,231	329,134	27.59	124.84
Intangible and other assets	3,429,213	3,176,235	3,146,775	3,209,219	2,981,202	7.96	32.99
Total assets	40,121,292	35,412,309	38,469,399	34,932,860	27,805,498	13.30	92.10
Quarterly average assets	38,962,758	35,011,979	37,096,456	34,394,251	27,552,013	11.28	192.18
Average loans and leases (YTD)	24,622,961	23,013,945	23,060,115	21,821,083	18,841,525	6.99	168.00
Memoranda							
Loans held-for-sale	93,368	82,811	63,491	119,021	99,405	12.75	-8.14
Loans not held-for-sale	26,333,096	22,897,935	23,414,262	22,424,501	19,787,876	15.00	78.42
Real estate loans secured by 1–4 family	4,045,780	3,351,905	3,692,605	3,145,528	3,107,433	20.70	54.24
Commercial real estate loans	12,508,199	10,993,639	11,186,690	10,932,677	10,150,523	13.78	53.10
Construction and land development	3,386,866	2,791,611	2,903,017	2,901,746	2,430,483	21.32	91.24
Multifamily	968,717	739,788	627,803	663,664	631,616	30.95	43.94
Nonfarm nonresidential	8,152,616	7,462,240	7,655,870	7,367,267	7,088,424	9.25	42.38
Real estate loans secured by farmland	23,309	20,918	18,379	21,427	22,763	11.43	15.71
Total investment securities	6,578,079	5,352,390	6,095,286	4,640,867	3,754,126	22.90	168.69
U.S. Treasury securities	339,041	111,469	193,609	82,210	72,867	204.16	134976.10
US agency securities (excluding mortgage-backed securities)	744,496	422,855	643,929	76,403	79,692	76.06	1102.72
Municipal securities	3,227,385	2,576,749	2,861,481	2,471,913	1,903,449	25.25	481.76
Mortgage-backed securities	1,802,287	1,899,249	2,026,794	1,689,191	1,463,907	-5.11	17.10
Asset-backed securities	316,620	200,088	229,568	177,935	152,972	58.24	66.45
Other debt securities	125,272	116,696	114,932	117,579	56,104	7.35	73.61
Mutual funds and equity securities	22,978	25,284	24,973	25,636	25,135	-9.12	-23.03
Available-for-sale securities	3,809,338	4,331,070	4,914,194	3,586,681	3,539,995	-12.05	56.95
U.S. Treasury securities	246,103	111,469	193,609	82,210	72,867	120.78	97949.00
US agency securities (excluding mortgage-backed securities)	415,514	422,855	632,009	76,403	79,692	-1.74	571.26
Municipal securities	1,485,387	1,580,713	1,823,837	1,443,363	1,714,453	-6.03	178.37
Mortgage-backed securities	1,397,679	1,899,249	1,920,239	1,689,191	1,463,907	-26.41	-9.19
Asset-backed securities	153,410	200,088	229,568	177,935	152,972	-23.33	-19.35
Other debt securities	111,245	116,696	114,932	117,579	56,104	-4.67	54.17
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-261,405	34,603	31,930	37,981	12,221		
Available-for-sale securites appreciation (depreciation)	-243,558	92,704	55,650	99,385	89,139		
Structured notes, fair value	124,372	68,901	112,566	68,976	16,696	80.51	67493.48
Pledged securities	797,323	845,620	761,243	1,549,272	1,062,751	-5.71	-36.97

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	11,056,270	8,927,537	10,464,277	7,392,249	4,795,476	23.84	183.96
NOW, ATS and transaction accounts	6,617,324	5,581,651	6,530,015	5,689,095	3,630,168	18.55	154.27
Time deposits less brokered deposits < $250K	-136,000	293,966	175,633	-636,536	1,378,494		
MMDA and other savings accounts	12,492,004	11,078,436	12,179,474	11,099,523	7,813,939	12.76	83.17
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	30,029,598	25,881,590	29,349,399	23,544,331	17,618,077	16.03	127.17
Time deposits of $250K or more	593,631	680,557	564,577	721,995	849,591	-12.77	33.70
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	199,585	177,661	152,559	128,164	126,354	12.34	-2.65
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	400,291	271	281	200,262	633,472	147608.86	-32.04
Other borrowings w/remaining maturity over 1 year	891,369	890,905	891,139	890,665	1,515,488	0.05	554.51
Brokered deposits < $250K	1,969,966	1,656,590	1,393,582	3,439,173	1,713,360	18.92	-5.95
Noncore funding	4,054,842	3,405,984	3,002,138	5,380,259	4,838,265	19.05	16.89
Trading liabilities	56,367	66,890	40,241	102,919	43,344	-15.73	
Subordinated notes and debentures + trust preferred securities	423,614	671,993	423,172	670,576	749,118	-36.96	-9.01
Other liabilities	241,509	284,498	343,719	330,041	200,823	-15.11	105.62
Total liabilities	34,805,930	30,310,955	33,158,669	30,028,126	23,449,627	14.83	101.53
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	217,126	217,126	217,126	0	0.00	
Common stock	76,385	76,088	76,143	75,850	76,564	0.39	-1.63
Common surplus	3,056,228	3,032,338	3,045,802	3,028,063	3,064,467	0.79	-1.42
Retained earnings	2,096,950	1,629,580	1,864,350	1,407,723	1,184,183	28.68	366.23
Accumulated other comprehensive income	-131,450	146,099	107,186	175,849	30,534		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,315,239	5,101,231	5,310,607	4,904,611	4,355,748	4.20	47.02
Noncontrolling (minority) interest in subsidiaries	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest	5,315,362	5,101,354	5,310,730	4,904,734	4,355,871	4.20	47.02
Total liabilities and capital	40,121,292	35,412,309	38,469,399	34,932,860	27,805,498	13.30	92.10
Memoranda							
Non-interest-bearing deposits	11,056,270	8,927,537	10,464,277	7,392,249	4,795,476	23.84	183.96
Interest-bearing deposits	21,536,925	19,291,200	20,843,281	20,313,250	15,385,552	11.64	81.53
Total deposits	32,593,195	28,218,737	31,307,558	27,705,499	20,181,028	15.50	106.84
Long-term debt that reprices within 1 year	889,046	1,138,291	888,669	1,062,913	780,000	-21.90	50.93
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,310,607	4,904,611	4,904,611	4,355,748	3,965,940		
Accounting restatements	0	0	0	-31,795	0		
Net income	274,237	257,218	527,323	312,321	400,881		
Net sale of new perpetual preferred stock	0	0	0	217,126	0		
Net sale of new common stock	10,668	4,513	18,032	-37,118	-43,885		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	41,636	35,361	70,696	56,985	49,828		
Change in other comprehensive income	-238,637	-29,750	-68,663	145,314	82,640		
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	5,315,239	5,101,231	5,310,607	4,904,611	4,355,748		

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	41.32	38.78	51	40.57	36.32	55	38.73	36.25	51	40.36	36.22	53	47.76	37.78	65
Commercial and industrial loans	19.80	11.05	87	20.38	12.25	84	18.25	10.76	82	20.36	13.52	81	21.52	12.02	85
Loans to individuals	1.36	3.52	48	1.30	3.48	50	1.30	3.36	51	1.14	3.40	45	1.10	4.20	37
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	0.02	0.04	74
Agricultural loans	0	0.19	32	0	0.21	30	0	0.18	31	0.01	0.19	32	0	0.24	27
Other loans and leases	3.39	4.45	51	2.64	4.22	42	2.75	4.47	44	2.66	4.63	41	1.11	5.01	15
Net loans and leases	65.19	61.60	57	64.12	59.81	61	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Debt securities over 1 year	15.70	19.46	36	14.03	17.61	36	14.95	19.46	35	12.24	15.55	33	12.16	14.60	34
Mutual funds and equity securities	0.06	0.05	64	0.07	0.06	70	0.06	0.06	66	0.07	0.05	73	0.09	0.06	71
Subtotal	80.94	82.34	30	78.22	78.32	38	75.36	79.22	28	76.03	78.16	27	83.43	79.65	47
Interest-bearing bank balances	3.41	4.59	49	7.71	9.11	44	10.17	8.50	59	10.72	7.51	75	1.25	3.06	31
Federal funds sold and reverse repos	3.31	0.58	90	1.41	0.52	86	2.60	0.54	87	0.03	0.82	68	0.08	1.57	65
Debt securities 1 year or less	0.64	1.68	31	1.01	1.53	48	0.83	1.56	43	0.97	1.68	41	1.25	1.91	50
Trading assets	0.14	0.55	63	0.19	0.60	55	0.10	0.49	50	0.29	1.01	48	0.16	1.19	47
Total earning assets	88.44	90.95	18	88.55	91.43	14	89.07	91.77	16	88.05	91.05	13	86.16	89.53	14
Non-interest cash and due from depository institutions	0.66	1.01	23	0.45	1.01	11	0.49	0.82	19	0.58	1.07	13	0.57	1.14	15
Other real estate owned	0.02	0.01	72	0.02	0.02	69	0.02	0.01	75	0.02	0.02	68	0.11	0.03	92
All other assets	10.90	7.97	86	11	7.50	87	10.45	7.35	85	11.37	7.82	89	13.27	9.27	88
Memoranda															
Short-term investments	7.36	7.68	60	10.14	12.01	46	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34
U.S. Treasury securities	0.85	1.96	46	0.31	1.08	52	0.50	1.47	51	0.24	0.84	60	0.26	1.03	56
US agency securities (excluding mortgage-backed securities)	1.86	0.84	79	1.19	0.77	73	1.67	0.82	77	0.22	0.63	45	0.29	0.54	50
Municipal securities	8.04	1.75	93	7.28	1.72	93	7.44	1.73	93	7.08	1.69	93	6.85	1.34	95
Mortgage-backed securities	4.49	13.68	12	5.36	12.97	16	5.27	14.14	16	4.84	11.75	15	5.26	11.44	16
Asset-backed securities	0.79	0.68	69	0.57	0.38	75	0.60	0.50	71	0.51	0.32	76	0.55	0.28	76
Other debt securities	0.31	0.52	52	0.33	0.52	56	0.30	0.53	51	0.34	0.42	59	0.20	0.39	57
Loans held-for-sale	0.23	0.35	66	0.23	0.42	54	0.17	0.55	48	0.34	0.52	49	0.36	0.39	61
Loans held for investment	65.63	61.41	58	64.66	59.85	63	60.86	58.06	58	64.19	61.72	48	71.17	63.50	65
Real estate loans secured by 1–4 family	10.08	12.26	39	9.47	11.69	37	9.60	11.46	41	9	11.91	36	11.18	13.29	38
Revolving	2.56	1.49	75	2.66	1.45	78	2.49	1.42	76	2.71	1.66	71	3.61	2.07	75
Closed-end, secured by first liens	7.47	10.40	38	6.75	9.84	34	7.06	9.67	37	6.22	9.81	33	7.47	10.69	34
Closed-end, secured by junior liens	0.05	0.18	30	0.06	0.20	28	0.05	0.17	30	0.07	0.22	30	0.09	0.28	34
Commercial real estate loans	31.18	24.34	63	31.04	22.48	73	29.08	22.69	67	31.30	22.22	68	36.51	22.23	84
Construction and land development	8.44	3.75	87	7.88	3.35	89	7.55	3.34	89	8.31	3.40	91	8.74	3.44	92
Multifamily	2.41	3.69	45	2.09	3.31	42	1.63	3.57	34	1.90	3.12	38	2.27	3.01	46
Nonfarm nonresidential	20.32	15.50	66	21.07	14.81	72	19.90	14.57	67	21.09	14.72	71	25.49	14.69	82
Real estate loans secured by farmland	0.06	0.35	44	0.06	0.34	46	0.05	0.30	45	0.06	0.33	45	0.08	0.36	51

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	62.73	62.08	43	62.52	59.66	48	63.45	61.05	46	62.54	57.15	52	66.78	57.46	57
Real estate loans secured by 1–4 family	15.31	20.31	31	14.59	19.82	32	15.73	19.86	36	13.95	19.43	32	15.63	20.75	30
Revolving	3.89	2.40	76	4.10	2.42	77	4.08	2.43	74	4.21	2.64	72	5.05	3.15	75
Closed-end	11.42	17.67	27	10.48	17.22	28	11.65	17.24	29	9.75	16.59	27	10.57	17.39	25
Commercial real estate loans	47.33	38.23	62	47.84	36.54	68	47.65	37.86	62	48.50	34.63	76	51.04	33.52	84
Construction and land development	12.82	5.97	83	12.15	5.50	88	12.36	5.65	87	12.87	5.26	93	12.22	5.09	92
1–4 family	2.85	1.34	81	2.42	1.11	81	2.67	1.18	80	2.28	0.93	81	2.91	0.94	88
Other	9.96	4.56	87	9.73	4.33	93	9.70	4.40	93	10.59	4.19	95	9.31	4.02	91
Multifamily	3.67	5.72	43	3.22	5.34	35	2.67	5.78	29	2.94	4.96	37	3.18	4.69	42
Nonfarm nonresidential	30.85	24.64	63	32.47	24.14	71	32.61	24.56	67	32.68	22.93	73	35.64	22.15	80
Owner-occupied	12.27	8.28	72	12.26	8.14	75	12.99	8.29	77	12.43	7.68	78	13.42	7.72	84
Other	18.58	16.13	59	20.21	15.71	64	19.62	15.94	62	20.25	14.95	68	22.22	14.34	77
Real estate loans secured by farmland	0.09	0.59	42	0.09	0.59	43	0.08	0.54	44	0.10	0.54	44	0.11	0.55	49
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	0.02	0.11	72
Commercial and industrial loans	30.06	18.46	85	31.41	20.98	82	29.90	18.86	81	31.55	22.17	82	30.09	19.53	84
Loans to individuals	2.06	6.27	48	2	6.28	45	2.13	6.24	47	1.77	6.13	44	1.54	7.13	34
Credit card loans	0.20	0.53	65	0.16	0.51	65	0.19	0.53	64	0.17	0.65	64	0.22	0.81	60
Agricultural loans	0	0.32	30	0.01	0.37	29	0	0.34	30	0.02	0.32	33	0	0.37	26
Other loans and leases	5.15	8.30	48	4.07	8.03	43	4.51	8.75	45	4.12	9.09	41	1.56	9.85	14
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	431.24	407.54	52	444.23	383.17	56	411.43	391.81	52	467.62	381.27	63	550.15	391.26	76
Real estate loans secured by 1–4 family	105.25	130.40	39	103.65	124.52	41	101.98	126.06	40	104.32	125.03	41	128.72	138.18	46
Revolving	26.76	15.55	75	29.16	15.53	78	26.47	15.44	74	31.45	17.42	74	41.64	21.26	79
Closed-end	78.49	113.22	34	74.49	107.53	35	75.51	108.85	35	72.88	106.14	34	87.09	115.20	38
Commercial real estate loans	325.39	254.23	66	339.94	238.21	80	308.94	245.88	64	362.58	234.65	82	420.48	229.44	91
Construction and land development	88.11	38.88	87	86.32	35.52	92	80.17	35.95	87	96.24	35.62	93	100.68	34.95	94
1–4 family	19.62	8.60	81	17.19	7.06	84	17.28	7.42	82	17.07	6.34	82	23.96	6.61	91
Other	68.48	29.76	90	69.13	28.07	95	62.89	28.11	91	79.16	28.16	95	76.72	27.32	95
Multifamily	25.20	39.14	43	22.88	34.78	41	17.34	38.66	33	22.01	32.74	40	26.16	31.04	49
Nonfarm nonresidential	212.08	162.28	65	230.74	157.17	78	211.43	158.05	70	244.34	155.06	82	293.64	152.10	92
Owner-occupied	84.36	54.20	78	87.13	52.65	78	84.20	52.99	76	92.94	52.37	80	110.59	53.07	87
Other	127.72	106.54	62	143.62	102.08	67	127.23	102.54	63	151.40	100.54	71	183.04	97.41	87
Real estate loans secured by farmland	0.61	3.62	43	0.65	3.59	45	0.51	3.22	44	0.71	3.44	45	0.94	3.60	50
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	0.20	0.44	75
Commercial and industrial loans	206.64	115.10	85	223.21	127.07	87	193.86	114.45	83	235.87	139.91	90	247.93	122.02	92
Loans to individuals	14.17	35.52	49	14.22	35.29	48	13.84	34.55	50	13.25	37.47	46	12.72	43.51	41
Credit card loans	1.37	2.76	67	1.12	2.61	65	1.24	2.77	67	1.25	3.30	66	1.79	4.34	65
Agricultural loans	0.02	1.81	30	0.04	2.01	30	0.03	1.86	30	0.12	1.88	35	0.01	2.18	26
Other loans and leases	35.39	50.19	51	28.90	46.75	45	29.23	51.06	43	30.81	49.54	45	12.82	52.44	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.71	30.64	62	37.71	28.84	69	36.59	30.07	64	38.17	27.32	79	39.21	26.45	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.39	203.71	65	267.98	187.37	81	237.23	195.33	63	285.41	183.76	84	323.06	178.57	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.75	261.50	69	355.11	244.59	80	321.43	252.85	68	378.35	240.85	83	433.65	236.10	91

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	7.36	7.68	60	10.14	12.01	46	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34
Liquid assets	14.66	25.39	24	16.57	28.17	18	20.75	29.03	30	16.81	26.22	23	7.74	22.44	4
Investment securities	16.40	21.68	33	15.11	19.64	36	15.84	21.63	32	13.29	17.85	31	13.50	16.99	37
Net loans and leases	65.19	61.60	57	64.12	59.81	61	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Net loans, leases and standby letters of credit	66.01	62.44	59	64.81	60.62	62	61.07	59.49	54	64.28	62.48	45	71.91	64.84	65
Core deposits	74.85	75.64	36	73.09	74.75	30	76.29	75.71	35	67.40	70.67	28	63.36	63.09	37
Noncore funding	10.11	10.86	58	9.62	10.89	57	7.80	10.30	49	15.40	14.13	66	17.40	19.36	57
Time deposits of $250K or more	1.48	1.54	60	1.92	1.81	63	1.47	1.58	55	2.07	2.11	54	3.06	2.94	57
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.50	1.20	48	0.50	1.20	48	0.40	1.23	40	0.37	1.47	37	0.45	1.94	38
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-2.81	0.50	4	-0.91	0.52	9	-2.20	0.54	6	0.33	0.54	51	0.38	0.48	51
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	1.63	50	0	0.99	30	0	1	26	0.57	1.24	48	2.28	3.01	46
Earning assets that reprice within 1 year	43.75	36.16	66	37.23	38.93	43	37.99	37.37	53	38.88	39.38	47	42.49	39.29	59
Interest-bearing liabilities that reprice within 1 year	4.52	6.49	47	6.05	7.04	56	4.51	6.39	45	8.04	8.20	64	11.95	10.19	70
Long-term debt that reprices within 1 year	2.22	0.28	93	3.21	0.26	95	2.31	0.26	91	3.04	0.47	90	2.81	0.96	84
Net assets that reprice within 1 year	37.02	28.22	68	27.97	30.25	40	31.17	29.65	54	27.79	29.11	43	27.73	26.63	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.39	3.09	56	-0.67	-1.82	58	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65
Net short-term noncore funding dependence	-0.64	-1.79	50	-5.04	-8.21	56	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69
Short-term investment / Short-term noncore funding	107.64	166.36	48	163.56	284.81	40	277.23	273.46	62	102.83	184.19	32	23.29	77.77	32
Liquid assets - short-term noncore funding / Nonliquid assets	9.16	28.61	25	12.43	34.02	22	19.99	36.68	31	6.50	28.18	19	-3.60	16.97	12
Net loans and leases / Total deposits	80.24	76.80	57	80.47	74.66	68	74.15	72.79	55	80.34	79.43	54	98.07	90.31	75
Net loans and leases / Core deposits	87.09	82.80	63	87.73	81.17	68	79.10	78.25	54	94.54	88.34	70	112.34	103.93	72
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.22	-6.37	38	1.14	0.84	65	0.93	0.12	82	1.35	1.57	53	0.53	0.72	50
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.72	-13.54	73	3.06	1.94	77	1.62	-0.25	85	3.54	4.31	51	3.84	1.36	91
Structured notes appreciation (depreciation) / Tier 1 capital	-0.12	-0.29	37	0.08	0.01	87	0.05	-0.02	88	0.05	0.02	78	0.01	0	65
Percent of Investment Securities															
Held-to-maturity securities	41.74	23.58	75	18.61	13.42	67	18.97	14.28	65	22.16	11.38	73	5.03	12.67	51
Available-for-sale securities	57.91	74.56	24	80.92	84.66	32	80.62	83.77	35	77.28	87.23	25	94.30	85.40	51
U.S. Treasury securities	5.15	9.26	48	2.08	5.52	54	3.18	6.70	55	1.77	4.72	61	1.94	6.15	52
US agency securities (excluding mortgage-backed securities)	11.32	4.02	85	7.90	4.50	75	10.56	4.12	81	1.65	4.01	48	2.12	3.49	52
Municipal securities	49.06	8	98	48.14	8.87	97	46.95	8.22	97	53.26	9.83	96	50.70	7.75	98
Mortgage-backed securities	27.40	63.23	9	35.48	66.59	9	33.25	66.54	11	36.40	66.64	10	38.99	67.43	13
Asset-backed securities	4.81	3.36	69	3.74	2.05	75	3.77	2.50	70	3.83	1.91	75	4.07	1.66	78
Other debt securities	1.90	3.01	55	2.18	3.17	56	1.89	3.08	54	2.53	3.01	60	1.49	2.94	57
Mutual funds and equity securities	0.35	0.28	70	0.47	0.32	73	0.41	0.29	73	0.55	0.35	71	0.67	0.40	72
Debt securities 1 year or less	3.91	8.89	40	6.71	8.69	50	5.24	7.78	51	7.32	10.55	47	9.26	11.86	55
Debt securities 1 to 5 years	11.72	20.02	35	2.87	17.05	15	9.43	18.25	33	2.50	17.03	17	2.19	17.94	16
Debt securities over 5 years	84.02	68.75	76	89.95	72.17	78	84.92	71.11	72	89.62	69.86	76	87.88	66.02	76
Pledged securities	12.12	30.80	21	15.80	33.87	28	12.49	32.26	25	33.38	35.67	45	28.31	30.57	50
Structured notes, fair value	1.89	0.15	91	1.29	0.03	94	1.85	0.11	93	1.49	0.02	96	0.44	0.03	92
Percent Change from Prior Like Quarter															
Short-term investments	-17.77	-31.70	66	28.35	51.37	46	27.69	27.98	57	472	183.32	87	-48.14	26.69	3
Investment securities	22.90	21.19	59	22.08	33.34	46	31.34	31.36	56	23.62	23.62	61	13.68	11.75	66
Core deposits	16.03	9.58	72	18.24	16.88	65	24.66	16.94	77	33.64	26.88	78	6.89	11.23	46
Noncore funding	19.05	10.50	67	-39.89	-23.76	31	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80

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)	14,442,629	10,648,546	12,785,993	9,496,870	7,938,341
Commit: Secured commercial real estate loans	6,296,618	3,982,239	5,103,737	3,308,453	3,086,298
Commit: Unsecured real estate loans	430,315	385,977	398,042	329,510	327,548
Credit card lines (reported semiannually, June/Dec)	1,559,089	1,146,928	1,341,395	983,173	724,063
Securities underwriting	0	0	0	0	0
Standby letters of credit	330,022	243,757	277,950	195,736	203,578
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	128,913	258,515	224,088	250,432	116,128
Written options contracts (interest rate)	291,841	299,441	246,770	379,864	161,059
Purchased options contracts (interest rate)	200,748	106,526	112,843	1,611,028	2,872,253
Interest rate swaps	4,596,797	4,143,312	4,054,988	3,751,514	3,933,160
Futures and forward foreign exchange	356	350	19,770	0	264
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)	36	24.48	81	30.07	22.45	78	33.24	22.78	82	27.19	22.01	75	28.55	23.52	71
Standby letters of credit	0.82	0.66	72	0.69	0.67	65	0.72	0.65	67	0.56	0.71	55	0.73	0.84	57
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
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	13.01	44.65	43	13.58	49.75	41	12.11	46.30	41	17.16	48.62	44	25.47	68.47	57
Interest rate contracts	13.01	32.11	46	13.58	35.96	45	12.06	32.46	45	17.16	34.36	45	25.47	47.31	58
Interest rate futures and forward contracts	0.32	3.60	60	0.73	5.17	61	0.58	3.25	61	0.72	6.21	49	0.42	10.67	48
Written options contracts (interest rate)	0.73	1.58	66	0.85	1.82	56	0.64	1.41	59	1.09	2.18	54	0.58	2.47	53
Purchased options contracts (interest rate)	0.50	1.48	67	0.30	1.33	61	0.29	1.31	63	4.61	1.46	87	10.33	2.65	88
Interest rate swaps	11.46	21.90	49	11.70	20.67	49	10.54	20.49	48	10.74	20.83	41	14.15	28.86	48
Foreign exchange contracts	0	6.76	54	0	6.16	52	0.05	6.30	62	0	6.01	25	0	10.12	46
Futures and forward foreign exchange contracts	0	4.19	56	0	3.93	54	0.05	3.78	65	0	3.47	25	0	5.23	47
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)	58.66	46.07	72	46.27	42.93	70	55.45	44.98	73	43.52	42.82	67	42.13	45.53	65

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	5,218,655	4,808,144	4,658,459	5,992,838	7,082,864
Interest rate contracts	5,218,299	4,807,794	4,638,689	5,992,838	7,082,600
Foreign exchange contracts	356	350	19,770	0	264
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	129,269	258,865	243,858	250,432	116,392
Written options	291,841	299,441	246,770	379,864	161,059
Exchange-traded	0	0	0	0	0
Over-the-counter	291,841	299,441	246,770	379,864	161,059
Purchased options	200,748	106,526	112,843	1,611,028	2,872,253
Exchange-traded	0	0	0	0	0
Over-the-counter	200,748	106,526	112,843	1,611,028	2,872,253
Swaps	4,596,797	4,143,312	4,054,988	3,751,514	3,933,160
Held for trading	3,570,569	3,324,874	3,249,183	3,264,639	0
Interest rate contracts	3,570,569	3,324,874	3,249,183	3,264,639	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,648,086	1,483,270	1,409,276	2,728,199	7,082,864
Interest rate contracts	1,647,730	1,482,920	1,389,506	2,728,199	7,082,600
Foreign exchange contracts	356	350	19,770	0	264
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,926,814	4,508,703	4,411,689	5,612,974	6,921,805
One year or less	2,135,823	338,810	465,027	348,673	1,036,096
Over 1 year to 5 years	1,436,013	2,201,148	2,084,402	3,205,423	4,103,513
Over 5 years	1,354,978	1,968,745	1,862,260	2,058,878	1,782,196
Gross negative fair value (absolute value)	64,792	127,356	89,182	181,150	85,869
Gross positive fair value	106,191	93,838	68,390	251,437	133,299
Held for trading	62,023	74,508	49,093	107,010	44,873
Non-traded	44,168	19,330	19,297	144,427	88,426
Current credit exposure on risk-based capital derivative contracts	99,815	80,978	58,931	233,165	131,388
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	99.99	93.66	49	99.99	94.09	53	99.58	94.17	42	100	94.10	77	100	93.44	60
Foreign exchange contracts	0.01	3.30	53	0.01	3.27	50	0.42	3.47	61	0	3.49	25	0	3.20	44
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	2.48	9.78	44	5.38	12.57	49	5.23	11.16	50	4.18	14.05	37	1.64	13.49	28
Written options	5.59	5.78	62	6.23	7.49	57	5.30	6.28	60	6.34	8.18	56	2.27	5.91	43
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	5.59	5.46	62	6.23	7.20	59	5.30	5.96	60	6.34	7.73	57	2.27	5.10	45
Purchased options	3.85	3.69	63	2.22	3.44	60	2.42	3.27	61	26.88	3.42	98	40.55	4.42	97
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	3.85	3.17	66	2.22	3.04	63	2.42	2.87	64	26.88	2.86	98	40.55	3.35	97
Swaps	88.08	74.97	55	86.17	71.23	56	87.05	74.26	57	62.60	68.76	36	55.53	69.75	27
Held for trading	68.42	37.98	60	69.15	40.60	56	69.75	40.42	57	54.48	43.53	50	0	44.16	18
Interest rate contracts	68.42	31.52	70	69.15	34.42	66	69.75	34.15	69	54.48	36.62	54	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	31.58	62.02	39	30.85	59.40	43	30.25	59.58	42	45.52	56.47	50	100	55.84	81
Interest rate contracts	31.57	57.94	42	30.84	56.19	45	29.83	56.71	43	45.52	53.82	52	100	52.22	77
Foreign exchange contracts	0.01	0.36	67	0.01	0.38	66	0.42	0.40	81	0	0.46	34	0	0.34	67
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)	94.41	93.09	34	93.77	91.87	39	94.70	92.53	38	93.66	91.48	41	97.73	93.86	51
One year or less	40.93	31.78	66	7.05	28.05	30	9.98	27.56	38	5.82	32.05	23	14.63	32.17	40
Over 1 year to 5 years	27.52	24.76	56	45.78	26.03	76	44.74	27.01	74	53.49	27.06	90	57.94	30.45	86
Over 5 years	25.96	27.14	53	40.95	30.08	63	39.98	29.89	64	34.36	29.56	56	25.16	28.09	51
Gross negative fair value (absolute value)	1.24	1.56	41	2.65	1.25	88	1.91	0.98	88	3.02	1.55	78	1.21	0.83	71
Gross positive fair value	2.03	1.74	65	1.95	1.68	60	1.47	1.34	61	4.20	2.23	94	1.88	1.19	79
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	43	0.04	0.05	69	0.03	0.04	62	0.06	0.07	72	0.04	0.06	72
Gross positive fair value (X)	0.03	0.08	55	0.03	0.07	49	0.02	0.05	42	0.09	0.09	65	0.06	0.07	71
Held for trading (X)	0.02	0.06	65	0.02	0.05	58	0.01	0.04	53	0.04	0.07	53	0.02	0.06	54
Non-traded (X)	0.01	0.02	62	0.01	0.01	46	0.01	0.01	51	0.05	0.02	87	0.04	0.01	91
Current credit exposure (X)	0.03	0.04	62	0.03	0.05	50	0.02	0.04	46	0.08	0.06	69	0.06	0.05	73
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	0.30	0.54	61	0.30	0.63	47	0.20	0.46	43	0.90	0.85	63	0.55	0.73	70

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	263,233	285,050	285,050	94,777	83,575
Gross losses	15,694	27,029	54,995	49,333	28,468
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,864	5,664	16,273	9,962	12,386
Net losses	3,830	21,365	38,722	39,371	16,082
Provision for loan and lease losses	13,080	10,062	16,905	191,542	27,284
Adjustments	0	0	0	38,102	0
Ending balance	272,483	273,747	263,233	285,050	94,777
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	0.07	0.08	57	0.06	-0.14	87	0.05	-0.09	83	0.59	0.51	65	0.10	0.15	45
Provision for loan and lease losses / Average loans and leases	0.11	0.14	54	0.09	-0.25	86	0.07	-0.16	84	0.88	0.82	61	0.14	0.24	39
Provision for loan and lease losses / Net loan and lease losses	341.51	198.72	71	47.10	77.32	71	43.66	-105.48	71	486.51	487.86	66	169.66	130.58	78
Allowance for loan and lease losses / Total loans and leases not held for sale	1.03	1.17	37	1.20	1.39	37	1.12	1.23	42	1.27	1.58	31	0.48	0.83	20
Allowance for loan and lease losses / Total loans and leases	1.03	1.15	39	1.19	1.37	38	1.12	1.20	43	1.26	1.55	32	0.48	0.81	20
Allowance for loan and lease losses / Net loans and leases losses (X)	35.57	28.67	73	6.41	15.27	28	6.80	21.39	27	7.24	11.58	51	5.89	8.03	58
Allowance for loan and lease losses / Nonaccrual assets	1,762.62	413.77	94	515.48	318.67	83	833.83	364.13	89	386.06	299.17	73	153.85	218.72	48
ALLL / 90+ days past due + nonaccrual loans and leases	1,411.90	319.24	98	498.49	260.68	87	793.44	287.08	92	374.09	244.34	77	149.92	151.73	60
Gross loan and lease losses / Average loans and leases	0.13	0.16	57	0.23	0.22	65	0.24	0.19	67	0.23	0.34	45	0.15	0.28	34
Recoveries / Average loans and leases	0.10	0.07	71	0.05	0.08	42	0.07	0.08	52	0.05	0.07	35	0.07	0.08	50
Net losses / Average loans and leases	0.03	0.08	44	0.19	0.13	65	0.17	0.11	70	0.18	0.27	47	0.09	0.21	34
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	21.57	23.25	56	11.48	16.12	39	32.99	34.67	58	34.99	33.98	61	40.74	36.22	69
Earnings coverage of net loan and lease losses (X)	91.86	-9.51	83	15.27	4.52	54	17.27	39.72	45	14.30	22.91	55	32.64	24.40	76
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	58	0	0.03	29	-0.01	0.02	22	0.02	0.04	45	-0.01	0.01	16
Real estate loans secured by 1–4 family	-0.03	-0.02	33	-0.02	-0.01	34	-0.04	-0.02	21	0.06	0.01	89	-0.02	0.01	19
Revolving	-0.04	-0.08	43	-0.09	-0.05	23	-0.10	-0.07	24	0.05	0.01	75	-0.02	0.02	23
Closed-end	-0.03	-0.02	34	0	-0.01	72	-0.03	-0.01	27	0.07	0	88	-0.01	0	21
Commercial real estate loans	0.01	0	79	0	0.05	44	0	0.04	19	0.01	0.07	31	-0.01	0.01	12
Construction and land development	0	-0.02	73	0.01	0	84	0	0	51	-0.01	0	36	-0.03	-0.01	25
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	20
Other	0	-0.01	71	0.01	-0.01	86	0	0	47	-0.01	0	31	-0.03	-0.01	22
Multifamily	0	0	58	0	0.01	51	0	0.01	48	-0.04	0	4	-0.14	0	1
Nonfarm nonresidential	0.01	0	80	0	0.07	25	0	0.05	16	0.02	0.11	32	0	0.02	51
Owner-occupied	0.02	0	92	-0.01	0.01	9	0	0.01	18	0.02	0.02	67	0.01	0.01	68
Other	0	0	25	0.01	0.06	57	0	0.04	22	0	0.08	10	0	0.01	26
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.05	0.10	53	0.58	0.20	87	0.55	0.17	91	0.48	0.47	60	0.21	0.37	39
Loans to individuals	0.64	0.65	57	0.35	0.78	33	0.40	0.71	40	0.61	1.13	38	1.64	1.17	71
Credit card loans	2.11	1.99	54	2.39	2.18	56	1.49	1.84	36	3.54	2.92	62	5.07	3.11	85
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	-0.06	0.19	7	-3.16	0.08	2
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	40	0	0.15	32

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	26,078	15,086	18,633	40,547	34,348
90+ days past due loans and leases	3,840	1,810	1,607	2,362	1,615
Nonaccrual loans and leases	15,459	53,105	31,569	73,836	61,605
Total past due and nonaccrual loans and leases	45,377	70,001	51,809	116,745	97,568
Restructured 30–89 days past due	0	0	0	0	9
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	6,340	0	6,561	8,269
Total restructured loans and leases	0	6,340	0	6,561	8,278
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,279	2,428	2,354	2,494	4,841
Other real estate owned	6,202	6,683	6,502	8,542	29,487
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.10	0.32	21	0.07	0.27	15	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19
90+ days past due loans and leases	0.01	0.09	41	0.01	0.10	36	0.01	0.10	32	0.01	0.12	34	0.01	0.15	26
Nonaccrual loans and leases	0.06	0.38	5	0.23	0.58	13	0.13	0.46	12	0.33	0.66	19	0.31	0.51	30
90+ days past due and nonaccrual loans and leases	0.07	0.53	3	0.24	0.73	11	0.14	0.62	9	0.34	0.85	13	0.32	0.71	19
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	26
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	3	0.03	0.12	23	0	0.10	2	0.03	0.13	22	0.04	0.14	28
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.10	0.32	21	0.07	0.27	15	0.08	0.32	10	0.18	0.40	25	0.17	0.43	19
90+ days past due assets	0.01	0.10	40	0.01	0.10	34	0.01	0.10	30	0.01	0.12	33	0.01	0.15	22
Nonaccrual assets	0.06	0.39	5	0.23	0.59	12	0.13	0.47	12	0.33	0.67	19	0.31	0.53	30
30+ days past due and nonaccrual assets	0.17	0.88	4	0.30	1.04	8	0.22	0.97	6	0.52	1.29	13	0.49	1.19	10
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.32	5	0.16	0.43	12	0.09	0.36	12	0.22	0.52	19	0.23	0.44	21
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.34	6	0.17	0.46	14	0.10	0.37	10	0.24	0.55	19	0.33	0.48	38
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.06	0.38	3	0.18	0.52	13	0.11	0.41	9	0.24	0.60	15	0.35	0.53	27
Allowance for loan and lease losses	8.79	57.44	3	22.73	67.93	10	15.36	62.64	5	29.77	66.66	17	101.23	115.41	50
Equity capital + allowance for loan and lease losses	0.43	3.52	3	1.16	4.43	9	0.73	3.60	6	1.64	4.97	12	2.16	4.28	25
Tier 1 capital + allowance for loan and lease losses	0.61	3.97	3	1.88	5.28	12	1.10	4.30	8	2.75	6.05	19	3.97	5.65	37
Loans and leases + other real estate owned	0.09	0.63	3	0.27	0.88	10	0.17	0.71	7	0.38	0.97	11	0.48	0.85	22

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	0.07	0.26	20	0.07	0.24	22	0.06	0.26	14	0.11	0.39	17	0.16	0.38	21
	90+ days past due	0.01	0.11	46	0	0.12	34	0	0.12	34	0	0.16	32	0	0.16	31
	Nonaccrual	0.08	0.45	11	0.16	0.65	12	0.10	0.52	13	0.28	0.76	15	0.34	0.46	44
Commercial and industrial	30–89 days past due	0.12	0.28	31	0.06	0.17	25	0.09	0.24	26	0.31	0.23	74	0.16	0.31	34
	90+ days past due	0.02	0.03	63	0.02	0.02	70	0.02	0.04	53	0.03	0.03	63	0.02	0.05	49
	Nonaccrual	0.02	0.46	8	0.41	0.64	45	0.24	0.57	29	0.48	0.75	40	0.26	0.83	20
Individuals	30–89 days past due	0.75	0.70	58	0.26	0.55	34	0.46	0.63	41	0.27	0.83	19	0.71	0.83	42
	90+ days past due	0.09	0.07	71	0.06	0.07	65	0.07	0.09	64	0.08	0.14	54	0.16	0.17	67
	Nonaccrual	0	0.18	10	0.01	0.18	26	0	0.17	22	0	0.28	20	0.05	0.17	38
Depository institution loans	30–89 days past due		0.01			0			0.01			0		0	0	47
	90+ days past due		0			0			0			0		0	0	49
	Nonaccrual		0.01			0			0			0		0	0	48
Agricultural	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
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	0.05	0.11	60	0.02	0.11	51	0.12	0.12	70	0.28	0.18	74	0.33	0.20	72
	90+ days past due	0.01	0.01	85	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.25	0.39	44	0.18	0.35	34	0.18	0.46	24	0.21	0.65	19	0.28	0.67	19
	90+ days past due	0.03	0.22	57	0	0.27	18	0	0.24	44	0.01	0.33	40	0.01	0.31	35
	Nonaccrual	0.21	0.61	21	0.52	0.82	38	0.28	0.71	21	0.70	0.89	50	0.79	0.73	62
Revolving	30–89 days past due	0.20	0.26	42	0.15	0.29	32	0.10	0.28	30	0.13	0.48	18	0.31	0.45	33
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	55
	Nonaccrual	0.05	1.15	13	0.27	1.05	24	0.08	1.18	16	0.43	1.13	33	0.53	1	42
Closed-end	30–89 days past due	0.27	0.42	46	0.19	0.36	40	0.21	0.49	28	0.25	0.65	24	0.26	0.70	21
	90+ days past due	0.04	0.25	60	0	0.29	18	0.01	0.26	46	0.01	0.38	43	0.01	0.35	39
	Nonaccrual	0.27	0.60	31	0.62	0.77	48	0.35	0.67	30	0.82	0.87	56	0.91	0.70	71
Junior lien	30–89 days past due	0	0.01	15	0.01	0.01	53	0	0.01	11	0	0.02	20	0	0.02	24
	90+ days past due	0	0	36	0	0	36	0	0	36	0.01	0	91	0	0	29
	Nonaccrual	0	0.02	28	0.03	0.04	48	0.01	0.03	31	0.02	0.04	35	0.04	0.04	53
Commercial real estate	30–89 days past due	0.01	0.16	19	0.03	0.14	28	0.02	0.15	19	0.07	0.26	33	0.13	0.18	47
	90+ days past due	0	0.01	29	0	0.01	55	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.04	0.32	12	0.06	0.52	10	0.04	0.38	10	0.16	0.62	15	0.21	0.23	54
Construction and development	30–89 days past due	0	0.22	32	0	0.12	18	0	0.17	34	0.02	0.28	31	0.09	0.28	46
	90+ days past due	0	0.01	39	0	0.01	80	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.16	36	0.03	0.36	39	0.01	0.20	36	0.07	0.41	40	0.09	0.20	52
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0.02	0.03	62	0.04	0.06	62
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	39	0	0.07	21	0	0.13	43	0	0.22	31	0.05	0.20	50
	90+ days past due	0	0.01	40	0	0	85	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.13	43	0.03	0.29	46	0.01	0.16	44	0.07	0.35	46	0.09	0.17	61
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0.04	0.09	56	0.13	0.08	76
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0.03	0.14	55	0	0.17	21	0	0.11	20	0.03	0.05	55
Nonfarm non-residential	30–89 days past due	0.02	0.13	27	0.05	0.14	35	0.03	0.13	31	0.10	0.23	44	0.15	0.14	54
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.06	0.39	17	0.07	0.66	10	0.05	0.45	12	0.21	0.80	17	0.26	0.28	53
Owner Occupied	30–89 days past due	0.01	0.04	40	0.03	0.04	46	0.01	0.04	32	0.01	0.07	32	0.06	0.07	55
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.03	0.14	26	0.03	0.25	19	0.04	0.17	23	0.14	0.27	32	0.16	0.16	58
Other	30–89 days past due	0.01	0.08	38	0.02	0.09	40	0.02	0.08	50	0.09	0.14	58	0.08	0.07	69
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.03	0.21	24	0.03	0.40	20	0.02	0.23	23	0.07	0.44	21	0.10	0.10	58
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0.36	1.10	54	0	0.69	23	0.44	1.13	50	0.59	0.84	56
Credit card	30–89 days past due	1.29	1.02	77	0.69	0.63	54	0.76	0.81	38	1.23	0.95	70	1.32	1.19	58
	90+ days past due	0.78	0.44	76	0.47	0.39	56	0.82	0.45	73	0.81	0.63	59	1.12	0.78	64
	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	3,132,613	3,108,426	3,121,945	3,103,913	3,141,030
Retained earnings	2,147,973	1,700,317	1,932,380	1,481,093	1,184,183
Accumulated other comprehensive income (AOCI)	-131,450	146,099	107,186	175,849	30,534
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,149,136	4,954,842	5,161,511	4,760,855	4,355,747
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,875,226	1,994,991	1,845,823	1,998,714	2,006,101
Accumulated other comprehensive income-related adjustments	-131,449	146,099	107,185	175,849	30,535
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,405,359	2,813,752	3,208,503	2,586,292	2,319,111
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,405,359	2,813,752	3,208,503	2,586,292	2,319,111
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	217,126	217,126	217,126	217,126	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	123
Additional tier 1 capital before deductions	217,249	217,249	217,249	217,249	123
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	217,249	217,249	217,249	217,249	123
Tier 1 Capital	3,622,608	3,031,001	3,425,752	2,803,541	2,319,234
Tier 2 Capital					
Tier 2 capital instruments and related surplus	429,000	653,000	429,000	653,000	743,000
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	237,512	213,967	205,847	221,864	97,141
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	666,512	866,967	634,847	874,864	840,141
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	666,512	866,967	634,847	874,864	840,141
Exited advanced approach tier 2 capital					
Total capital	4,289,120	3,897,968	4,060,599	3,678,405	3,159,375
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	39,013,781	35,082,717	37,164,486	34,467,621	27,552,013
Less: Deductions from common equity tier 1 capital	1,875,226	1,994,991	1,845,823	1,998,714	2,006,101
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	37,138,555	33,087,726	35,318,663	32,468,907	25,545,912
Total risk-weighted assets	33,366,072	26,819,277	29,349,534	25,791,896	23,911,069
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	10.21	11.85	28	10.49	12.66	18	10.93	12.37	28	10.03	12.35	17	9.70	12.11	14
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	10.86	12.53	24	11.30	13.44	12	11.67	13.11	28	10.87	13.08	14	9.70	12.78	3
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	12.85	14.37	25	14.53	15.42	40	13.84	14.91	33	14.26	15.23	38	13.21	14.36	35
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	9.75	9.08	71	9.16	9.11	54	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35
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	6,590	5,631	10,516	10,055	9,344	17.03	98.49
Other insurance activities income	6,590	5,631	10,516	10,055	9,344	17.03	98.49
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	846,278	752,902	761,872	743,900	652,709	12.40	122.42

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.88	0.36	81	0.86	0.37	80	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80
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	21.73	12.13	88	22.78	11.54	92	20.65	12	85	24.09	11.03	95	27.04	11.51	96
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	89,182	93,447	65,071	82,064	39,049
Real estate loans	1,504	2,409	1,137	3,258	4,926
Commercial and industrial loans	87,678	91,038	63,934	78,806	34,123
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	89,182	93,447	65,071	82,064	39,049
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-4.56	11.61	40	80.17	-1.19	96	-20.71	6.83	20	110.16	-2.40	95	726.08	22.48	94
Total selected assets	-4.56	18.50	37	80.17	3.19	93	-20.71	9.48	20	110.16	2.04	94	726.08	12.40	95
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.75	4.91	3.80	3.60	4.58

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	49,582	23,269	99,766	119,065	113,982	113.08	216.11
Dividends	49,582	23,269	99,766	119,065	113,982	113.08	216.11
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	1,700	2,439	4,752	3,725	2,545	-30.30	1114.29
Dividends	51	45	89	119	178	13.33	24.39
Interest	1,649	2,394	4,663	3,606	2,367	-31.12	1565.66
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	51,282	25,708	104,518	122,790	116,527	99.48	224.06
Securities gains (losses)	0	0	0	0	0		
Other operating income	26,758	22,691	43,452	22,842	25,416	17.92	490.42
Total operating income	78,040	48,399	147,970	145,632	141,943	61.24	283.36
Operating Expenses							
Personnel expenses	20,208	11,068	24,953	18,737	21,225	82.58	183.46
Interest expense	6,629	10,182	19,774	19,798	12,227	-34.89	65.31
Other expenses	3,357	2,956	5,826	6,985	7,696	13.57	-5.68
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	30,194	24,206	50,553	45,520	41,148	24.74	105.43
Income (loss) before taxes	47,846	24,193	97,417	100,112	100,795	97.77	745.49
Applicable income taxes (credit)	-3,375	-1,626	-3,089	-5,370	-4,458		
Extraordinary items							
Income before undistributed income of subsidiaries	51,221	25,819	100,506	105,482	105,253	98.38	262.81
Equity in undistributed income of subsidiaries	223,014	231,398	426,818	206,838	295,628	-3.62	224.99
Bank subsidiaries	221,789	230,628	424,978	205,327	294,354	-3.83	221.31
Nonbank subsidiaries	1,225	770	1,840	1,511	1,274	59.09	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	274,235	257,217	527,324	312,320	400,881	6.62	231.45
Memoranda							
Bank net income	271,371	253,897	524,744	324,392	408,336	6.88	220.35
Nonbank net income	1,276	815	1,929	1,630	1,452	56.56	
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	5,312,259	92.43	5,173,049	91.53	5,329,003	92.85	4,972,160	4,653,310	2.69	39.97
Common and preferred stock	5,312,259	92.43	5,173,049	91.53	5,329,003	92.85	4,972,160	4,653,310	2.69	39.97
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	202,152	3.52	150,884	2.67	171,420	2.99	126,763	109,271	33.98	176.80
Common and preferred stock	202,152	3.52	150,884	2.67	171,420	2.99	126,763	109,271	33.98	176.80
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	163,457	2.84	263,493	4.66	184,131	3.21	275,806	182,035	-37.97	322.02
Cash and due from unrelated depository institution	348	0.01	2	0	523	0.01	82	56	17300.00	-32.16
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	20,139	0.35	20,139	0.36	20,139	0.35	20,139	20,139	0.00	0.00
Other assets	49,051	0.85	44,413	0.79	24,191	0.42	57,228	21,160	10.44	60.28
Balance due from subsidiaries and related institutions	22	0	16	0	10,209	0.18	0	0	37.50	
Total assets	5,747,428	100.00	5,651,996	100.00	5,739,616	100.00	5,452,178	4,985,971	1.69	45.20
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	297,223	5.17	416,235	7.36	297,029	5.18	415,639	495,142	-28.59	38.88
Other liabilities	5,998	0.10	6,319	0.11	5,838	0.10	6,281	7,462	-5.08	21.94
Balance due to subsidiaries and related institutions	128,969	2.24	128,211	2.27	126,143	2.20	125,648	127,619	0.59	4.08
Total liabilities	432,190	7.52	550,765	9.74	429,010	7.47	547,568	630,223	-21.53	26.06
Equity Capital	5,315,238	92.48	5,101,231	90.26	5,310,606	92.53	4,904,610	4,355,748	4.20	47.02
Perpetual preferred stock (income surplus)	217,126	3.78	217,126	3.84	217,126	3.78	217,126	0	0.00	
Common stock	76,385	1.33	76,088	1.35	76,143	1.33	75,850	76,564	0.39	-1.63
Common surplus	3,056,228	53.18	3,032,338	53.65	3,045,802	53.07	3,028,062	3,064,467	0.79	-1.42
Retained earnings	2,096,949	36.48	1,629,580	28.83	1,864,350	32.48	1,407,723	1,184,183	28.68	366.24
Accumulated other comprehensive income	-131,450	-2.29	146,099	2.58	107,185	1.87	175,849	30,534		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,747,428	100.00	5,651,996	100.00	5,739,616	100.00	5,452,178	4,985,971	1.69	45.20
Memoranda										
Loans and advances from bank subsidiaries	2,578	0.04	2,316	0.04	0	0	0	2,460	11.31	
Loans and advances from nonbank subsidiaries	126,391	2.20	125,895	2.23	126,143	2.20	125,648	125,159	0.39	-4.97
Notes payable to subsidiaries that issued TPS	122,396	2.13	121,900	2.16	122,148	2.13	121,653	121,157	0.41	-5.12
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	9.70	10.52	48	10.30	12.64	31	10.32	11.94	41	6.89	7.29	41	9.84	9.68	53
Bank net income / Average equity investment in banks	10.22	11.07	45	10.03	12.37	32	10.19	11.80	40	6.78	7.45	38	9.36	10.51	43
Nonbank net income / Average equity investment in nonbanks	1.38	10.05	28	1.18	13.40	24	1.28	13.12	24	1.39	9.75	29	1.46	7.89	27
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	98.96	98.83	24	98.71	96.24	31	99.51	96.79	33	103.87	88.16	60	101.86	82.22	46
Nonbank net income / Parent net income	0.47	2.55	50	0.32	3.10	44	0.37	3.40	44	0.52	3.59	45	0.36	5.93	41
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	8.13	17.48	36	10.80	16.87	42	8.08	16.81	35	11.16	20.06	42	14.47	20.43	58
Total debt / Equity capital	5.59	12.15	41	8.16	11.60	52	5.59	11.71	41	8.47	14.41	49	11.37	14.31	63
Total debt + notes payable to subs that issued TPS / Equity capital	7.89	14.28	39	10.55	13.82	46	7.89	13.63	38	10.95	16.67	47	14.15	16.36	65
Total debt + Loans guaranteed for affiliate / Equity capital	5.59	12.21	41	8.16	11.69	51	5.59	11.77	40	8.47	14.68	48	11.37	14.56	62
Total debt / Equity capital – excess over fair value	5.59	12.27	41	8.16	11.71	52	5.59	11.81	41	8.47	14.52	49	11.37	14.51	63
Long-term debt / Equity capital	5.59	11.61	41	8.16	11.05	52	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63
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	22.60	39.62	30	26.63	39.10	36	22.60	39.86	33	26.62	34.67	39	21.86	28.44	47
Double Leverage															
Equity investment in subs / Equity capital	103.75	103.92	56	104.37	103.07	59	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80
Total investment in subs / Equity capital	103.75	109.01	43	104.37	108.26	46	103.57	108.40	44	103.96	110.16	44	109.34	111.07	64
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)	0.36	0.41	56	0.43	0.25	66	0.36	0.29	61	0.62	0.47	59	1.01	0.36	79
Equity investment in subs – equity cap / Net income-div (X)	0.43	1.23	35	0.50	0.83	41	0.42	1.05	30	0.76	1.82	28	1.16	1.22	53
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	113.34	126.15	48	83.98	138.64	25	124.59	152.85	43	147.31	136.59	64	160.92	177.68	51
Cash from ops + noncash items + op expense / Op expense + dividend	74.08	116.54	33	91.40	130.64	31	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	56.79	92.87	26	79.22	103.17	35	66.41	98.54	23	151.39	134.08	69	187.30	116.34	88
Pretax operating income + interest expense / Interest expense	821.77	1,457.38	46	337.61	1,479.01	25	592.65	1,835.33	26	605.67	2,016.32	36	924.36	1,968.54	38
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	663.62	1,417.74	40	305.74	1,667.11	23	525.35	1,770.77	24	519.26	1,539.23	32	647.06	1,632.83	30
Dividends + interest from subsidiaries / Interest expense + dividends	106.25	140.52	41	56.45	153.06	18	115.53	174.12	32	159.92	150.43	62	187.78	210.80	50
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			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.78	3.32	54	2.46	3.64	49	3.15	3.44	54	4.98	3.85	64	1.93	2.64	53
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	0.03	1.69	42	0.03	1.79	43	0.03	1.76	45	0.03	2.66	41	0.04	5.62	38
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	81.29	82.17	60	136.96	78.46	86	70.34	66.37	56	54.02	81.10	32	47.34	57.84	49
Dividends declared / Net income	15.18	34	21	13.75	25.30	29	13.41	28.27	21	18.25	42.29	17	12.43	33.08	15
Net income – dividends / Average equity	8.23	7.04	66	8.88	9.64	53	8.94	8.62	61	5.63	4.14	71	8.62	6.46	80
Percent of Dividends Paid															
Dividends from bank subsidiaries	119.08	128.25	52	65.80	139.49	27	141.12	155.92	49	208.94	132.17	75	228.75	178.13	65
Dividends from nonbank subsidiaries	0.12	2.20	69	0.13	3.97	65	0.13	4.90	54	0.21	3.41	60	0.36	7.53	52
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	119.21	168.66	43	65.93	193.08	19	141.25	203.53	40	209.15	174.85	70	229.11	260.40	54
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	18.27	43.08	30	9.16	36.56	22	19.01	45.96	20	36.70	60.28	29	27.91	66.55	19
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	18.27	46.71	28	9.16	38.35	20	19.01	51.33	20	36.70	62.88	28	27.91	69.36	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	4	45.98	42	5.52	54.17	44	4.61	62.63	20	7.30	56.39	39	12.26	82.95	35
Interest income from nonbank subsidiaries	129.23	2.85	97	293.74	2.35	97	241.73	2.44	97	221.23	7.38	96	163.02	20.25	91
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	133.23	54.49	83	299.26	76.16	90	246.35	87.22	86	228.53	79.84	86	175.28	150.41	72
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	63.53	65.33	34	48.08	67.82	26	67.42	74.16	23	81.76	69.76	36	80.30	67.32	36
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	63.53	75.26	26	48.08	81.78	20	67.42	83.13	20	81.76	82.20	26	80.30	78.80	29
Dividends from nonbank subsidiaries	0.07	3.28	61	0.09	2.67	65	0.06	3.07	50	0.08	1.95	55	0.13	2.65	50
Interest income from nonbank subsidiaries	2.11	0.24	91	4.95	0.35	93	3.15	0.18	93	2.48	0.73	88	1.67	1.19	84
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	2.18	5.58	69	5.04	6.48	73	3.21	4.67	71	2.56	4.70	67	1.79	7.29	56
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	43.39	28.16	70	30.80	28.31	62	42.47	26.38	70	30.23	27.08	60	25.77	28.33	59