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

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BHC Name WASHINGTON FEDERAL, INC.

City/State SEATTLE, WA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 20,158,831
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:

WASHINGTON FEDERAL, INC.
425 PIKE STREET, 3RD FLOOR

SEATTLE, WA 98101

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	20,166,388	19,342,409	19,503,724	17,891,239	16,473,352
Net income ($000)	112,654	92,293	194,945	144,523	223,017
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)	2.90	2.67	65	2.66	2.65	48	2.71	2.60	54	2.69	2.77	38	2.97	3.01	41
+ Non-interest income	0.29	0.96	7	0.39	1.11	15	0.37	1.04	13	0.24	1.21	5	0.49	1.32	14
– Overhead expense	1.74	2.17	19	1.84	2.24	25	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11
– Provision for credit losses	0.01	0.09	33	-0.02	-0.15	72	-0.01	-0.09	67	0.16	0.51	10	-0.01	0.15	3
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	46	0.08	0.02	91	0	0.01	35
+ Other tax equivalent adjustments	0	0	46	0	0	12	0	0	46	0.01	0	93	0	0	42
= Pretax net operating income (tax equivalent)	1.44	1.40	54	1.22	1.79	12	1.28	1.66	18	1.05	1.04	46	1.71	1.56	64
Net operating income	1.12	1.06	59	0.95	1.36	15	1	1.26	22	0.81	0.81	43	1.35	1.19	69
Net income	1.12	1.06	59	0.95	1.35	15	1	1.26	22	0.81	0.82	42	1.35	1.19	69
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.40	3.12	69	3.28	3.14	56	3.29	3.06	63	3.68	3.55	56	4.43	4.41	54
Interest expense	0.33	0.24	81	0.46	0.27	84	0.41	0.25	83	0.80	0.52	79	1.25	1.08	69
Net interest income (tax equivalent)	3.08	2.88	60	2.82	2.85	41	2.88	2.80	51	2.88	3.01	37	3.18	3.33	36
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.08	10	-0.05	0.13	3	-0.05	0.11	0	-0.02	0.27	1	-0.04	0.21	3
Earnings coverage of net loan and lease losses (X)	-135.58	-9.51	14	-31.94	4.52	13	-36.43	39.72	9	-86.94	22.91	1	-58.31	24.40	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.17	45	1.25	1.39	43	1.16	1.23	46	1.30	1.58	34	1.10	0.83	81
Allowance for loan and lease losses / Total loans and leases	1.09	1.15	45	1.25	1.37	45	1.16	1.20	46	1.30	1.55	36	1.10	0.81	81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.41	38	0.31	0.63	21	0.34	0.49	34	0.48	0.71	35	0.30	0.57	23
30–89 days past due loans and leases / Total loans and leases	0.05	0.32	8	0.03	0.27	6	0.04	0.32	5	0.12	0.39	15	0.07	0.43	8
Liquidity and Funding															
Net noncore funding dependence	4.33	3.09	60	-7.40	-1.82	31	-4.75	-2.33	43	2.68	3.20	53	13.45	14.45	50
Net short-term noncore funding dependence	2.41	-1.79	68	-11.04	-8.21	37	-8.17	-7.71	43	-4.42	-4.76	45	2.88	3.38	39
Net loans and leases / Total assets	77.22	61.60	87	68.55	59.81	75	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70
Capitalization															
Tier 1 leverage ratio	9.35	9.08	64	9.68	9.11	72	9.14	8.98	61	9.25	9.13	53	10.72	9.76	76
Holding company equity capital / Total assets	11.01	10.04	66	11.33	10.88	59	10.76	10.71	54	10.82	11.16	44	12.49	12.43	50
Total equity capital (including minority interest) / Total assets	11.01	10.14	64	11.33	11.01	56	10.76	10.82	52	10.82	11.29	41	12.49	12.57	49
Common equity tier 1 capital / Total risk-weighted assets	9.81	11.90	19	10.76	12.69	22	9.98	12.42	16	12.65	12.38	60	14.29	12.17	82
Net loans and leases / Equity capital (X)	7.01	6.22	67	6.05	5.51	63	6.79	5.53	77	6.25	5.58	68	5.81	5.21	67
Cash dividends / Net income	34.11	34	51	43.59	25.30	89	39.95	28.27	73	46.11	42.30	57	29.20	33.12	43
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	2.59	7.91	38	8.11	9.29	53	4.77	10.50	27	16.08	16.68	51	1.45	9.26	14
Equity capital	-0.32	-0.29	59	11.89	9.31	71	4.24	7.46	47	0.53	6.99	19	3.42	10.49	27
Net loans and leases	15.56	11.87	71	5.78	0.79	78	13.27	3.36	83	8.21	9.07	55	1.75	9.10	21
Noncore funding	-7.44	10.50	39	-27.71	-23.76	49	-29.28	-14.79	27	8.97	-12.18	75	-11.35	6.59	23
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	95.65	103.92	10	93.70	103.07	8	98.52	103.22	23	97.76	102.81	20	97.68	103.22	17
Cash from ops + noncash items + op expense / Op expense + dividends	264.55	116.54	86	156.79	130.64	66	162.19	154.48	62	216.23	147.24	80	326.70	190.27	86

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	292,534	269,204	548,337	543,190	577,163	8.67	25.80
Income from lease financing receivables	196	219	405	1,837	672	-10.50	-93.26
Fully taxable income on loans and leases	291,401	267,882	545,627	542,113	574,691	8.78	24.62
Tax-exempt income on loans and leases	1,329	1,541	3,115	2,914	3,144	-13.76	-17.56
Estimated tax benefit on income on loans and leases	1,091	1,296	2,619	2,565	3,112	-15.84	319.59
Income on loans and leases (tax equivalent)	293,821	270,719	551,361	547,592	580,947	8.53	24.65
Investment interest income (tax equivalent)	27,385	26,493	49,815	64,658	95,038	3.37	-30.95
Interest on balances due from depository institutions	2,203	1,149	2,591	2,783	5,597	91.73	186.48
Interest income on other earning assets	0	0	0	0	0		
Total interest income (tax equivalent)	323,409	298,361	603,767	615,033	681,582	8.40	17.12
Interest on time deposits of $250K or more	1,350	1,738	3,264	8,677	13,698	-22.32	-45.32
Interest on time deposits < $250K	7,384	10,341	18,238	51,188	76,114	-28.59	-61.09
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,775	7,556	15,161	23,075	37,306	16.13	140.61
Interest on other borrowings and trading liabilities	13,643	21,928	38,833	50,985	64,957	-37.78	-57.99
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	31,152	41,563	75,496	133,925	192,075	-25.05	-45.89
Net interest income (tax equivalent)	292,257	256,798	528,271	481,108	489,507	13.81	33.72
Non-interest income	28,946	37,697	72,208	43,527	80,058	-23.21	23.83
Adjusted operating income (tax equivalent)	321,203	294,495	600,479	524,635	569,565	9.07	32.76
Overhead expense	175,074	178,129	352,580	325,828	289,566	-1.72	52.06
Provision for credit losses	1,000	-2,000	-2,000	28,500	-2,150		
Securities gains (losses)	0	0	95	15,028	0		
Other tax equivalent adjustments	0	-1	0	2,001	0		
Pretax net operating income (tax equivalent)	145,129	118,365	249,994	187,336	282,149	22.61	13.02
Applicable income taxes	31,146	24,532	51,934	37,898	55,988	26.96	-25.77
Tax equivalent adjustments	1,329	1,540	3,115	4,915	3,144	-13.70	401.51
Applicable income taxes (tax equivalent)	32,475	26,072	55,049	42,813	59,132	24.56	-23.09
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	112,654	92,293	194,945	144,523	223,017	22.06	30.72
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	112,654	92,293	194,945	144,523	223,017	22.06	30.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest	112,654	92,293	194,945	144,523	223,017	22.06	30.72
Investment securities income (tax equivalent)	27,385	26,493	49,815	64,658	95,038	3.37	-30.95
US Treasury and agency securities (excluding mortgage-backed securities)	304	309	590	439	425	-1.62	-58.13
Mortgage-backed securities	13,278	12,184	22,269	40,930	70,905	8.98	-58.79
All other securities	13,803	14,000	26,956	23,289	23,708	-1.41	105.59
Cash dividends declared	38,428	40,232	77,888	66,641	65,113	-4.48	-21.45
Common	31,116	33,854	52,955	66,641	65,113	-8.09	-36.39
Preferred	7,312	6,378	24,933	0	0	14.64	

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.21	2.90	71	3.09	2.92	61	3.10	2.85	71	3.44	3.27	63	4.14	4	63
Less: Interest expense	0.31	0.22	79	0.43	0.25	84	0.39	0.23	83	0.75	0.48	79	1.17	0.98	72
Equals: Net interest income (tax equivalent)	2.90	2.67	65	2.66	2.65	48	2.71	2.60	54	2.69	2.77	38	2.97	3.01	41
Plus: Non-interest income	0.29	0.96	7	0.39	1.11	15	0.37	1.04	13	0.24	1.21	5	0.49	1.32	14
Equals: adjusted operating income (tax equivalent)	3.19	3.67	21	3.05	3.82	11	3.08	3.70	18	2.93	4.04	6	3.46	4.41	13
Less: Overhead expense	1.74	2.17	19	1.84	2.24	25	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11
Less: Provision for credit losses	0.01	0.09	33	-0.02	-0.15	72	-0.01	-0.09	67	0.16	0.51	10	-0.01	0.15	3
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	46	0.08	0.02	91	0	0.01	35
Plus: other tax equivalent adjustments	0	0	46	0	0	12	0	0	46	0.01	0	93	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.44	1.40	54	1.22	1.79	12	1.28	1.66	18	1.05	1.04	46	1.71	1.56	64
Less: Applicable income taxes (tax equivalent)	0.32	0.33	54	0.27	0.41	16	0.28	0.38	18	0.24	0.23	51	0.36	0.36	46
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.12	1.06	59	0.95	1.36	15	1	1.26	22	0.81	0.81	43	1.35	1.19	69
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.12	1.06	59	0.95	1.35	15	1	1.26	22	0.81	0.82	42	1.35	1.19	69
Memo: Net income (last four quarters)	1.08	1.12	43	0.87	1.25	18	1	1.26	22	0.81	0.82	42	1.35	1.19	68
Net income–BHC and noncontrolling (minority) interest	1.12	1.07	57	0.95	1.37	13	1	1.27	21	0.81	0.83	42	1.35	1.20	68
Margin Analysis															
Average earning assets / Average assets	94.25	92.97	69	94	93.15	60	93.98	93.08	63	93.30	92.32	65	93.33	91.05	73
Average interest-bearing funds / Average assets	72.06	60.12	86	74.29	62.32	86	73.41	61.99	83	76.55	64.06	86	77.30	65.57	84
Interest income (tax equivalent) / Average earning assets	3.40	3.12	69	3.28	3.14	56	3.29	3.06	63	3.68	3.55	56	4.43	4.41	54
Interest expense / Average earning assets	0.33	0.24	81	0.46	0.27	84	0.41	0.25	83	0.80	0.52	79	1.25	1.08	69
Net interest income (tax equivalent) / Average earning assets	3.08	2.88	60	2.82	2.85	41	2.88	2.80	51	2.88	3.01	37	3.18	3.33	36
Yield or Cost															
Total loans and leases (tax equivalent)	3.84	4.01	39	4.06	4.05	57	3.99	4.01	49	4.29	4.27	55	4.77	5.09	32
Interest-bearing bank balances	0.34	0.42	24	0.12	0.11	69	0.14	0.14	48	0.23	0.27	44	2.63	2.04	80
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.39	3.09	71	3.26	3.11	56	3.28	3.04	64	3.67	3.51	57	4.41	4.36	55
Investment securities (tax equivalent)	2.23	1.85	81	1.88	1.80	54	1.89	1.77	62	2.32	2.25	58	3.22	2.76	82
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.22	53	0.90	1.28	29	0.92	1.14	34	1.29	1.75	29	1.96	2.32	29
Mortgage-backed securities	2.28	1.78	90	2.11	1.56	90	2.17	1.57	90	2.40	2.05	82	2.91	2.61	86
All other securities	2.21	2.82	30	1.80	2.91	14	1.83	2.81	19	2.11	3.24	12	4.80	4.06	78
Interest-bearing deposits	0.27	0.20	72	0.32	0.24	71	0.30	0.21	70	0.76	0.53	77	1.35	1.10	72
Time deposits of $250K or more	0.59	0.50	66	0.70	0.76	47	0.66	0.66	53	1.45	1.42	49	2.01	1.96	52
Time deposits < $250K	0.53	0.44	69	0.68	0.72	51	0.61	0.62	55	1.44	1.36	56	1.84	1.82	47
Other domestic deposits	0.18	0.17	63	0.18	0.17	63	0.17	0.15	66	0.34	0.36	50	0.68	0.93	34
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.36			0.19			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.59	1.24	67	1.99	1.31	76	1.94	1.27	76	1.94	1.50	75	2.56	2.38	63
All interest-bearing funds	0.43	0.36	75	0.58	0.40	81	0.53	0.37	80	0.98	0.74	78	1.51	1.49	61

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	28,946	37,697	72,208	43,527	80,058
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	6,998	7,130	15,116	14,500	14,657
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	7,329	6,360	12,244	11,057	10,285
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	2	3	23	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-254	-927	-308	-1,508	36,031
Other non-interest income	14,873	25,132	45,153	19,455	19,085
Total overhead expenses	175,074	178,129	352,580	325,828	289,566
Personnel expense	95,125	86,978	179,745	154,197	138,113
Net occupancy expense	20,881	18,936	37,842	41,594	46,803
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	493	627	1,178	2,137	2,025
Other operating expenses	58,575	71,588	133,815	127,900	102,625
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,107	2,058	2,129	2,084	1,986
Average personnel expense per employee	45.15	42.26	84.43	73.99	69.54
Average assets per employee	9,571.14	9,398.64	9,160.98	8,585.05	8,294.74

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	54.73	59.40	30	60.80	59.03	53	59.02	59.28	43	62.45	62.28	55	51.12	61.29	12
Percent of Average Assets															
Total overhead expense	1.74	2.17	19	1.84	2.24	25	1.81	2.17	25	1.82	2.57	17	1.76	2.69	11
Personnel expense	0.94	1.20	17	0.90	1.25	15	0.92	1.21	21	0.86	1.30	13	0.84	1.41	9
Net occupancy expense	0.21	0.22	39	0.20	0.24	26	0.19	0.23	32	0.23	0.26	34	0.28	0.28	57
Other operating expenses	0.59	0.72	36	0.75	0.73	63	0.69	0.72	51	0.73	0.94	39	0.64	0.97	21
Overhead less non-interest income	1.45	1.19	70	1.45	1.10	82	1.44	1.10	79	1.58	1.25	75	1.27	1.32	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.51	58.92	30	60.49	58.45	56	58.72	58.83	44	62.11	61.82	57	50.84	60.64	12
Personnel expense	29.62	32.65	30	29.53	33.10	27	29.93	32.93	30	29.39	32.36	27	24.25	32.39	13
Net occupancy expense	6.50	6.14	55	6.43	6.33	51	6.30	6.23	51	7.93	6.58	72	8.22	6.52	79
Other operating expenses	18.39	19.36	48	24.52	18.60	84	22.48	19.18	74	24.79	22.28	75	18.37	21.20	40
Total non-interest income	9.01	25.40	8	12.80	28.18	16	12.03	27.67	13	8.30	28.83	6	14.06	29.23	16
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	2.18	3.45	31	2.42	3.19	35	2.52	3.27	37	2.76	3.27	38	2.57	3.88	32
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	2.28	0.36	93	2.16	0.37	90	2.04	0.36	90	2.11	0.41	90	1.81	0.47	87
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.38	12	0	0.55	23	0	0.60	22	0	0.01	51	0	0.28	21
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.08	1.51	9	-0.31	3.83	0	-0.05	3.30	2	-0.29	3.92	4	6.33	1.86	93
Other non-interest income	4.63	9.09	23	8.53	9.26	59	7.52	9.27	45	3.71	9.65	12	3.35	10.04	8
Overhead less non-interest income	45.49	32.73	89	47.69	29.94	94	46.69	30.52	93	53.81	31.93	90	36.78	31.06	60
Applicable income taxes / Pretax net operating income (tax equivalent)	21.46	21.22	53	20.73	21.54	38	20.77	21.18	41	20.23	18.63	56	19.84	20.56	43
Applicable income tax + TE / Pretax net operating income + TE	22.38	23.38	40	22.03	23.10	38	22.02	22.67	37	22.85	21.18	56	20.96	23.23	29

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	13,448,542	11,256,758	12,452,750	10,786,644	10,644,905	19.47	39.45
Commercial and industrial loans	2,116,437	2,117,916	2,094,692	1,993,040	1,080,812	-0.07	197.37
Loans to individuals	67,707	105,895	76,507	110,780	115,794	-36.06	-29.24
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,237	10,459	9,557	8,905	36,420	-21.24	-40.06
Other loans and leases	97,121	150,334	132,577	155,482	161,641	-35.40	-68.74
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,738,044	13,641,362	14,766,083	13,054,851	12,039,572	15.37	46.05
Less: Allowance for loan and lease losses	170,979	170,784	171,411	170,189	132,513	0.11	39.88
Net loans and leases	15,567,065	13,470,578	14,594,672	12,884,662	11,907,059	15.56	46.12
Debt securities that reprice or mature in over 1 year	1,501,499	1,220,228	1,005,634	1,931,529	2,149,201	23.05	-35.73
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	17,068,564	14,690,806	15,600,306	14,816,191	14,056,260	16.19	31.40
Interest-bearing bank balances	418,492	2,068,543	1,729,261	1,652,207	326,758	-79.77	85.53
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,127,118	1,488,176	1,266,892	1,138,287	707,078	-24.26	92.56
Trading assets	0	0	0	0	0		
Total earning assets	18,614,174	18,247,525	18,596,459	17,606,685	15,090,096	2.01	34.87
Non-interest-bearing cash and due from depository institutions	188,928	183,415	151,386	178,515	157,048	3.01	41.33
Premises, fixed assets, and leases	244,232	255,765	253,488	256,242	245,792	-4.51	-9.38
Other real estate owned	9,656	7,932	5,737	4,463	6,339	21.73	-49.48
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,101,841	954,872	966,101	1,017,717	923,886	15.39	28.04
Total assets	20,158,831	19,649,509	19,973,171	19,063,622	16,423,161	2.59	33.64
Quarterly average assets	20,173,565	19,449,263	19,763,645	18,817,706	16,421,981	3.72	34.20
Average loans and leases (YTD)	15,315,961	13,343,870	13,813,638	12,749,899	12,187,394	14.78	44.72
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	15,738,044	13,641,362	14,766,083	13,054,851	12,039,572	15.37	46.05
Real estate loans secured by 1–4 family	5,862,790	5,175,204	5,492,002	5,237,550	5,858,279	13.29	0.13
Commercial real estate loans	7,575,624	6,063,672	6,948,766	5,529,792	4,764,134	24.93	101.93
Construction and land development	2,164,490	1,709,615	1,917,573	1,935,770	1,700,690	26.61	85.69
Multifamily	2,478,932	2,012,570	2,282,687	1,609,787	1,434,212	23.17	96.25
Nonfarm nonresidential	2,932,202	2,341,487	2,748,506	1,984,235	1,629,232	25.23	121.68
Real estate loans secured by farmland	10,128	17,882	11,982	19,302	22,492	-43.36	-72.63
Total investment securities	2,628,617	2,708,404	2,272,526	3,069,816	2,856,279	-2.95	-10.04
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	45,462	67,484	57,567	78,281	20,738	-32.63	32.15
Municipal securities	37,231	39,337	40,148	38,703	22,490	-5.35	39.25
Mortgage-backed securities	1,385,967	1,097,100	866,731	1,455,082	2,289,627	26.33	-43.69
Asset-backed securities	838,033	1,132,155	959,894	1,210,356	312,775	-25.98	346.13
Other debt securities	321,924	372,328	348,186	287,394	210,649	-13.54	52.42
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	2,150,733	2,292,656	1,946,139	2,482,945	1,495,586	-6.19	69.29
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	45,462	67,484	57,567	78,281	20,738	-32.63	32.15
Municipal securities	37,231	39,337	40,148	38,703	22,490	-5.35	39.25
Mortgage-backed securities	908,083	681,352	540,344	868,211	928,934	33.28	12.15
Asset-backed securities	838,033	1,132,155	959,894	1,210,356	312,775	-25.98	346.13
Other debt securities	321,924	372,328	348,186	287,394	210,649	-13.54	52.42
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-30,055	12,801	9,507	19,304	19,726		
Available-for-sale securites appreciation (depreciation)	-65,919	48,858	31,469	51,069	25,523		
Structured notes, fair value	144,329	162,415	160,348	80,940	190,475	-11.14	-11.70
Pledged securities	631,057	604,152	644,452	522,275	518,769	4.45	50.01

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	3,356,070	2,891,156	3,348,352	2,403,309	1,656,637	16.08	914.04
NOW, ATS and transaction accounts	9,398,478	8,925,477	9,270,220	8,044,105	792,693	5.30	3442.41
Time deposits less brokered deposits < $250K	2,636,872	2,883,005	2,757,592	3,151,938	3,928,193	-8.54	-30.72
MMDA and other savings accounts	75,088	90,804	59,665	45,117	4,941,905	-17.31	-98.68
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,466,508	14,790,442	15,435,829	13,644,469	11,319,428	4.57	53.48
Time deposits of $250K or more	450,183	468,500	484,176	532,269	674,711	-3.91	-6.88
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,500,000	1,550,000	1,320,000	1,730,000	950,000	-3.23	20.48
Other borrowings w/remaining maturity over 1 year	200,000	400,000	400,000	870,000	1,300,000	-50.00	-80.58
Brokered deposits < $250K	134,675	50,000	50,000	55,208	316	169.35	77.98
Noncore funding	2,284,858	2,468,500	2,254,176	3,187,477	2,925,027	-7.44	-21.19
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	187,354	163,327	134,040	169,909	127,797	14.71	116.85
Total liabilities	17,938,720	17,422,269	17,824,045	17,001,855	14,372,252	2.96	37.33
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	300,000	300,000	0	0	0.00	
Common stock	136,261	135,987	136,196	135,938	135,720	0.20	0.97
Common surplus	1,685,219	1,677,163	1,680,637	1,680,111	1,673,666	0.48	1.52
Retained earnings	1,634,563	1,495,341	1,560,337	1,443,280	1,385,179	9.31	61.84
Accumulated other comprehensive income	54,227	65,120	61,876	41,435	15,986	-16.73	2088.34
Other equity capital components	-1,590,159	-1,446,371	-1,589,920	-1,238,997	-1,159,642		
Total holding company equity capital	2,220,111	2,227,240	2,149,126	2,061,767	2,050,909	-0.32	9.84
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,220,111	2,227,240	2,149,126	2,061,767	2,050,909	-0.32	9.84
Total liabilities and capital	20,158,831	19,649,509	19,973,171	19,063,622	16,423,161	2.59	33.64
Memoranda							
Non-interest-bearing deposits	3,356,070	2,891,156	3,348,352	2,403,309	1,656,637	16.08	914.04
Interest-bearing deposits	12,695,296	12,417,786	12,621,653	11,828,637	10,337,818	2.23	23.19
Total deposits	16,051,366	15,308,942	15,970,005	14,231,946	11,994,455	4.85	50.91
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,149,126	2,061,767	2,061,767	2,050,909	1,983,089		
Accounting restatements	0	0	0	-19,782	0		
Net income	112,654	92,293	194,945	144,523	223,017		
Net sale of new perpetual preferred stock	0	293,325	293,325	0	0		
Net sale of new common stock	4,647	3,776	7,459	6,663	5,224		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	239	207,374	350,922	79,355	108,403		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	38,428	40,232	77,888	66,641	65,113		
Change in other comprehensive income	-7,649	23,685	20,440	25,450	13,095		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,220,111	2,227,240	2,149,126	2,061,767	2,050,909		

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	66.71	38.78	93	57.29	36.32	89	62.35	36.25	90	56.58	36.22	89	64.82	37.78	94
Commercial and industrial loans	10.50	11.05	51	10.78	12.25	46	10.49	10.76	57	10.45	13.52	32	6.58	12.02	22
Loans to individuals	0.34	3.52	24	0.54	3.48	28	0.38	3.36	26	0.58	3.40	31	0.71	4.20	28
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.04	0.19	55	0.05	0.21	54	0.05	0.18	56	0.05	0.19	55	0.22	0.24	72
Other loans and leases	0.48	4.45	12	0.77	4.22	15	0.66	4.47	14	0.82	4.63	13	0.98	5.01	13
Net loans and leases	77.22	61.60	87	68.55	59.81	75	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70
Debt securities over 1 year	7.45	19.46	10	6.21	17.61	9	5.03	19.46	7	10.13	15.55	27	13.09	14.60	43
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	84.67	82.34	48	74.76	78.32	28	78.11	79.22	35	77.72	78.16	31	85.59	79.65	66
Interest-bearing bank balances	2.08	4.59	33	10.53	9.11	61	8.66	8.50	53	8.67	7.51	61	1.99	3.06	50
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	5.59	1.68	92	7.57	1.53	95	6.34	1.56	92	5.97	1.68	93	4.31	1.91	84
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	92.34	90.95	67	92.86	91.43	67	93.11	91.77	66	92.36	91.05	65	91.88	89.53	73
Non-interest cash and due from depository institutions	0.94	1.01	41	0.93	1.01	40	0.76	0.82	44	0.94	1.07	36	0.96	1.14	36
Other real estate owned	0.05	0.01	90	0.04	0.02	83	0.03	0.01	85	0.02	0.02	65	0.04	0.03	67
All other assets	6.73	7.97	30	6.20	7.50	34	6.13	7.35	34	6.71	7.82	37	7.16	9.27	27
Memoranda															
Short-term investments	7.67	7.68	62	18.10	12.01	81	15	11.47	70	14.64	11.17	73	6.29	7.63	56
U.S. Treasury securities	0	1.96	7	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.23	0.84	43	0.34	0.77	50	0.29	0.82	47	0.41	0.63	57	0.13	0.54	46
Municipal securities	0.18	1.75	27	0.20	1.72	29	0.20	1.73	28	0.20	1.69	28	0.14	1.34	30
Mortgage-backed securities	6.88	13.68	20	5.58	12.97	18	4.34	14.14	10	7.63	11.75	34	13.94	11.44	65
Asset-backed securities	4.16	0.68	93	5.76	0.38	97	4.81	0.50	96	6.35	0.32	99	1.90	0.28	92
Other debt securities	1.60	0.52	85	1.89	0.52	88	1.74	0.53	87	1.51	0.42	86	1.28	0.39	84
Loans held-for-sale	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	78.07	61.41	88	69.42	59.85	77	73.93	58.06	87	68.48	61.72	70	73.31	63.50	76
Real estate loans secured by 1–4 family	29.08	12.26	93	26.34	11.69	92	27.50	11.46	94	27.47	11.91	93	35.67	13.29	95
Revolving	0.93	1.49	43	0.79	1.45	35	0.84	1.42	42	0.74	1.66	30	0.86	2.07	34
Closed-end, secured by first liens	28.15	10.40	95	25.54	9.84	93	26.65	9.67	95	26.72	9.81	94	34.78	10.69	96
Closed-end, secured by junior liens	0	0.18	8	0.01	0.20	15	0	0.17	10	0.02	0.22	16	0.02	0.28	18
Commercial real estate loans	37.58	24.34	81	30.86	22.48	71	34.79	22.69	80	29.01	22.22	64	29.01	22.23	59
Construction and land development	10.74	3.75	94	8.70	3.35	93	9.60	3.34	93	10.15	3.40	94	10.36	3.44	95
Multifamily	12.30	3.69	92	10.24	3.31	90	11.43	3.57	90	8.44	3.12	90	8.73	3.01	91
Nonfarm nonresidential	14.55	15.50	48	11.92	14.81	40	13.76	14.57	46	10.41	14.72	32	9.92	14.69	34
Real estate loans secured by farmland	0.05	0.35	42	0.09	0.34	53	0.06	0.30	48	0.10	0.33	53	0.14	0.36	57

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	85.45	62.08	89	82.52	59.66	90	84.33	61.05	89	82.63	57.15	92	88.42	57.46	95
Real estate loans secured by 1–4 family	37.25	20.31	90	37.94	19.82	91	37.19	19.86	91	40.12	19.43	93	48.66	20.75	94
Revolving	1.19	2.40	37	1.13	2.42	32	1.14	2.43	37	1.07	2.64	28	1.18	3.15	29
Closed-end	36.06	17.67	91	36.81	17.22	91	36.06	17.24	91	39.04	16.59	93	47.48	17.39	96
Commercial real estate loans	48.14	38.23	64	44.45	36.54	60	47.06	37.86	61	42.36	34.63	61	39.57	33.52	56
Construction and land development	13.75	5.97	90	12.53	5.50	91	12.99	5.65	89	14.83	5.26	95	14.13	5.09	96
1–4 family	3.63	1.34	87	3.83	1.11	91	3.65	1.18	88	3.42	0.93	92	3.37	0.94	92
Other	10.12	4.56	90	8.71	4.33	88	9.34	4.40	90	11.41	4.19	96	10.75	4.02	96
Multifamily	15.75	5.72	89	14.75	5.34	91	15.46	5.78	88	12.33	4.96	90	11.91	4.69	89
Nonfarm nonresidential	18.63	24.64	36	17.16	24.14	31	18.61	24.56	37	15.20	22.93	28	13.53	22.15	29
Owner-occupied	4.65	8.28	33	5.06	8.14	32	5	8.29	35	4.92	7.68	33	4.37	7.72	32
Other	13.99	16.13	39	12.11	15.71	33	13.61	15.94	39	10.28	14.95	31	9.16	14.34	34
Real estate loans secured by farmland	0.06	0.59	40	0.13	0.59	50	0.08	0.54	45	0.15	0.54	51	0.19	0.55	54
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.45	18.46	36	15.53	20.98	31	14.19	18.86	39	15.27	22.17	24	8.98	19.53	14
Loans to individuals	0.43	6.27	21	0.78	6.28	26	0.52	6.24	21	0.85	6.13	27	0.96	7.13	23
Credit card loans	0.01	0.53	51	0	0.51	49	0.01	0.53	51	0	0.65	48	0	0.81	21
Agricultural loans	0.05	0.32	51	0.08	0.37	51	0.06	0.34	49	0.07	0.32	51	0.30	0.37	70
Other loans and leases	0.62	8.30	12	1.10	8.03	15	0.90	8.75	13	1.19	9.09	14	1.34	9.85	13
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	663.17	407.54	89	556.03	383.17	83	638.85	391.81	90	573.30	381.27	85	572.59	391.26	81
Real estate loans secured by 1–4 family	289.10	130.40	91	255.63	124.52	90	281.75	126.06	90	278.37	125.03	93	315.12	138.18	93
Revolving	9.25	15.55	40	7.63	15.53	32	8.61	15.44	38	7.46	17.42	29	7.63	21.26	30
Closed-end	279.86	113.22	92	248.01	107.53	90	273.14	108.85	91	270.92	106.14	93	307.48	115.20	94
Commercial real estate loans	373.56	254.23	78	299.52	238.21	62	356.48	245.88	78	293.91	234.65	60	256.26	229.44	51
Construction and land development	106.73	38.88	93	84.45	35.52	90	98.37	35.95	94	102.89	35.62	96	91.48	34.95	93
1–4 family	28.17	8.60	93	25.78	7.06	93	27.62	7.42	93	23.70	6.34	91	21.84	6.61	87
Other	78.56	29.76	94	58.67	28.07	88	70.76	28.11	95	79.18	28.16	96	69.64	27.32	94
Multifamily	122.24	39.14	88	99.41	34.78	90	117.11	38.66	89	85.56	32.74	90	77.15	31.04	89
Nonfarm nonresidential	144.59	162.28	44	115.66	157.17	33	141	158.05	43	105.46	155.06	35	87.64	152.10	33
Owner-occupied	36.05	54.20	35	34.07	52.65	35	37.90	52.99	37	34.14	52.37	35	28.32	53.07	31
Other	108.54	106.54	50	81.59	102.08	35	103.11	102.54	51	71.32	100.54	35	59.32	97.41	34
Real estate loans secured by farmland	0.50	3.62	40	0.88	3.59	50	0.61	3.22	46	1.03	3.44	53	1.21	3.60	54
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	104.36	115.10	50	104.62	127.07	42	107.46	114.45	53	105.93	139.91	34	58.14	122.02	20
Loans to individuals	3.34	35.52	25	5.23	35.29	27	3.92	34.55	26	5.89	37.47	28	6.23	43.51	25
Credit card loans	0.09	2.76	53	0.01	2.61	49	0.04	2.77	51	0.01	3.30	48	0	4.34	21
Agricultural loans	0.41	1.81	56	0.52	2.01	54	0.49	1.86	55	0.47	1.88	53	1.96	2.18	70
Other loans and leases	4.79	50.19	13	7.43	46.75	15	6.80	51.06	13	8.26	49.54	14	8.69	52.44	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.49	30.64	76	39.39	28.84	76	42.06	30.07	77	37.44	27.32	72	35.20	26.45	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	337.51	203.71	86	265.45	187.37	80	318.59	195.33	84	259.76	183.76	76	227.94	178.57	65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	373.56	261.50	77	299.52	244.59	62	356.48	252.85	76	293.91	240.85	56	256.26	236.10	51

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	7.67	7.68	62	18.10	12.01	81	15	11.47	70	14.64	11.17	73	6.29	7.63	56
Liquid assets	10.11	25.39	9	17.39	28.17	22	14.04	29.03	14	17.62	26.22	27	16.94	22.44	42
Investment securities	13.04	21.68	21	13.78	19.64	29	11.38	21.63	16	16.10	17.85	44	17.39	16.99	55
Net loans and leases	77.22	61.60	87	68.55	59.81	75	73.07	58.67	83	67.59	61.58	65	72.50	63.77	70
Net loans, leases and standby letters of credit	77.85	62.44	87	69.14	60.62	74	73.74	59.49	83	68.17	62.48	67	73.11	64.84	71
Core deposits	76.72	75.64	40	75.27	74.75	37	77.28	75.71	41	71.57	70.67	39	68.92	63.09	54
Noncore funding	11.33	10.86	65	12.56	10.89	72	11.29	10.30	68	16.72	14.13	68	17.81	19.36	59
Time deposits of $250K or more	2.23	1.54	76	2.38	1.81	68	2.42	1.58	79	2.79	2.11	69	4.11	2.94	71
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	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	7.44	1.63	93	7.89	0.99	95	6.61	1	95	9.07	1.24	96	5.78	3.01	83
Earning assets that reprice within 1 year	29.25	36.16	34	41.29	38.93	53	38.57	37.37	54	33.62	39.38	32	23.92	39.29	11
Interest-bearing liabilities that reprice within 1 year	13.66	6.49	85	14.38	7.04	87	13.39	6.39	85	15.99	8.20	86	20.57	10.19	86
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	15.59	28.22	21	26.90	30.25	40	25.19	29.65	40	17.63	29.11	26	3.35	26.63	7
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.33	3.09	60	-7.40	-1.82	31	-4.75	-2.33	43	2.68	3.20	53	13.45	14.45	50
Net short-term noncore funding dependence	2.41	-1.79	68	-11.04	-8.21	37	-8.17	-7.71	43	-4.42	-4.76	45	2.88	3.38	39
Short-term investment / Short-term noncore funding	78.94	166.36	35	183.89	284.81	46	174.08	273.46	39	130.63	184.19	47	71.84	77.77	60
Liquid assets - short-term noncore funding / Nonliquid assets	0.45	28.61	13	9.13	34.02	16	6.31	36.68	15	7.78	28.18	20	9.84	16.97	44
Net loans and leases / Total deposits	96.98	76.80	87	87.99	74.66	82	91.39	72.79	84	90.53	79.43	78	99.27	90.31	76
Net loans and leases / Core deposits	100.65	82.80	78	91.08	81.17	76	94.55	78.25	79	94.43	88.34	69	105.19	103.93	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.62	-6.37	69	0.69	0.84	57	0.53	0.12	71	1.13	1.57	51	1.14	0.72	73
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.55	-13.54	86	2.64	1.94	73	1.77	-0.25	88	2.98	4.31	37	1.48	1.36	60
Structured notes appreciation (depreciation) / Tier 1 capital	-0.69	-0.29	18	0.26	0.01	95	0.17	-0.02	96	0.23	0.02	94	0.20	0	95
Percent of Investment Securities															
Held-to-maturity securities	18.18	23.58	44	15.35	13.42	63	14.36	14.28	59	19.12	11.38	69	47.64	12.67	91
Available-for-sale securities	81.82	74.56	56	84.65	84.66	37	85.64	83.77	41	80.88	87.23	30	52.36	85.40	8
U.S. Treasury securities	0	9.26	7	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	1.73	4.02	48	2.49	4.50	57	2.53	4.12	56	2.55	4.01	57	0.73	3.49	43
Municipal securities	1.42	8	36	1.45	8.87	31	1.77	8.22	37	1.26	9.83	26	0.79	7.75	28
Mortgage-backed securities	52.73	63.23	33	40.51	66.59	12	38.14	66.54	12	47.40	66.64	19	80.16	67.43	66
Asset-backed securities	31.88	3.36	97	41.80	2.05	98	42.24	2.50	98	39.43	1.91	98	10.95	1.66	92
Other debt securities	12.25	3.01	88	13.75	3.17	89	15.32	3.08	91	9.36	3.01	85	7.37	2.94	84
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	42.88	8.89	96	54.95	8.69	97	55.75	7.78	96	37.08	10.55	93	24.76	11.86	84
Debt securities 1 to 5 years	2.52	20.02	7	3.22	17.05	17	4.39	18.25	17	2.92	17.03	21	0.05	17.94	3
Debt securities over 5 years	54.60	68.75	21	41.83	72.17	15	39.86	71.11	13	60	69.86	28	75.19	66.02	52
Pledged securities	24.01	30.80	44	22.31	33.87	37	28.36	32.26	45	17.01	35.67	28	18.16	30.57	36
Structured notes, fair value	5.49	0.15	96	6	0.03	97	7.06	0.11	96	2.64	0.02	97	6.67	0.03	97
Percent Change from Prior Like Quarter															
Short-term investments	-56.54	-31.70	26	64.32	51.37	63	7.37	27.98	41	169.92	183.32	60	19.73	26.69	55
Investment securities	-2.95	21.19	15	-6.32	33.34	9	-25.97	31.36	2	7.48	23.62	27	-5.99	11.75	12
Core deposits	4.57	9.58	46	17.69	16.88	62	13.13	16.94	47	20.54	26.88	30	4.19	11.23	25
Noncore funding	-7.44	10.50	39	-27.71	-23.76	49	-29.28	-14.79	27	8.97	-12.18	75	-11.35	6.59	23

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)	4,992,156	4,710,386	4,254,171	3,663,521	2,622,760
Commit: Secured commercial real estate loans	3,293,935	2,379,657	2,472,745	1,972,541	1,563,761
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	19,821	2,739	8,028	1,757	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	125,602	114,823	134,048	111,123	100,011
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	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.76	24.48	57	23.97	22.45	62	21.30	22.78	51	19.22	22.01	49	15.97	23.52	24
Standby letters of credit	0.62	0.66	60	0.58	0.67	59	0.67	0.65	64	0.58	0.71	56	0.61	0.84	53
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	13.11	44.65	45	14.63	49.75	45	13.91	46.30	45	17.66	48.62	45	11.35	68.47	29
Interest rate contracts	13.11	32.11	48	14.63	35.96	48	13.91	32.46	48	17.66	34.36	47	11.35	47.31	31
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.11	21.90	51	14.63	20.67	56	13.91	20.49	55	17.66	20.83	55	11.35	28.86	41
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.59	46.07	33	35.30	42.93	55	30.80	44.98	38	28.73	42.82	38	21.52	45.53	19

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	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
Interest rate contracts	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
Interest rate contracts	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,642,970	2,874,219	2,778,320	3,366,185	1,864,015
One year or less	223,046	18,186	8,230	323,111	138,454
Over 1 year to 5 years	688,977	708,102	940,980	615,645	681,032
Over 5 years	1,730,947	2,147,931	1,829,110	2,427,429	1,044,529
Gross negative fair value (absolute value)	43,219	24,655	7,895	55,792	19,735
Gross positive fair value	207,223	51,631	57,465	38,568	16,985
Held for trading	0	0	0	0	0
Non-traded	207,223	51,631	57,465	38,568	16,985
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.78	8	0	12.57	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
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	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.97	95	100	71.23	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	93.09	67	100	91.87	76	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	8.44	31.78	33	0.63	28.05	9	0.30	27.56	9	9.60	32.05	35	7.43	32.17	30
Over 1 year to 5 years	26.07	24.76	55	24.64	26.03	46	33.87	27.01	59	18.29	27.06	39	36.54	30.45	58
Over 5 years	65.49	27.14	86	74.73	30.08	91	65.84	29.89	82	72.11	29.56	89	56.04	28.09	80
Gross negative fair value (absolute value)	1.64	1.56	58	0.86	1.25	42	0.28	0.98	18	1.66	1.55	62	1.06	0.83	62
Gross positive fair value	7.84	1.74	97	1.80	1.68	53	2.07	1.34	80	1.15	2.23	20	0.91	1.19	39
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	47	0.01	0.05	40	0	0.04	24	0.03	0.07	52	0.01	0.06	45
Gross positive fair value (X)	0.11	0.08	81	0.03	0.07	43	0.03	0.05	59	0.02	0.09	28	0.01	0.07	29
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.11	0.02	95	0.03	0.01	80	0.03	0.01	90	0.02	0.02	72	0.01	0.01	70
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
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	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

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	171,411	170,189	170,189	132,513	131,165
Gross losses	1,193	256	952	5,290	10,454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,261	3,851	7,674	7,716	15,202
Net losses	-1,068	-3,595	-6,722	-2,426	-4,748
Provision for loan and lease losses	1,000	-2,000	-2,000	28,500	-2,150
Adjustments	-2,500	-1,000	-3,500	6,750	-1,250
Ending balance	170,979	170,784	171,411	170,189	132,513
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	0.01	0.08	34	-0.02	-0.14	71	-0.01	-0.09	68	0.16	0.51	10	-0.01	0.15	3
Provision for loan and lease losses / Average loans and leases	0.01	0.14	33	-0.03	-0.25	74	-0.01	-0.16	70	0.22	0.82	6	-0.02	0.24	5
Provision for loan and lease losses / Net loan and lease losses	-93.63	198.72	19	55.63	77.32	75	29.75	-105.48	70	-1,174.77	487.86	1	45.28	130.58	7
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.17	45	1.25	1.39	43	1.16	1.23	46	1.30	1.58	34	1.10	0.83	81
Allowance for loan and lease losses / Total loans and leases	1.09	1.15	45	1.25	1.37	45	1.16	1.20	46	1.30	1.55	36	1.10	0.81	81
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67			15.27			21.39			11.58			8.03	
Allowance for loan and lease losses / Nonaccrual assets	466.16	413.77	71	501.55	318.67	82	380.45	364.13	68	291.40	299.17	62	440.42	218.72	86
ALLL / 90+ days past due + nonaccrual loans and leases	466.16	319.24	75	501.55	260.68	87	380.45	287.08	75	291.40	244.34	67	440.42	151.73	92
Gross loan and lease losses / Average loans and leases	0.02	0.16	12	0	0.22	2	0.01	0.19	2	0.04	0.34	7	0.09	0.28	23
Recoveries / Average loans and leases	0.03	0.07	25	0.06	0.08	46	0.06	0.08	38	0.06	0.07	51	0.12	0.08	79
Net losses / Average loans and leases	-0.01	0.08	10	-0.05	0.13	3	-0.05	0.11	0	-0.02	0.27	1	-0.04	0.21	3
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	237.50	23.25	98	72.80	16.12	96	145.07	34.67	96	73.81	33.98	89	222.87	36.22	96
Earnings coverage of net loan and lease losses (X)	-135.58	-9.51	14	-31.94	4.52	13	-36.43	39.72	9	-86.94	22.91	1	-58.31	24.40	3
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	-0.01	19	-0.06	0.03	6	-0.05	0.02	6	-0.05	0.04	2	-0.07	0.01	4
Real estate loans secured by 1–4 family	-0.03	-0.02	37	-0.02	-0.01	32	-0.03	-0.02	32	-0.03	0.01	16	-0.01	0.01	25
Revolving	-0.37	-0.08	10	-0.06	-0.05	27	-0.03	-0.07	42	0	0.01	45	0.04	0.02	65
Closed-end	-0.01	-0.02	42	-0.02	-0.01	30	-0.03	-0.01	28	-0.04	0	14	-0.01	0	25
Commercial real estate loans	-0.03	0	13	-0.08	0.05	3	-0.06	0.04	3	-0.07	0.07	2	-0.13	0.01	1
Construction and land development	-0.02	-0.02	29	-0.22	0	3	-0.22	0	1	-0.06	0	11	-0.35	-0.01	3
1–4 family	0	0	60	0	0	57	0	0	84	0	0	59	0.11	0	99
Other	-0.02	-0.01	25	-0.22	-0.01	3	-0.22	0	1	-0.06	0	9	-0.46	-0.01	2
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.05	0	10	-0.05	0.07	5	-0.01	0.05	13	-0.14	0.11	0	-0.03	0.02	6
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	-0.03	0.01	4
Other	-0.05	0	6	-0.05	0.06	3	-0.01	0.04	14	-0.14	0.08	0	0	0.01	40
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	0.08	0.10	56	0	0.20	21	0	0.17	15	0.19	0.47	32	0.20	0.37	37
Loans to individuals		0.65			0.78			0.71			1.13		0.10	1.17	8
Credit card loans	0	1.99	8	0	2.18	8	0	1.84	6	0	2.92	9		3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	7,808	3,599	6,508	15,997	8,764
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	36,678	34,051	45,055	58,403	30,088
Total past due and nonaccrual loans and leases	44,486	37,650	51,563	74,400	38,852
Restructured 30–89 days past due	113	365	154	1,084	47
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	12,030	6,659	6,079	7,134	10,328
Total restructured loans and leases	12,143	7,024	6,233	8,218	10,375
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	15,597	22,036	18,637	34,319	32,516
Other real estate owned	9,656	7,932	5,737	4,463	6,339
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	0.05	0.32	8	0.03	0.27	6	0.04	0.32	5	0.12	0.39	15	0.07	0.43	8
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.23	0.38	33	0.25	0.58	15	0.31	0.46	31	0.45	0.66	36	0.25	0.51	19
90+ days past due and nonaccrual loans and leases	0.23	0.53	21	0.25	0.73	12	0.31	0.62	25	0.45	0.85	27	0.25	0.71	11
30–89 days past due restructured	0	0.01	47	0	0.01	56	0	0.01	49	0.01	0.01	62	0	0.01	30
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.08	0.09	56	0.05	0.12	35	0.04	0.10	34	0.05	0.13	34	0.09	0.14	42
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	0.05	0.32	8	0.03	0.27	6	0.04	0.32	5	0.12	0.40	15	0.07	0.43	8
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.23	0.39	33	0.25	0.59	15	0.31	0.47	30	0.45	0.67	35	0.25	0.53	19
30+ days past due and nonaccrual assets	0.28	0.88	10	0.28	1.04	7	0.35	0.97	14	0.57	1.29	16	0.32	1.19	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.18	0.32	30	0.17	0.43	16	0.23	0.36	32	0.31	0.52	31	0.18	0.44	16
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.34	37	0.21	0.46	19	0.25	0.37	32	0.33	0.55	30	0.22	0.48	17
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.38	51	0.33	0.52	31	0.35	0.41	51	0.52	0.60	43	0.42	0.53	40
Allowance for loan and lease losses	36.29	57.44	34	37.70	67.93	27	40.59	62.64	33	57.74	66.66	45	52.06	115.41	16
Equity capital + allowance for loan and lease losses	2.59	3.52	41	2.68	4.43	28	3	3.60	44	4.40	4.97	47	3.16	4.28	38
Tier 1 capital + allowance for loan and lease losses	3.06	3.97	45	3.18	5.28	28	3.57	4.30	46	5.22	6.05	44	3.71	5.65	32
Loans and leases + other real estate owned	0.39	0.63	36	0.47	0.88	28	0.47	0.71	36	0.75	0.97	37	0.57	0.85	32

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	0.04	0.26	12	0.03	0.24	14	0.04	0.26	9	0.15	0.39	23	0.08	0.38	10
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.21	0.45	29	0.27	0.65	21	0.21	0.52	27	0.50	0.76	35	0.28	0.46	35
Commercial and industrial	30–89 days past due	0.10	0.28	28	0	0.17	2	0.05	0.24	17	0	0.23	3	0.01	0.31	8
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0.37	0.46	50	0.19	0.64	19	0.91	0.57	77	0.22	0.75	18	0.06	0.83	10
Individuals	30–89 days past due	0.01	0.70	11	0.03	0.55	12	0.04	0.63	16	0.03	0.83	10	0.11	0.83	16
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.18	10	0.01	0.18	25	0.03	0.17	34	0.01	0.28	24	0	0.17	11
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	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	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0.01	0.20	32
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	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	0.09	0.39	17	0.07	0.35	14	0.09	0.46	8	0.23	0.65	20	0.11	0.67	8
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.35	0.61	38	0.40	0.82	27	0.33	0.71	25	0.47	0.89	29	0.40	0.73	32
Revolving	30–89 days past due	0.06	0.26	20	0.09	0.29	23	0.15	0.28	38	0.73	0.48	74	0.67	0.45	73
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.07	1.15	17	0.22	1.05	23	0.19	1.18	23	0.26	1.13	21	0.44	1	33
Closed-end	30–89 days past due	0.09	0.42	21	0.06	0.36	16	0.08	0.49	8	0.22	0.65	21	0.10	0.70	6
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.36	0.60	40	0.41	0.77	31	0.33	0.67	27	0.48	0.87	32	0.40	0.70	33
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	23	0	0.02	19
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0	0.16	11	0	0.14	14	0.01	0.15	12	0.07	0.26	31	0.04	0.18	21
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.11	0.32	30	0.12	0.52	16	0.08	0.38	18	0.53	0.62	50	0.12	0.23	32
Construction and development	30–89 days past due	0.01	0.22	39	0.01	0.12	41	0.01	0.17	37	0.16	0.28	55	0.10	0.28	50
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.05	0.16	53	0.08	0.36	50	0.08	0.20	59	0.09	0.41	45	0.02	0.20	33
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.04	0.01	85	0.02	0.02	76	0.06	0.01	85	0	0.03	59	0	0.02	30
Other	30–89 days past due	0.01	0.17	51	0.01	0.07	49	0.01	0.13	49	0.16	0.22	65	0.10	0.20	57
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.13	41	0.06	0.29	53	0.03	0.16	50	0.08	0.35	51	0.02	0.17	40
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0.03	0.09	53	0.01	0.08	43
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.24	0.07	84	0.02	0.14	51	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.14	7	0.02	0.13	25	0.01	0.23	17	0	0.14	11
	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	0.05	0.39	14	0.22	0.66	22	0.15	0.45	22	1.39	0.80	76	0.33	0.28	65
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0.01	0.07	28	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.01	0.14	18	0.07	0.25	21	0.06	0.17	30	0.08	0.27	20	0.20	0.16	63
Other	30–89 days past due	0	0.08	14	0	0.09	12	0.02	0.08	52	0	0.14	11	0	0.07	19
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.04	0.21	31	0.15	0.40	39	0.09	0.23	40	1.31	0.44	88	0.14	0.10	66
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	13.09	1.10	97	19.53	0.69	99	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	0	1.02	4	0	0.63	7	0	0.81	6	0	0.95	7		1.19	
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13		0.78	
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37		0.11	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	231,321	366,779	226,913	577,052	649,744
Retained earnings	1,634,563	1,495,341	1,560,337	1,443,280	1,385,179
Accumulated other comprehensive income (AOCI)	54,227	65,120	61,876	41,435	15,986
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,920,111	1,927,240	1,849,126	2,061,767	2,050,909
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	308,936	308,432	309,405	309,035	308,344
Accumulated other comprehensive income-related adjustments	54,227	65,120	61,876	41,435	15,987
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,556,948	1,553,688	1,477,845	1,711,297	1,726,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,556,948	1,553,688	1,477,845	1,711,297	1,726,578
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	300,000	300,000	300,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	300,000	300,000	300,000	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	300,000	300,000	300,000	0	0
Tier 1 Capital	1,856,948	1,853,688	1,777,845	1,711,297	1,726,578
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	198,521	180,683	185,652	169,422	140,013
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	198,521	180,683	185,652	169,422	140,013
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	198,521	180,683	185,652	169,422	140,013
Exited advanced approach tier 2 capital					
Total capital	2,055,469	2,034,371	1,963,497	1,880,719	1,866,591
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	20,173,565	19,449,263	19,763,645	18,817,706	16,421,981
Less: Deductions from common equity tier 1 capital	308,936	308,432	309,406	309,035	308,344
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	19,864,629	19,140,831	19,454,239	18,508,671	16,113,637
Total risk-weighted assets	15,876,735	14,437,009	14,809,268	13,526,475	12,086,395
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	9.81	11.85	21	10.76	12.66	22	9.98	12.37	17	12.65	12.35	60	14.29	12.11	82
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	11.70	12.53	40	12.84	13.44	47	12	13.11	33	12.65	13.08	51	14.29	12.78	76
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	12.95	14.37	27	14.09	15.42	26	13.26	14.91	20	13.90	15.23	29	15.44	14.36	72
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	9.35	9.08	64	9.68	9.11	72	9.14	8.98	61	9.25	9.13	53	10.72	9.76	76
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	7,329	6,360	12,244	11,057	10,285	15.24	82.63
Other insurance activities income	7,329	6,360	12,244	11,057	10,285	15.24	82.63
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			
Life insurance assets	237,407	231,882	234,660	229,175	223,533	2.38	12.46

	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	2.28	0.36	93	2.16	0.37	90	2.04	0.36	90	2.11	0.41	90	1.81	0.47	87
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	11.71	12.13	45	11.45	11.54	46	12.04	12	47	12.18	11.03	51	12.02	11.51	52
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
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		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04		-100	12.40	2
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	0	0	0	0	0

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	99,250	45,000	114,000	138,550	209,239	120.56	62.17
Dividends	99,250	45,000	114,000	138,550	209,239	120.56	62.17
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	99,250	45,000	114,000	138,550	209,239	120.56	62.17
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	99,250	45,000	114,000	138,550	209,239	120.56	62.17
Operating Expenses							
Personnel expenses	60	60	120	120	120	0.00	25.00
Interest expense	0	0	0	0	0		
Other expenses	330	339	512	444	310	-2.65	64.18
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	390	399	632	564	430	-2.26	56.63
Income (loss) before taxes	98,860	44,601	113,368	137,986	208,809	121.65	62.20
Applicable income taxes (credit)	0	0	-144	-121	-102		
Extraordinary items							
Income before undistributed income of subsidiaries	98,860	44,601	113,512	138,107	208,911	121.65	62.20
Equity in undistributed income of subsidiaries	13,794	47,692	81,433	6,416	14,106	-71.08	-45.33
Bank subsidiaries	13,794	47,692	81,433	6,416	14,106	-71.08	-45.33
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	112,654	92,293	194,945	144,523	223,017	22.06	30.72
Memoranda							
Bank net income	113,044	92,692	195,433	144,966	223,345	21.96	30.79
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,123,507	95.47	2,086,864	93.21	2,117,361	98.31	2,015,488	2,003,405	1.76	6.70
Common and preferred stock	2,123,507	95.47	2,086,864	93.21	2,117,361	98.31	2,015,488	2,003,405	1.76	6.70
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	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	95,728	4.30	146,993	6.57	31,372	1.46	41,279	42,401	-34.88	207.80
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	5,000	0.22	5,000	0.22	5,000	0.23	5,000	5,103	0.00	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,224,235	100.00	2,238,857	100.00	2,153,733	100.00	2,061,767	2,050,909	-0.65	10.04
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	4,124	0.19	11,617	0.52	4,607	0.21	0	0	-64.50	3308.26
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	4,124	0.19	11,617	0.52	4,607	0.21	0	0	-64.50	3308.26
Equity Capital	2,220,111	99.81	2,227,240	99.48	2,149,126	99.79	2,061,767	2,050,909	-0.32	9.84
Perpetual preferred stock (income surplus)	300,000	13.49	300,000	13.40	300,000	13.93	0	0	0.00	
Common stock	136,261	6.13	135,987	6.07	136,196	6.32	135,938	135,720	0.20	0.97
Common surplus	1,685,219	75.77	1,677,163	74.91	1,680,637	78.03	1,680,111	1,673,666	0.48	1.52
Retained earnings	1,634,563	73.49	1,495,341	66.79	1,560,337	72.45	1,443,280	1,385,179	9.31	61.84
Accumulated other comprehensive income	54,227	2.44	65,120	2.91	61,876	2.87	41,435	15,986	-16.73	2088.34
Other equity capital components	-1,590,159	-71.49	-1,446,371	-64.60	-1,589,920	-73.82	-1,238,997	-1,159,642		
Total liabilities and equity capital	2,224,235	100.00	2,238,857	100.00	2,153,733	100.00	2,061,767	2,050,909	-0.65	10.04
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
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	12.35	10.52	69	9.75	12.64	28	10.64	11.94	45	8.56	7.29	65	13.13	9.68	86
Bank net income / Average equity investment in banks	10.65	11.07	51	8.97	12.37	22	9.38	11.80	31	7.33	7.45	45	11.24	10.51	63
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	100.35	98.83	31	100.43	96.24	40	100.25	96.79	39	100.31	88.16	34	100.15	82.22	39
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0.19	17.48	7	0.52	16.87	8	0.21	16.81	8	0	20.06	3	0	20.43	1
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	95.65	103.92	10	93.70	103.07	8	98.52	103.22	23	97.76	102.81	20	97.68	103.22	17
Total investment in subs / Equity capital	95.65	109.01	7	93.70	108.26	6	98.52	108.40	15	97.76	110.16	12	97.68	111.07	10
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)	-0.43	0.41	10	-0.76	0.25	5	-0.16	0.29	22	-0.32	0.47	21	-0.21	0.36	17
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	255.68	126.15	89	110.75	138.64	44	145.37	152.85	56	206.34	136.59	83	319.39	177.68	87
Cash from ops + noncash items + op expense / Op expense + dividend	264.55	116.54	86	156.79	130.64	66	162.19	154.48	62	216.23	147.24	80	326.70	190.27	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	265.78	92.87	92	408.63	103.17	96	86.77	98.54	35	98.33	134.08	29	154.19	116.34	78
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	258.28	140.52	85	111.85	153.06	42	146.36	174.12	50	207.91	150.43	79	321.35	210.80	81
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)	15.41	28.68	35	14.47	41.77	33	7.82	47.61	15		35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.30	3.32	67	6.57	3.64	75	1.46	3.44	45	2	3.85	45	2.07	2.64	55
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
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	38.87	82.17	24	90.20	78.46	66	68.62	66.37	53	48.25	81.10	26	31.17	57.84	27
Dividends declared / Net income	34.11	34	51	43.59	25.30	89	39.95	28.27	73	46.11	42.29	57	29.20	33.08	43
Net income – dividends / Average equity	8.13	7.04	65	5.50	9.64	15	6.39	8.62	33	4.61	4.14	57	9.30	6.46	84
Percent of Dividends Paid															
Dividends from bank subsidiaries	258.28	128.25	83	111.85	139.49	49	146.36	155.92	56	207.91	132.17	74	321.35	178.13	82
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	258.28	168.66	78	111.85	193.08	38	146.36	203.53	43	207.91	174.85	70	321.35	260.40	73
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	87.80	43.08	83	48.55	36.56	64	58.33	45.96	59	95.57	60.28	82	93.68	66.55	79
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	87.80	46.71	82	48.55	38.35	61	58.33	51.33	57	95.57	62.88	77	93.68	69.36	71
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	65.33	93	100	67.82	94	100	74.16	94	100	69.76	96	100	67.32	97
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	100	75.26	86	100	81.78	93	100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08			28.33	