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

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BHC Name SERVISFIRST BANCSHARES, INC.

City/State HOMEWOOD, AL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 14,494,317
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:

SERVISFIRST BANCSHARES, INC.
2500 WOODCREST PLACE

HOMEWOOD, AL 35209

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BHC Name | City/State | RSSD Number | FR Dist. | Peer #

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	15,100,631	12,492,878	13,526,991	10,593,514	8,633,853
Net income ($000)	119,749	101,482	207,734	169,569	149,243
Number of BHCs in peer group	132	131	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.94	2.67	69	3	2.65	74	2.84	2.60	67	3.20	2.77	78	3.35	3.21	58
+ Non-interest income	0.32	0.96	12	0.23	1.11	4	0.22	1.04	3	0.27	1.21	6	0.27	0.90	10
– Overhead expense	1.02	2.17	3	0.91	2.24	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
– Provision for credit losses	0.20	0.09	84	0.27	-0.15	98	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
+ Securities gains (losses)	-0.08	0	0	0.01	0.01	75	0	0.01	67	0	0.02	16	0	0.01	40
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent)	1.96	1.40	87	2.05	1.79	70	1.87	1.66	72	2.03	1.04	93	2.18	1.53	88
Net operating income	1.59	1.06	91	1.62	1.36	75	1.54	1.26	77	1.60	0.81	94	1.73	1.19	89
Net income	1.59	1.06	91	1.62	1.35	75	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.29	3.12	61	3.39	3.14	61	3.19	3.06	55	3.82	3.55	67	4.71	4.49	73
Interest expense	0.24	0.24	58	0.27	0.27	60	0.24	0.25	62	0.50	0.52	55	1.24	1.02	70
Net interest income (tax equivalent)	3.05	2.88	58	3.12	2.85	64	2.95	2.80	56	3.32	3.01	68	3.47	3.45	47
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.08	56	0.01	0.13	19	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90
Earnings coverage of net loan and lease losses (X)	51.72	-9.51	71	386.32	4.52	96	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.17	60	1.21	1.39	39	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71
Allowance for loan and lease losses / Total loans and leases	1.21	1.15	60	1.21	1.37	40	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.41	8	0.17	0.63	10	0.08	0.49	6	0.24	0.71	11	0.53	0.56	56
30–89 days past due loans and leases / Total loans and leases	0.06	0.32	9	0.02	0.27	5	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36
Liquidity and Funding															
Net noncore funding dependence	3.13	3.09	54	-17.18	-1.82	10	-18.64	-2.33	7	-8.08	3.20	18	3.89	10.70	27
Net short-term noncore funding dependence	1.75	-1.79	65	-19.08	-8.21	15	-20.38	-7.71	12	-10.33	-4.76	25	1.32	5.88	31
Net loans and leases / Total assets	72.39	61.60	75	64.75	59.81	64	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Capitalization															
Tier 1 leverage ratio	8.19	9.08	24	8.10	9.11	22	7.39	8.98	14	8.23	9.13	23	9.13	10.39	21
Holding company equity capital / Total assets	8.36	10.04	22	8.12	10.88	12	7.45	10.71	7	8.32	11.16	11	9.41	11.37	18
Total equity capital (including minority interest) / Total assets	8.36	10.14	21	8.13	11.01	10	7.46	10.82	6	8.32	11.29	9	9.42	11.43	17
Common equity tier 1 capital / Total risk-weighted assets	9.64	11.90	14	10.60	12.69	20	9.95	12.42	14	10.50	12.38	23	10.50	12.50	17
Net loans and leases / Equity capital (X)	8.66	6.22	90	7.97	5.51	90	8.18	5.53	90	8.46	5.58	90	8.54	6.55	87
Cash dividends / Net income	20.83	34	28	21.34	25.30	42	21.64	28.27	36	23.05	42.30	26	22.40	25.65	43
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			93.20	
Growth Rates															
Assets	9.74	7.91	69	19.93	9.29	83	29.47	10.50	90	33.36	16.68	87	11.74	8.66	72
Equity capital	12.92	-0.29	81	17.36	9.31	83	16.04	7.46	85	17.83	6.99	86	17.84	12.19	78
Net loans and leases	22.70	11.87	79	3.80	0.79	75	12.22	3.36	80	16.70	9.07	78	11.23	8.63	69
Noncore funding	18.99	10.50	66	34.60	-23.76	97	61.85	-14.79	96	50.40	-12.18	96	31.21	4.16	86
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	0.01	46
Long-term debt / Equity capital	5.34	11.61	38	6.03	11.05	43	5.62	10.95	41	6.52	13.56	43	7.68	3.86	70
Equity investment in subsidiaries / Equity capital	105.09	103.92	60	105.85	103.07	68	105.33	103.22	66	106.02	102.81	70	107.45	104.21	63
Cash from ops + noncash items + op expense / Op expense + dividends	98.13	116.54	39	86.82	130.64	28	100.09	154.48	24	111.31	147.24	34	105.74	152.31	31

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	214,392	189,254	385,721	362,664	354,308	13.28	85.67
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	213,986	188,797	384,829	361,600	353,151	13.34	86.23
Tax-exempt income on loans and leases	406	457	892	1,064	1,157	-11.16	-27.76
Estimated tax benefit on income on loans and leases	95	350	201	705	578	-72.80	-65.36
Income on loans and leases (tax equivalent)	214,487	189,604	385,922	363,369	354,886	13.12	85.31
Investment interest income (tax equivalent)	18,836	12,463	25,783	23,351	19,162	51.14	184.31
Interest on balances due from depository institutions	6,288	1,539	4,833	3,165	12,008	308.58	621.10
Interest income on other earning assets	246	7	36	332	6,038	3414.29	-70.40
Total interest income (tax equivalent)	239,857	203,613	416,574	390,217	392,094	17.80	93.32
Interest on time deposits of $250K or more	2,080	3,369	6,093	9,489	9,819	-38.26	23.81
Interest on time deposits < $250K	1,367	2,144	3,895	5,956	5,172	-36.24	27.16
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,823	8,204	16,581	29,785	75,967	7.55	-7.60
Interest on other borrowings and trading liabilities	4,003	985	2,473	2,700	9,076	306.40	135.33
Interest on subordinated debt and mandatory convertible securities	1,380	1,380	2,760	3,055	3,124	0.00	-3.56
Total interest expense	17,653	16,082	31,802	50,985	103,158	9.77	14.36
Net interest income (tax equivalent)	222,204	187,531	384,772	339,232	288,936	18.49	104.54
Non-interest income	23,867	14,265	29,506	28,270	23,667	67.31	155.23
Adjusted operating income (tax equivalent)	246,071	201,796	414,278	367,502	312,603	21.94	108.56
Overhead expense	77,284	57,047	129,763	109,665	101,840	35.47	79.14
Provision for credit losses	14,869	17,103	31,517	42,434	22,638		58.74
Securities gains (losses)	-6,168	620	620	0	27		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	147,750	128,266	253,618	215,403	188,152	15.19	125.65
Applicable income taxes	27,887	26,286	45,615	44,639	37,618	6.09	56.86
Tax equivalent adjustments	114	498	269	1,195	1,291	-77.11	-88.79
Applicable income taxes (tax equivalent)	28,001	26,784	45,884	45,834	38,909	4.54	48.98
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	119,749	101,482	207,734	169,569	149,243	18.00	156.52
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	119,749	101,482	207,734	169,569	149,243	18.00	156.52
Memoranda							
Net income - holding company and noncontrolling (minority) interest	119,749	101,482	207,734	169,569	149,243	18.00	156.52
Investment securities income (tax equivalent)	18,836	12,463	25,783	23,351	19,162	51.14	184.31
US Treasury and agency securities (excluding mortgage-backed securities)	2,851	258	708	1,178	1,616	1005.04	455.75
Mortgage-backed securities	6,917	3,916	8,399	9,824	9,005	76.63	166.86
All other securities	9,068	8,289	16,676	12,349	8,541	9.40	157.60
Cash dividends declared	24,941	21,658	44,950	39,080	33,437	15.16	369.08
Common	24,941	21,658	44,950	39,080	33,437	15.16	369.08
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 # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.18	2.90	69	3.26	2.92	72	3.08	2.85	68	3.68	3.27	77	4.54	4.19	79
Less: Interest expense	0.23	0.22	60	0.26	0.25	62	0.24	0.23	63	0.48	0.48	58	1.19	0.95	74
Equals: Net interest income (tax equivalent)	2.94	2.67	69	3	2.65	74	2.84	2.60	67	3.20	2.77	78	3.35	3.21	58
Plus: Non-interest income	0.32	0.96	12	0.23	1.11	4	0.22	1.04	3	0.27	1.21	6	0.27	0.90	10
Equals: adjusted operating income (tax equivalent)	3.26	3.67	25	3.23	3.82	20	3.06	3.70	15	3.47	4.04	23	3.62	4.16	30
Less: Overhead expense	1.02	2.17	3	0.91	2.24	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
Less: Provision for credit losses	0.20	0.09	84	0.27	-0.15	98	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	-0.08	0	0	0.01	0.01	75	0	0.01	67	0	0.02	17	0	0.01	40
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.96	1.40	87	2.05	1.79	70	1.87	1.66	72	2.03	1.04	93	2.18	1.53	88
Less: Applicable income taxes (tax equivalent)	0.37	0.33	64	0.43	0.41	63	0.34	0.38	40	0.43	0.23	89	0.45	0.35	77
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.59	1.06	91	1.62	1.36	75	1.54	1.26	77	1.60	0.81	94	1.73	1.19	89
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.59	1.06	91	1.62	1.35	75	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Memo: Net income (last four quarters)	1.52	1.12	90	1.64	1.25	81	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Net income–BHC and noncontrolling (minority) interest	1.59	1.07	91	1.62	1.37	75	1.54	1.27	77	1.60	0.83	93	1.73	1.19	89
Margin Analysis															
Average earning assets / Average assets	96.50	92.97	87	96.09	93.15	84	96.49	93.08	87	96.31	92.32	90	96.43	93.22	89
Average interest-bearing funds / Average assets	60.03	60.12	60	67.77	62.32	74	64.89	61.99	67	67.86	64.06	69	71.40	70.66	56
Interest income (tax equivalent) / Average earning assets	3.29	3.12	61	3.39	3.14	61	3.19	3.06	55	3.82	3.55	67	4.71	4.49	73
Interest expense / Average earning assets	0.24	0.24	58	0.27	0.27	60	0.24	0.25	62	0.50	0.52	55	1.24	1.02	70
Net interest income (tax equivalent) / Average earning assets	3.05	2.88	58	3.12	2.85	64	2.95	2.80	56	3.32	3.01	68	3.47	3.45	47
Yield or Cost															
Total loans and leases (tax equivalent)	4.32	4.01	75	4.41	4.05	75	4.42	4.01	76	4.46	4.27	67	5.17	4.98	64
Interest-bearing bank balances	0.43	0.42	51	0.12	0.11	67	0.15	0.14	70	0.27	0.27	55	2.69	2.26	76
Federal funds sold and reverse repos	0.90	0.58	71	0.14	0.26	54	0.17	0.25	53	0.54	0.68	52	2.26	2.02	57
Trading assets		0.52			0.42			0.45			0.60			0.49	
Total earning assets	3.29	3.09	64	3.38	3.11	65	3.19	3.04	56	3.81	3.51	68	4.69	4.47	72
Investment securities (tax equivalent)	2.28	1.85	87	2.69	1.80	93	2.59	1.77	92	2.80	2.25	85	2.93	2.74	67
US Treasury and agency securities (excluding mortgage-backed securities)	1.32	1.22	60	1.98	1.28	85	1.18	1.14	52	2.54	1.75	86	2.26	2.54	39
Mortgage-backed securities	1.63	1.78	38	1.37	1.56	32	1.38	1.57	33	1.96	2.05	37	2.31	2.54	21
All other securities	4.02	2.82	84	4.53	2.91	88	4.40	2.81	85	4.12	3.24	82	3.91	3.80	59
Interest-bearing deposits	0.33	0.20	80	0.37	0.24	77	0.35	0.21	80	0.70	0.53	73	1.59	1.13	83
Time deposits of $250K or more	0.86	0.50	87	1.37	0.76	92	1.22	0.66	93	1.96	1.42	88	2.27	2.13	64
Time deposits < $250K	0.91	0.44	90	1.35	0.72	93	1.24	0.62	92	1.79	1.36	86	1.96	1.91	49
Other domestic deposits	0.27	0.17	75	0.25	0.17	76	0.25	0.15	79	0.53	0.36	82	1.52	0.86	90
Foreign deposits		0.25			0.12			0.14			0.42			2.53	
Federal funds purchased and repos	0.50	0.36	75	0.22	0.19	75	0.21	0.17	77	0.43	0.62	44	2.28	1.23	79
Other borrowed funds and trading liabilities		1.24			1.31			1.27			1.50		0	1.03	24
All interest-bearing funds	0.39	0.36	63	0.38	0.40	54	0.36	0.37	58	0.71	0.74	51	1.67	1.34	76

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	23,867	14,265	29,506	28,270	23,667
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	4,188	3,728	6,654	7,320	7,029
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,373	2,269	4,447	6,911	4,201
Other non-interest income	18,306	8,268	18,405	14,039	12,437
Total overhead expenses	77,284	57,047	129,763	109,665	101,840
Personnel expense	39,035	32,430	67,728	61,414	57,783
Net occupancy expense	5,916	5,498	11,404	10,070	9,272
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	32,333	19,119	50,631	38,181	34,785
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	540	527	502	493	505
Average personnel expense per employee	72.29	61.54	134.92	124.57	114.42
Average assets per employee	27,964.13	23,705.65	26,946.20	21,487.86	17,096.74

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	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	0.66	35
Overhead expenses / Net Interest Income + non-interest income	31.42	59.40	2	28.34	59.03	0	31.34	59.28	1	29.94	62.28	0	32.71	61.79	0
Percent of Average Assets															
Total overhead expense	1.02	2.17	3	0.91	2.24	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
Personnel expense	0.52	1.20	2	0.52	1.25	0	0.50	1.21	1	0.58	1.30	1	0.67	1.50	2
Net occupancy expense	0.08	0.22	6	0.09	0.24	6	0.08	0.23	6	0.10	0.26	3	0.11	0.32	3
Other operating expenses	0.43	0.72	9	0.31	0.73	3	0.37	0.72	4	0.36	0.94	2	0.40	0.76	5
Overhead less non-interest income	0.71	1.19	15	0.68	1.10	15	0.74	1.10	17	0.77	1.25	16	0.91	1.65	6
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	31.41	58.92	2	28.27	58.45	0	31.32	58.83	1	29.84	61.82	0	32.58	59.91	1
Personnel expense	15.86	32.65	3	16.07	33.10	1	16.35	32.93	3	16.71	32.36	2	18.48	34.17	1
Net occupancy expense	2.40	6.14	7	2.72	6.33	9	2.75	6.23	10	2.74	6.58	6	2.97	7.50	4
Other operating expenses	13.14	19.36	7	9.47	18.60	2	12.22	19.18	4	10.39	22.28	0	11.13	17.93	7
Total non-interest income	9.70	25.40	11	7.07	28.18	3	7.12	27.67	3	7.69	28.83	5	7.57	19.83	17
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.61	22
Service charges on domestic deposit accounts	1.70	3.45	24	1.85	3.19	27	1.61	3.27	25	1.99	3.27	27	2.25	3.21	33
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	0.91	19
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.37	22
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.22	16
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.56	1.51	36	1.12	3.83	32	1.07	3.30	35	1.88	3.92	47	1.34	2.27	58
Other non-interest income	7.44	9.09	48	4.10	9.26	18	4.44	9.27	18	3.82	9.65	14	3.98	7.41	22
Overhead less non-interest income	21.71	32.73	18	21.20	29.94	23	24.20	30.52	27	22.15	31.93	24	25.01	39.47	13
Applicable income taxes / Pretax net operating income (tax equivalent)	18.87	21.22	24	20.49	21.54	35	17.99	21.18	16	20.72	18.63	62	19.99	21.51	33
Applicable income tax + TE / Pretax net operating income + TE	18.95	23.38	8	20.88	23.10	18	18.09	22.67	9	21.28	21.18	43	20.68	23.31	27

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	7,589,183	5,485,118	6,483,143	5,119,343	4,506,764	38.36	139.36
Commercial and industrial loans	2,856,123	2,984,691	2,878,101	3,187,618	2,593,605	-4.31	39.97
Loans to individuals	63,961	64,368	62,812	63,489	60,561	-0.63	21.59
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	100,731	110,449	96,085	97,914	91,753	-8.80	52.44
Other loans and leases	10,773	11,215	13,907	11,749	15,080	-3.94	-44.69
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,620,771	8,655,841	9,534,048	8,480,113	7,267,763	22.70	98.54
Less: Allowance for loan and lease losses	128,387	104,670	116,660	87,942	76,584	22.66	133.18
Net loans and leases	10,492,384	8,551,171	9,417,388	8,392,171	7,191,179	22.70	98.18
Debt securities that reprice or mature in over 1 year	1,707,369	900,484	1,219,238	811,083	686,376	89.61	247.32
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	12,199,753	9,451,655	10,636,626	9,203,254	7,877,555	29.08	110.84
Interest-bearing bank balances	1,334,511	3,100,677	4,106,790	2,068,182	451,509	-56.96	890.77
Federal funds sold and reverse repos	101,447	7,500	58,372	1,771	100,473	1252.63	105.18
Debt securities that reprice or mature within 1 year	82,849	113,299	86,289	75,855	73,273	-26.88	212.92
Trading assets	0	0	0	0	0		
Total earning assets	13,718,560	12,673,131	14,888,077	11,349,062	8,502,810	8.25	128.76
Non-interest-bearing cash and due from depository institutions	252,638	72,599	56,934	141,458	78,618	247.99	254.92
Premises, fixed assets, and leases	75,733	86,752	78,216	65,421	69,787	-12.70	46.21
Other real estate owned	1,207	2,039	1,197	6,497	8,178	-40.80	-68.71
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	446,179	372,798	424,382	370,216	288,260	19.68	116.84
Total assets	14,494,317	13,207,319	15,448,806	11,932,654	8,947,653	9.74	128.99
Quarterly average assets	14,921,691	12,857,693	15,235,711	11,663,336	9,028,873	16.05	139.34
Average loans and leases (YTD)	9,918,582	8,591,268	8,732,455	8,145,428	6,868,441	15.45	93.54
Memoranda							
Loans held-for-sale	3,451	6,147	1,114	14,425	6,312	-43.86	-39.17
Loans not held-for-sale	10,617,320	8,649,694	9,532,934	8,465,688	7,261,451	22.75	98.69
Real estate loans secured by 1–4 family	1,018,710	713,693	827,880	726,117	650,500	42.74	78.47
Commercial real estate loans	6,469,121	4,672,490	5,560,475	4,290,719	3,739,698	38.45	160.93
Construction and land development	1,383,155	782,305	1,103,076	593,615	521,392	76.81	249.81
Multifamily	610,197	378,210	459,122	316,372	299,552	61.34	520.11
Nonfarm nonresidential	4,475,769	3,511,975	3,998,277	3,380,732	2,918,754	27.44	125.43
Real estate loans secured by farmland	101,352	98,935	94,788	102,507	116,566	2.44	-15.95
Total investment securities	1,790,218	1,013,783	1,305,527	886,938	759,649	76.59	245.23
U.S. Treasury securities	512,212	14,235	158,368	14,356	49,210	3498.26	1186.38
US agency securities (excluding mortgage-backed securities)	14	12,139	6,041	15,458	18,386	-99.88	-99.92
Municipal securities	24,060	26,281	24,436	38,116	57,272	-8.45	-83.53
Mortgage-backed securities	836,907	599,092	735,803	495,109	474,055	39.70	210.97
Asset-backed securities	0	0	0	0	0		
Other debt securities	417,025	362,036	380,879	323,899	160,726	15.19	811.35
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	724,463	1,013,533	842,570	886,688	759,399	-28.52	64.91
U.S. Treasury securities	5,966	14,235	9,105	14,356	49,210	-58.09	-85.02
US agency securities (excluding mortgage-backed securities)	14	12,139	6,041	15,458	18,386	-99.88	-99.92
Municipal securities	16,280	26,281	21,633	38,116	57,272	-38.05	-88.41
Mortgage-backed securities	285,428	599,092	425,162	495,109	474,055	-52.36	18.30
Asset-backed securities	0	0	0	0	0		
Other debt securities	416,775	361,786	380,629	323,649	160,476	15.20	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-66,426	0	-2,380	0	0		
Available-for-sale securites appreciation (depreciation)	-34,722	24,699	12,024	25,531	7,217		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	638,705	463,067	485,858	477,547	393,404	37.93	175.83

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	4,686,511	3,296,429	4,799,767	2,788,772	1,749,879	42.17	241.25
NOW, ATS and transaction accounts	1,776,967	1,384,082	1,461,708	1,307,440	994,452	28.39	134.15
Time deposits less brokered deposits < $250K	247,542	269,532	256,083	267,302	267,221	-8.16	7.39
MMDA and other savings accounts	4,550,025	5,470,500	5,378,127	5,061,887	4,057,549	-16.83	66.25
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,261,045	10,420,543	11,895,685	9,425,401	7,069,101	8.07	120.82
Time deposits of $250K or more	461,292	487,693	507,151	500,323	461,332	-5.41	56.77
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,389,167	1,059,474	1,711,777	851,545	470,749	31.12	362.71
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	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < $250K	50,000	50,000	50,000	50,000	0	0.00	4950.51
Noncore funding	1,900,459	1,597,167	2,268,928	1,401,868	932,081	18.99	218.94
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	64,716	64,696	64,706	64,748	64,703	0.03	18.36
Other liabilities	56,179	51,629	67,472	47,785	39,086	8.81	352.98
Total liabilities	13,282,399	12,134,035	14,296,791	10,939,802	8,104,971	9.46	130.50
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54	54	54	54	54	0.00	1.89
Common surplus	227,906	225,127	226,397	223,856	219,766	1.23	4.89
Retained earnings	1,005,815	828,048	911,008	748,224	616,611	21.47	188.60
Accumulated other comprehensive income	-22,357	19,555	14,056	20,218	5,749		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,211,418	1,072,784	1,151,515	992,352	842,180	12.92	113.81
Noncontrolling (minority) interest in subsidiaries	500	500	500	500	502	0.00	-0.40
Total equity capital, including minority interest	1,211,918	1,073,284	1,152,015	992,852	842,682	12.92	113.71
Total liabilities and capital	14,494,317	13,207,319	15,448,806	11,932,654	8,947,653	9.74	128.99
Memoranda							
Non-interest-bearing deposits	4,686,511	3,296,429	4,799,767	2,788,772	1,749,879	42.17	241.25
Interest-bearing deposits	7,085,826	7,661,807	7,653,069	7,186,952	5,780,554	-7.52	76.20
Total deposits	11,772,337	10,958,236	12,452,836	9,975,724	7,530,433	7.43	118.22
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,151,515	992,352	992,352	842,180	714,701		
Accounting restatements	0	0	0	1,124	0		
Net income	119,749	101,482	207,734	169,569	149,243		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,509	1,271	2,541	4,089	1,183		
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	24,941	21,658	44,950	39,080	33,437		
Change in other comprehensive income	-36,414	-663	-6,162	14,470	10,490		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,211,418	1,072,784	1,151,515	992,352	842,180		

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 # 2	Pct
Percent of Total Assets															
Real estate loans	52.36	38.78	76	41.53	36.32	60	41.97	36.25	61	42.90	36.22	60	50.37	52.67	42
Commercial and industrial loans	19.71	11.05	87	22.60	12.25	91	18.63	10.76	83	26.71	13.52	94	28.99	11.45	93
Loans to individuals	0.44	3.52	26	0.49	3.48	27	0.41	3.36	28	0.53	3.40	28	0.68	2.71	44
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	44
Agricultural loans	0.69	0.19	87	0.84	0.21	88	0.62	0.18	86	0.82	0.19	89	1.03	0.53	78
Other loans and leases	0.07	4.45	3	0.08	4.22	3	0.09	4.47	3	0.10	4.63	2	0.17	1.08	49
Net loans and leases	72.39	61.60	75	64.75	59.81	64	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Debt securities over 1 year	11.78	19.46	24	6.82	17.61	10	7.89	19.46	9	6.80	15.55	11	7.67	13.66	20
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	18
Subtotal	84.17	82.34	45	71.56	78.32	17	68.85	79.22	15	77.13	78.16	30	88.04	86.76	54
Interest-bearing bank balances	9.21	4.59	84	23.48	9.11	93	26.58	8.50	96	17.33	7.51	93	5.05	2.97	76
Federal funds sold and reverse repos	0.70	0.58	78	0.06	0.52	68	0.38	0.54	77	0.01	0.82	64	1.12	0.03	95
Debt securities 1 year or less	0.57	1.68	27	0.86	1.53	41	0.56	1.56	31	0.64	1.68	29	0.82	2.10	35
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets	94.65	90.95	87	95.96	91.43	96	96.37	91.77	96	95.11	91.05	94	95.03	92.39	82
Non-interest cash and due from depository institutions	1.74	1.01	90	0.55	1.01	18	0.37	0.82	14	1.19	1.07	55	0.88	1.14	33
Other real estate owned	0.01	0.01	60	0.02	0.02	66	0.01	0.01	56	0.05	0.02	83	0.09	0.04	80
All other assets	3.61	7.97	4	3.49	7.50	4	3.26	7.35	6	3.71	7.82	2	4.09	6.41	17
Memoranda															
Short-term investments	10.48	7.68	75	24.39	12.01	88	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66
U.S. Treasury securities	3.53	1.96	78	0.11	1.08	41	1.03	1.47	63	0.12	0.84	52	0.55	0.29	79
US agency securities (excluding mortgage-backed securities)	0	0.84	22	0.09	0.77	34	0.04	0.82	28	0.13	0.63	40	0.21	1.25	35
Municipal securities	0.17	1.75	26	0.20	1.72	28	0.16	1.73	26	0.32	1.69	30	0.64	2.58	30
Mortgage-backed securities	5.77	13.68	16	4.54	12.97	12	4.76	14.14	12	4.15	11.75	11	5.30	9.38	22
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities	2.88	0.52	95	2.74	0.52	94	2.47	0.53	93	2.71	0.42	95	1.80	0.53	85
Loans held-for-sale	0.02	0.35	33	0.05	0.42	30	0.01	0.55	22	0.12	0.52	32	0.07	0.39	33
Loans held for investment	73.25	61.41	78	65.49	59.85	68	61.71	58.06	61	70.95	61.72	76	81.15	72.01	84
Real estate loans secured by 1–4 family	7.03	12.26	28	5.40	11.69	24	5.36	11.46	24	6.09	11.91	26	7.27	16.02	18
Revolving	1.35	1.49	54	1.33	1.45	56	1.11	1.42	51	1.48	1.66	53	2.18	2.24	53
Closed-end, secured by first liens	5.60	10.40	25	3.97	9.84	24	4.16	9.67	25	4.48	9.81	24	4.92	13.07	16
Closed-end, secured by junior liens	0.08	0.18	41	0.11	0.20	42	0.09	0.17	45	0.13	0.22	44	0.17	0.37	33
Commercial real estate loans	44.63	24.34	89	35.38	22.48	84	35.99	22.69	83	35.96	22.22	83	41.80	33.26	75
Construction and land development	9.54	3.75	90	5.92	3.35	81	7.14	3.34	87	4.97	3.40	72	5.83	5	63
Multifamily	4.21	3.69	66	2.86	3.31	56	2.97	3.57	53	2.65	3.12	51	3.35	4.76	48
Nonfarm nonresidential	30.88	15.50	92	26.59	14.81	89	25.88	14.57	86	28.33	14.72	93	32.62	21.85	87
Real estate loans secured by farmland	0.70	0.35	78	0.75	0.34	78	0.61	0.30	78	0.86	0.33	80	1.30	0.95	70

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 # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	71.46	62.08	61	63.37	59.66	50	68	61.05	54	60.37	57.15	47	62.01	72.74	24
Real estate loans secured by 1–4 family	9.59	20.31	20	8.25	19.82	18	8.68	19.86	18	8.56	19.43	19	8.95	22.29	14
Revolving	1.85	2.40	45	2.03	2.42	49	1.79	2.43	45	2.08	2.64	45	2.68	3.13	50
Closed-end	7.74	17.67	20	6.22	17.22	16	6.89	17.24	19	6.48	16.59	17	6.27	18.71	14
Commercial real estate loans	60.91	38.23	86	53.98	36.54	83	58.32	37.86	84	50.60	34.63	83	51.46	46.16	65
Construction and land development	13.02	5.97	86	9.04	5.50	78	11.57	5.65	83	7	5.26	68	7.17	6.97	57
1–4 family	2.37	1.34	75	2.13	1.11	79	2.18	1.18	76	1.82	0.93	77	1.78	1.47	67
Other	10.65	4.56	92	6.91	4.33	75	9.39	4.40	90	5.18	4.19	62	5.40	5.34	55
Multifamily	5.75	5.72	62	4.37	5.34	50	4.82	5.78	54	3.73	4.96	46	4.12	6.42	45
Nonfarm nonresidential	42.14	24.64	87	40.57	24.14	87	41.94	24.56	86	39.87	22.93	91	40.16	30.59	81
Owner-occupied	18.90	8.28	92	19.95	8.14	95	19.66	8.29	93	19.97	7.68	96	21.84	10.68	94
Other	23.24	16.13	75	20.62	15.71	66	22.28	15.94	72	19.90	14.95	65	18.32	19.36	46
Real estate loans secured by farmland	0.95	0.59	75	1.14	0.59	76	0.99	0.54	76	1.21	0.54	79	1.60	1.38	70
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	44
Commercial and industrial loans	26.89	18.46	79	34.48	20.98	84	30.19	18.86	82	37.59	22.17	88	35.69	16.16	91
Loans to individuals	0.60	6.27	23	0.74	6.28	25	0.66	6.24	25	0.75	6.13	24	0.83	4	43
Credit card loans	0.12	0.53	62	0.13	0.51	62	0.13	0.53	62	0.11	0.65	62	0.11	0.04	82
Agricultural loans	0.95	0.32	84	1.28	0.37	86	1.01	0.34	87	1.15	0.32	88	1.26	0.78	76
Other loans and leases	0.10	8.30	3	0.13	8.03	3	0.15	8.75	3	0.14	9.09	3	0.21	1.48	48
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	562.56	407.54	79	479.19	383.17	72	522.42	391.81	75	489.07	381.27	72	501.04	493.53	54
Real estate loans secured by 1–4 family	75.51	130.40	28	62.35	124.52	25	66.71	126.06	27	69.37	125.03	27	72.32	151.03	24
Revolving	14.54	15.55	53	15.34	15.53	58	13.79	15.44	54	16.86	17.42	55	21.66	21.25	58
Closed-end	60.97	113.22	25	47.01	107.53	23	52.92	108.85	26	52.51	106.14	25	50.66	127.10	20
Commercial real estate loans	479.53	254.23	90	408.20	238.21	87	448.07	245.88	89	409.91	234.65	88	415.76	311.74	79
Construction and land development	102.53	38.88	92	68.34	35.52	83	88.89	35.95	91	56.71	35.62	78	57.97	46.63	66
1–4 family	18.68	8.60	79	16.11	7.06	81	16.77	7.42	81	14.74	6.34	79	14.37	9.52	74
Other	83.85	29.76	95	52.23	28.07	84	72.12	28.11	96	41.97	28.16	71	43.59	35.90	63
Multifamily	45.23	39.14	66	33.04	34.78	60	37	38.66	62	30.22	32.74	57	33.30	44.76	52
Nonfarm nonresidential	331.77	162.28	92	306.81	157.17	90	322.19	158.05	91	322.98	155.06	92	324.49	206.64	88
Owner-occupied	148.79	54.20	98	150.86	52.65	97	151.02	52.99	97	161.78	52.37	98	176.49	71.54	97
Other	182.99	106.54	86	155.95	102.08	77	171.17	102.54	86	161.20	100.54	77	148.01	130.65	61
Real estate loans secured by farmland	7.51	3.62	78	8.64	3.59	79	7.64	3.22	80	9.79	3.44	82	12.96	8.66	72
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	0.01	44
Commercial and industrial loans	211.71	115.10	87	260.75	127.07	93	231.92	114.45	89	304.53	139.91	96	288.34	106.70	95
Loans to individuals	4.74	35.52	26	5.62	35.29	29	5.06	34.55	29	6.07	37.47	30	6.73	24.83	46
Credit card loans	0.93	2.76	62	0.96	2.61	64	0.98	2.77	64	0.92	3.30	61	0.93	0.24	85
Agricultural loans	7.47	1.81	89	9.65	2.01	90	7.74	1.86	90	9.35	1.88	91	10.20	4.86	78
Other loans and leases	0.80	50.19	4	0.98	46.75	4	1.12	51.06	4	1.12	49.54	3	1.68	10.25	49
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.45	30.64	74	34.64	28.84	62	39.22	30.07	70	31.22	27.32	54	30.26	35.38	37
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	334.24	203.71	84	261.94	187.37	78	301.29	195.33	81	252.96	183.76	72	244.48	239.13	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	483.02	261.50	89	412.81	244.59	87	452.30	252.85	89	414.74	240.85	88	420.97	315.15	78

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 # 2	Pct
Percent of Total Assets															
Short-term investments	10.48	7.68	75	24.39	12.01	88	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66
Liquid assets	20.96	25.39	42	28.82	28.17	53	33.16	29.03	61	22.93	26.22	46	13.10	16.28	39
Investment securities	12.35	21.68	19	7.68	19.64	8	8.45	21.63	7	7.43	17.85	10	8.49	16.41	12
Net loans and leases	72.39	61.60	75	64.75	59.81	64	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Net loans, leases and standby letters of credit	72.88	62.44	75	65.27	60.62	64	61.36	59.49	55	70.88	62.48	75	80.91	72.78	84
Core deposits	77.69	75.64	44	78.90	74.75	55	77	75.71	38	78.99	70.67	72	79.01	71.61	77
Noncore funding	13.11	10.86	70	12.09	10.89	70	14.69	10.30	76	11.75	14.13	55	10.42	14.61	35
Time deposits of $250K or more	3.18	1.54	84	3.69	1.81	85	3.28	1.58	87	4.19	2.11	86	5.16	4.33	66
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	9.58	1.20	96	8.02	1.20	95	11.08	1.23	96	7.14	1.47	92	5.26	0.77	95
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	8.88	0.50	99	7.97	0.52	99	10.70	0.54	99	7.12	0.54	98	4.14	0.75	93
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.63	9	0	0.99	12	0	1	11	0	1.24	7	0	2.75	7
Earning assets that reprice within 1 year	50.18	36.16	84	60.37	38.93	93	61.99	37.37	91	54.48	39.38	88	43.99	33.16	76
Interest-bearing liabilities that reprice within 1 year	3.71	6.49	30	4.30	7.04	37	3.67	6.39	35	4.42	8.20	31	4.64	18.54	6
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	0.15	37
Net assets that reprice within 1 year	46.48	28.22	89	56.06	30.25	94	58.32	29.65	93	50.07	29.11	91	39.35	13.71	91
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.13	3.09	54	-17.18	-1.82	10	-18.64	-2.33	7	-8.08	3.20	18	3.89	10.70	27
Net short-term noncore funding dependence	1.75	-1.79	65	-19.08	-8.21	15	-20.38	-7.71	12	-10.33	-4.76	25	1.32	5.88	31
Short-term investment / Short-term noncore funding	87.69	166.36	39	227.22	284.81	57	204.07	273.46	49	179.59	184.19	59	85.71	78.10	68
Liquid assets - short-term noncore funding / Nonliquid assets	11.40	28.61	30	25.41	34.02	43	29.43	36.68	41	16.76	28.18	37	5.69	6.90	50
Net loans and leases / Total deposits	89.13	76.80	75	78.03	74.66	60	75.62	72.79	58	84.13	79.43	65	95.49	90.96	60
Net loans and leases / Core deposits	93.17	82.80	69	82.06	81.17	57	79.17	78.25	54	89.04	88.34	59	101.73	102.55	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.44	-6.37	46	0	0.84	18	-0.21	0.12	32	0	1.57	7	0	0.36	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.84	-13.54	88	2.37	1.94	70	1.07	-0.25	81	2.66	4.31	26	0.88	1.28	44
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	59.53	23.58	91	0.02	13.42	28	35.46	14.28	79	0.03	11.38	32	0.03	7.25	48
Available-for-sale securities	40.47	74.56	9	99.98	84.66	86	64.54	83.77	20	99.97	87.23	85	99.97	91.33	73
U.S. Treasury securities	28.61	9.26	85	1.40	5.52	47	12.13	6.70	76	1.62	4.72	60	6.48	2.07	85
US agency securities (excluding mortgage-backed securities)	0	4.02	22	1.20	4.50	43	0.46	4.12	36	1.74	4.01	50	2.42	8.16	37
Municipal securities	1.34	8	34	2.59	8.87	41	1.87	8.22	38	4.30	9.83	46	7.54	15.40	34
Mortgage-backed securities	46.75	63.23	23	59.09	66.59	40	56.36	66.54	32	55.82	66.64	32	62.40	57.07	54
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities	23.29	3.01	96	35.71	3.17	98	29.17	3.08	97	36.52	3.01	96	21.16	3.73	93
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.49	18
Debt securities 1 year or less	4.63	8.89	45	11.18	8.69	70	6.61	7.78	59	8.55	10.55	53	9.65	13.55	51
Debt securities 1 to 5 years	39.03	20.02	84	25.82	17.05	74	24.80	18.25	68	30.12	17.03	79	25.90	23.43	60
Debt securities over 5 years	56.34	68.75	24	63	72.17	28	68.59	71.11	35	61.33	69.86	33	64.46	58.63	51
Pledged securities	35.68	30.80	63	45.68	33.87	66	37.22	32.26	60	53.84	35.67	73	51.79	43.76	59
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-52.85	-31.70	32	113.69	51.37	79	98.13	27.98	86	243.19	183.32	70	-0.43	32.84	38
Investment securities	76.59	21.19	93	18.38	33.34	38	47.19	31.36	72	16.76	23.62	44	28.61	4.80	88
Core deposits	8.07	9.58	59	18.52	16.88	68	26.21	16.94	83	33.33	26.88	77	8.85	9.96	51
Noncore funding	18.99	10.50	66	34.60	-23.76	97	61.85	-14.79	96	50.40	-12.18	96	31.21	4.16	86

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)	4,216,028	3,518,646	3,944,199	2,892,386	2,552,406
Commit: Secured commercial real estate loans	1,576,183	1,035,812	1,336,874	689,639	625,685
Commit: Unsecured real estate loans	7,582	11,953	6,509	15,721	8,684
Credit card lines (reported semiannually, June/Dec)	387,115	334,009	366,525	286,128	248,617
Securities underwriting	0	0		0	0
Standby letters of credit	71,400	69,352	61,871	66,208	48,394
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)	8,410	28,437	1,901	45,920	23,808
Purchased options contracts (interest rate)	300,000	300,000	300,000	300,000	0
Interest rate swaps	0	0		0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0		0	0
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 # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29.09	24.48	69	26.64	22.45	70	25.53	22.78	66	24.24	22.01	63	28.53	16.97	92
Standby letters of credit	0.49	0.66	50	0.53	0.67	54	0.40	0.65	43	0.55	0.71	54	0.54	0.36	75
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0	49
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	47
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	48
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	0.01	46
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	47
Derivative contracts	2.13	44.65	15	2.49	49.75	14	1.95	46.30	14	2.90	48.62	10	0.27	2.95	65
Interest rate contracts	2.13	32.11	16	2.49	35.96	14	1.95	32.46	14	2.90	34.36	11	0.27	2.87	65
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	0.08	39
Written options contracts (interest rate)	0.06	1.58	29	0.22	1.82	31	0.01	1.41	19	0.38	2.18	36	0.27	0.13	81
Purchased options contracts (interest rate)	2.07	1.48	80	2.27	1.33	81	1.94	1.31	79	2.51	1.46	79	0	0.02	45
Interest rate swaps	0	21.90	4	0	20.67	4	0	20.49	4	0	20.83	3	0	2.19	34
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	0	48
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	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	42.51	46.07	57	40.96	42.93	65	45.17	44.98	65	35.51	42.82	56	37.16	24.81	88

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	308,410	328,437	301,901	345,920	23,808
Interest rate contracts	308,410	328,437	301,901	345,920	23,808
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	8,410	28,437	1,901	45,920	23,808
Exchange-traded	0	0	0	0	0
Over-the-counter	8,410	28,437	1,901	45,920	23,808
Purchased options	300,000	300,000	300,000	300,000	0
Exchange-traded	0	0	0	0	0
Over-the-counter	300,000	300,000	300,000	300,000	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	308,410	328,437	301,901	345,920	23,808
Interest rate contracts	308,410	328,437	301,901	345,920	23,808
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)	304,633	315,612	300,755	324,151	8,260
One year or less	304,633	15,612	755	24,151	8,260
Over 1 year to 5 years	0	300,000	300,000	300,000	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	7	0	0	0	26
Gross positive fair value	6,659	1,284	1,217	1,791	586
Held for trading	0	0	0	0	0
Non-traded	6,659	1,284	1,217	1,791	586
Current credit exposure on risk-based capital derivative contracts	6,569	885	1,176	1,006	225
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 # 2	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	99.57	60
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	0	9.78	8	0	12.57	8	0	11.16	7	0	14.05	7	0	14.06	16
Written options	2.73	5.78	51	8.66	7.49	68	0.63	6.28	21	13.27	8.18	76	100	11.73	97
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	2.73	5.46	53	8.66	7.20	70	0.63	5.96	21	13.27	7.73	78	100	10.84	98
Purchased options	97.27	3.69	99	91.34	3.44	99	99.37	3.27	99	86.73	3.42	99	0	2.45	35
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	97.27	3.17	99	91.34	3.04	99	99.37	2.87	99	86.73	2.86	99	0	2.28	36
Swaps	0	74.97	3	0	71.23	3	0	74.26	3	0	68.76	3	0	64.61	7
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	98.78	93.09	53	96.10	91.87	45	99.62	92.53	68	93.71	91.48	42	34.69	80.07	10
One year or less	98.78	31.78	91	4.75	28.05	25	0.25	27.56	7	6.98	32.05	27	34.69	15.20	80
Over 1 year to 5 years	0	24.76	6	91.34	26.03	99	99.37	27.01	99	86.73	27.06	97	0	22.92	14
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	34.12	11
Gross negative fair value (absolute value)	0	1.56	3	0	1.25	1	0	0.98	1	0	1.55	1	0.11	1.30	14
Gross positive fair value	2.16	1.74	69	0.39	1.68	7	0.40	1.34	7	0.52	2.23	8	2.46	1.14	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	6	0	0.05	2	0	0.04	2	0	0.07	1	0	0	65
Gross positive fair value (X)	0.01	0.08	23	0	0.07	9	0	0.05	11	0	0.09	9	0	0	70
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.01	0.02	47	0	0.01	24	0	0.01	29	0	0.02	26	0	0	74
Current credit exposure (X)	0.01	0.04	34	0	0.05	16	0	0.04	19	0	0.06	15	0	0.01	44
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
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	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.54	30	0.01	0.63	15	0.01	0.46	18	0.01	0.85	14	0	0.10	42

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	116,660	87,942	87,942	76,584	68,600
Gross losses	4,489	839	4,114	29,568	22,489
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,347	464	1,315	492	429
Net losses	3,142	375	2,799	29,076	22,060
Provision for loan and lease losses	14,869	17,103	31,517	42,434	22,638
Adjustments	0	0	0	-2,000	7,406
Ending balance	128,387	104,670	116,660	87,942	76,584
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 # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.20	0.08	85	0.27	-0.14	98	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
Provision for loan and lease losses / Average loans and leases	0.30	0.14	81	0.40	-0.25	99	0.36	-0.16	98	0.52	0.82	27	0.33	0.16	86
Provision for loan and lease losses / Net loan and lease losses	473.23	198.72	77	4,560.80	77.32	93	1,126.01	-105.48	93	145.94	487.86	8	102.62	142.73	42
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.17	60	1.21	1.39	39	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71
Allowance for loan and lease losses / Total loans and leases	1.21	1.15	60	1.21	1.37	40	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71
Allowance for loan and lease losses / Net loans and leases losses (X)	20.43	28.67	59	139.56	15.27	97	41.68	21.39	82	3.02	11.58	11	3.47	17.18	16
Allowance for loan and lease losses / Nonaccrual assets	1,218.09	413.77	91	850.91	318.67	90	1,725.23	364.13	94	629.37	299.17	89	254.51	315.75	61
ALLL / 90+ days past due + nonaccrual loans and leases	826.65	319.24	93	608.94	260.68	90	964.37	287.08	96	463.98	244.34	87	212.07	283.41	58
Gross loan and lease losses / Average loans and leases	0.09	0.16	46	0.02	0.22	6	0.05	0.19	16	0.36	0.34	67	0.33	0.16	84
Recoveries / Average loans and leases	0.03	0.07	22	0.01	0.08	8	0.02	0.08	9	0.01	0.07	6	0.01	0.05	10
Net losses / Average loans and leases	0.06	0.08	56	0.01	0.13	19	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90
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	49
Recoveries / Prior year-end losses	32.74	23.25	76	1.57	16.12	5	4.45	34.67	5	2.19	33.98	3	3.36	41.80	2
Earnings coverage of net loan and lease losses (X)	51.72	-9.51	71	386.32	4.52	96	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32
Net Loan and Lease Losses By Type															
Real estate loans	0.03	-0.01	90	0	0.03	34	0	0.02	46	0.10	0.04	78	0.15	0.02	94
Real estate loans secured by 1–4 family	0.01	-0.02	90	0	-0.01	71	0.02	-0.02	85	0.05	0.01	86	0.04	0.02	72
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	-0.05	0.01	19	0.04	0.02	76
Closed-end	0.01	-0.02	89	0	-0.01	71	0.02	-0.01	90	0.08	0	90	0.04	0.02	78
Commercial real estate loans	0	0	60	0	0.05	26	0	0.04	36	0.11	0.07	76	0.18	0.02	93
Construction and land development	0	-0.02	73	-0.01	0	25	0	0	40	0.17	0	93	0	-0.02	39
1–4 family	0	0	60	0	0	20	0	0	29	0.17	0	98	0	0	16
Other	0	-0.01	71	-0.01	-0.01	24	0	0	37	0	0	57	0	-0.02	62
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	16
Nonfarm nonresidential	0	0	58	0	0.07	41	0	0.05	37	0.11	0.11	65	0.23	0.03	91
Owner-occupied	0	0	60	0	0.01	28	0	0.01	62	0.11	0.02	91	0.13	0.01	93
Other	0	0	55	0	0.06	49	0	0.04	43	0	0.08	24	0.09	0.01	89
Real estate loans secured by farmland	2.15	0	99	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans	0.12	0.10	66	0.02	0.20	28	0.08	0.17	42	0.74	0.47	78	0.56	0.27	80
Loans to individuals	0.34	0.65	37	0.35	0.78	34	0.46	0.71	44	0.19	1.13	12	0.58	0.74	53
Credit card loans	1.76	1.99	41	2.08	2.18	44	2.02	1.84	56	1.17	2.92	20	3.62	1.89	78
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.02	46
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	3.66	0.14	97	0.05	0.08	63	0.26	0.10	82	0.13	0.15	63	2.21	0.14	96

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	5,913	1,862	1,555	4,036	14,733
90+ days past due loans and leases	4,991	4,888	5,335	4,981	6,021
Nonaccrual loans and leases	10,540	12,301	6,762	13,973	30,091
Total past due and nonaccrual loans and leases	21,444	19,051	13,652	22,990	50,845
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,982	2,477	2,145	615	2,705
Total restructured loans and leases	1,982	2,477	2,145	615	2,705
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	0	0	0	818	0
Other real estate owned	1,207	2,039	1,197	6,497	8,178
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 # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.06	0.32	9	0.02	0.27	5	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36
90+ days past due loans and leases	0.05	0.09	59	0.06	0.10	67	0.06	0.10	63	0.06	0.12	58	0.08	0.03	81
Nonaccrual loans and leases	0.10	0.38	9	0.14	0.58	10	0.07	0.46	6	0.16	0.66	8	0.41	0.48	48
90+ days past due and nonaccrual loans and leases	0.15	0.53	10	0.20	0.73	8	0.13	0.62	8	0.22	0.85	6	0.50	0.54	53
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.02	0.09	26	0.03	0.12	24	0.02	0.10	25	0.01	0.13	10	0.04	0.07	49
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.32	9	0.02	0.27	5	0.02	0.32	3	0.05	0.40	5	0.20	0.31	36
90+ days past due assets	0.05	0.10	58	0.06	0.10	67	0.06	0.10	62	0.06	0.12	57	0.08	0.03	81
Nonaccrual assets	0.10	0.39	9	0.14	0.59	10	0.07	0.47	6	0.16	0.67	8	0.41	0.48	48
30+ days past due and nonaccrual assets	0.20	0.88	6	0.22	1.04	5	0.14	0.97	3	0.27	1.29	3	0.70	0.87	45
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.11	0.32	15	0.13	0.43	10	0.08	0.36	9	0.16	0.52	11	0.40	0.39	61
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.34	14	0.15	0.46	10	0.09	0.37	9	0.21	0.55	15	0.49	0.45	64
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.08	0.38	9	0.11	0.52	7	0.05	0.41	3	0.18	0.60	11	0.43	0.56	42
Allowance for loan and lease losses	9.15	57.44	3	13.70	67.93	4	6.82	62.64	1	24.21	66.66	11	49.97	92.08	30
Equity capital + allowance for loan and lease losses	0.88	3.52	6	1.22	4.43	10	0.63	3.60	4	1.97	4.97	16	4.17	4.77	48
Tier 1 capital + allowance for loan and lease losses	0.87	3.97	6	1.25	5.28	8	0.64	4.30	3	2.03	6.05	12	4.25	5.30	43
Loans and leases + other real estate owned	0.11	0.63	3	0.17	0.88	5	0.08	0.71	2	0.25	0.97	7	0.53	0.78	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 # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03	0.26	8	0.02	0.24	11	0.01	0.26	5	0.04	0.39	7	0.25	0.28	56
	90+ days past due	0.06	0.11	67	0.09	0.12	76	0.08	0.12	73	0.10	0.16	70	0.13	0.03	86
	Nonaccrual	0.07	0.45	8	0.04	0.65	5	0.04	0.52	7	0.04	0.76	3	0.34	0.45	39
Commercial and industrial	30–89 days past due	0.13	0.28	36	0.02	0.17	16	0.02	0.24	10	0.06	0.23	17	0.13	0.22	44
	90+ days past due	0.01	0.03	51	0	0.02	41	0	0.04	39	0	0.03	34	0.01	0.02	68
	Nonaccrual	0.11	0.46	15	0.33	0.64	36	0.15	0.57	18	0.37	0.75	30	0.57	0.74	53
Individuals	30–89 days past due	0.17	0.70	21	0.14	0.55	22	0.18	0.63	23	0.12	0.83	12	0.10	0.60	19
	90+ days past due	0.03	0.07	58	0.01	0.07	50	0.05	0.09	54	0.10	0.14	58	0.04	0.02	76
	Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.12	16
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	0.10	34
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.80	28
Foreign governments	30–89 days past due		0			0.01			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.18			0.04			0.15			0.09				
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	0.28	23
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual	19.21	0.07	99	0	0.13	22	0	0.09	21	0	0.15	19	0	0.04	37

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 # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.17	0.39	32	0.14	0.35	27	0.08	0.46	7	0.16	0.65	8	0.34	0.53	42
	90+ days past due	0.01	0.22	47	0.02	0.27	47	0.07	0.24	64	0.01	0.33	43	0.13	0.05	82
	Nonaccrual	0.12	0.61	13	0.12	0.82	10	0.17	0.71	13	0.11	0.89	8	0.22	0.55	19
Revolving	30–89 days past due	0.20	0.26	43	0.27	0.29	50	0	0.28	9	0.03	0.48	13	0.01	0.36	18
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.04	1.15	11	0.11	1.05	18	0.11	1.18	18	0.18	1.13	19	0.15	0.34	38
Closed-end	30–89 days past due	0.16	0.42	33	0.09	0.36	22	0.11	0.49	15	0.20	0.65	16	0.48	0.56	56
	90+ days past due	0.02	0.25	48	0.02	0.29	51	0.09	0.26	67	0.02	0.38	45	0.19	0.05	83
	Nonaccrual	0.14	0.60	15	0.13	0.77	11	0.18	0.67	15	0.08	0.87	8	0.25	0.57	23
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	13
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	41
	Nonaccrual	0	0.02	10	0.02	0.04	44	0	0.03	8	0.02	0.04	37	0.19	0.03	93
Commercial real estate	30–89 days past due	0	0.16	4	0.01	0.14	16	0	0.15	8	0.02	0.26	14	0.24	0.15	76
	90+ days past due	0.07	0.01	89	0.10	0.01	94	0.08	0.01	93	0.11	0.02	89	0.13	0.02	91
	Nonaccrual	0.05	0.32	16	0.03	0.52	8	0.02	0.38	8	0.03	0.62	7	0.37	0.34	61
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0.16	0.20	69
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0	0.16	14	0.03	0.36	39	0	0.20	15	0.04	0.41	34	0.30	0.18	76
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	0.05	33
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.01	40
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0.16	0.12	81
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual	0	0.13	16	0.03	0.29	45	0	0.16	18	0.04	0.35	41	0.30	0.14	80
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.01	0.14	21	0	0.13	14	0.03	0.23	22	0.28	0.13	83
	90+ days past due	0.10	0.01	93	0.13	0.01	95	0.12	0.01	94	0.14	0.02	92	0.17	0.02	91
	Nonaccrual	0.07	0.39	19	0.03	0.66	7	0.03	0.45	11	0.04	0.80	6	0.42	0.36	58
Owner Occupied	30–89 days past due	0	0.04	11	0.01	0.04	31	0	0.04	23	0.03	0.07	44	0.28	0.06	94
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0.07	0.14	37	0.03	0.25	20	0.03	0.17	21	0.04	0.27	16	0.37	0.19	76
Other	30–89 days past due	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0	0.05	18
	90+ days past due	0.10	0	94	0.13	0.01	96	0.12	0	96	0.14	0.01	93	0.17	0.01	94
	Nonaccrual	0	0.21	7	0	0.40	4	0	0.23	7	0	0.44	5	0.05	0.14	50
Farmland	30–89 days past due	0.37	0.11	88	0	0.11	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0.92	0.63	74	0	1.10	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due	0.64	1.02	28	0.82	0.63	67	0.62	0.81	25	0.80	0.95	31	0.67	0.87	54
	90+ days past due	0.18	0.44	36	0.08	0.39	35	0.24	0.45	38	0.63	0.63	44	0.28	0.18	74
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0	46

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	227,960	225,181	226,451	223,910	219,820
Retained earnings	1,005,815	828,048	911,008	748,224	616,611
Accumulated other comprehensive income (AOCI)	-22,357	19,555	14,056	20,218	5,749
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,211,418	1,072,784	1,151,515	992,352	842,180
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	13,615	13,733	13,632	13,834	14,037
Accumulated other comprehensive income-related adjustments	-22,357	19,555	14,057	20,218	5,749
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,220,160	1,039,496	1,123,826	958,300	822,394
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,220,160	1,039,496	1,123,826	958,300	822,394
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	500	500	500	500	502
Additional tier 1 capital before deductions	500	500	500	500	502
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	500	500	500	500	502
Tier 1 Capital	1,220,660	1,039,996	1,124,326	958,800	822,896
Tier 2 Capital					
Tier 2 capital instruments and related surplus	64,716	64,696	64,706	64,748	64,703
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	129,987	107,970	117,960	90,142	77,084
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	194,703	172,666	182,666	154,890	141,787
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	194,703	172,666	182,666	154,890	141,787
Exited advanced approach tier 2 capital					
Total capital	1,415,363	1,212,662	1,306,992	1,113,690	964,683
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,921,691	12,857,693	15,235,711	11,663,336	9,028,873
Less: Deductions from common equity tier 1 capital	13,615	13,733	13,632	13,834	14,037
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,908,076	12,843,960	15,222,079	11,649,502	9,014,836
Total risk-weighted assets	12,658,626	9,808,427	11,289,497	9,129,247	7,834,541
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.64	11.85	15	10.60	12.66	21	9.95	12.37	15	10.50	12.35	24	10.50	12.50	17
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	50
Tier 1 capital, column A	9.64	12.53	4	10.60	13.44	5	9.96	13.11	5	10.50	13.08	6	10.50	13.19	10
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	11.18	14.37	2	12.36	15.42	3	11.58	14.91	2	12.20	15.23	4	12.31	14.63	11
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	8.19	9.08	24	8.10	9.11	22	7.39	8.98	14	8.23	9.13	23	9.13	10.39	21
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72				

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	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
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	286,315	279,728	283,074	276,387	209,395	2.35	127.42

	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 # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			40	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			0	
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.37	22
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			0.03	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			100	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			0	
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	48
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			37.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62				
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.22	12.13	84	24.44	11.54	96	22.81	12	92	26.40	11.03	99	23.28	11.53	93
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	0	49

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
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	250	250	250	250	250
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	250	250	250	250	250
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 # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			0	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				
Commercial and industrial loans		0.61			1.03			0.79			0.64			2.35	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			-2.40			-47.91	
Total selected assets	0	18.50	55	0	3.19	51	0	9.48	51	0	2.04	49		-25.04	
Deposits		-4.80			9.07			0.73			3.46			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0		0	0		
Home equity lines	0	0		0	0		
Credit card receivables	0	0		0	0		
Auto loans	0	0		0	0		
Commercial and industrial loans	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	0.31	4.35	0.25	3.24	2.51

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		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	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		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	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	26,000	20,000	46,000	45,000	37,000	30.00	299.88
Dividends	26,000	20,000	46,000	45,000	37,000	30.00	299.94
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
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							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	26,000	20,000	46,000	45,000	37,000	30.00	299.88
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	26,000	20,000	46,000	45,000	37,000	30.00	299.88
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,380	1,380	2,760	3,055	3,124	0.00	-3.56
Other expenses	431	411	824	830	753	4.87	16.49
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,811	1,791	3,584	3,885	3,877	1.12	0.56
Income (loss) before taxes	24,189	18,209	42,416	41,115	33,123	32.84	414.55
Applicable income taxes (credit)	-437	-435	-869	-947	-947		
Extraordinary items							
Income before undistributed income of subsidiaries	24,626	18,644	43,285	42,062	34,070	32.09	358.24
Equity in undistributed income of subsidiaries	95,092	82,807	164,387	127,444	115,110	14.84	130.37
Bank subsidiaries	95,092	82,807	164,387	127,444	115,110	14.84	130.37
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	119,718	101,451	207,672	169,506	149,180	18.01	156.62
Memoranda							
Bank net income	121,092	102,807	210,387	172,444	152,110	17.79	153.44
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	1,273,038	98.79	1,135,499	98.88	1,212,850	98.71	1,052,083	904,958	12.11	105.91
Common and preferred stock	1,273,038	98.79	1,135,499	98.88	1,212,850	98.71	1,052,083	904,958	12.11	105.91
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				
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	13,938	1.08	11,555	1.01	14,553	1.18	14,685	10,071	20.62	166.14
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	1,649	0.13	1,266	0.11	1,291	0.11	1,119	1,238	30.25	293.56
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,288,625	100.00	1,148,320	100.00	1,228,694	100.00	1,067,887	916,267	12.22	106.54
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	64,716	5.02	64,696	5.63	64,706	5.27	64,748	64,703	0.03	18.36
Other liabilities	12,491	0.97	10,840	0.94	12,473	1.02	10,787	9,384	15.23	372.79
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	77,207	5.99	75,536	6.58	77,179	6.28	75,535	74,087	2.21	34.70
Equity Capital	1,211,418	94.01	1,072,784	93.42	1,151,515	93.72	992,352	842,180	12.92	113.81
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	54	0	54	0	54	0	54	54	0.00	1.89
Common surplus	227,906	17.69	225,127	19.60	226,397	18.43	223,856	219,766	1.23	4.89
Retained earnings	1,005,815	78.05	828,048	72.11	911,008	74.14	748,224	616,611	21.47	188.60
Accumulated other comprehensive income	-22,357	-1.73	19,555	1.70	14,056	1.14	20,218	5,749		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,288,625	100.00	1,148,320	100.00	1,228,694	100.00	1,067,887	916,267	12.22	106.54
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 # 2	Pct
Profitability															
Net income / Average equity capital	20.35	10.52	96	19.57	12.64	90	19.27	11.94	90	18.55	7.29	97	19.16	10.58	95
Bank net income / Average equity investment in banks	19.53	11.07	93	18.81	12.37	87	18.56	11.80	90	17.64	7.45	94	18.07	10.85	95
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			15.16	
Bank net income / Parent net income	101.15	98.83	38	101.34	96.24	47	101.31	96.79	49	101.73	88.16	43	101.96	103.77	40
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			92.33	
Leverage															
Total liabilities / Equity capital	6.37	17.48	28	7.04	16.87	28	6.70	16.81	32	7.61	20.06	27	8.80	9.66	51
Total debt / Equity capital	5.34	12.15	38	6.03	11.60	43	5.62	11.71	41	6.52	14.41	42	7.68	3.93	69
Total debt + notes payable to subs that issued TPS / Equity capital	5.34	14.28	28	6.03	13.82	28	5.62	13.63	30	6.52	16.67	27	7.68	7.99	51
Total debt + Loans guaranteed for affiliate / Equity capital	5.34	12.21	38	6.03	11.69	43	5.62	11.77	41	6.52	14.68	41	7.68	3.97	69
Total debt / Equity capital – excess over fair value	5.34	12.27	38	6.03	11.71	43	5.62	11.81	41	6.52	14.52	42	7.68	3.93	69
Long-term debt / Equity capital	5.34	11.61	38	6.03	11.05	43	5.62	10.95	41	6.52	13.56	43	7.68	3.86	70
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
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	47
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	46
Long-term debt / Consolidated long-term debt	100	39.62	96	100	39.10	96	100	39.86	95	100	34.67	98	100	14.37	97
Double Leverage															
Equity investment in subs / Equity capital	105.09	103.92	60	105.85	103.07	68	105.33	103.22	66	106.02	102.81	70	107.45	104.21	63
Total investment in subs / Equity capital	105.09	109.01	49	105.85	108.26	57	105.33	108.40	53	106.02	110.16	56	107.45	104.48	63
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)	0.26	0.41	51	0.31	0.25	59	0.30	0.29	57	0.35	0.47	51	0.42	0.44	54
Equity investment in subs – equity cap / Net income-div (X)	0.33	1.23	25	0.39	0.83	34	0.38	1.05	26	0.46	1.82	19	0.54	1.47	25
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.06	126.15	38	87.32	138.64	27	96.68	152.85	22	107.03	136.59	38	101.76	153.39	33
Cash from ops + noncash items + op expense / Op expense + dividend	98.13	116.54	39	86.82	130.64	28	100.09	154.48	24	111.31	147.24	34	105.74	152.31	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.94	92.87	48	86.82	103.17	39	99.83	98.54	50	106.10	134.08	43	102.95	105.99	46
Pretax operating income + interest expense / Interest expense	1,852.83	1,457.38	71	1,419.49	1,479.01	59	1,636.81	1,835.33	60	1,445.83	2,016.32	61	1,160.28	17,211.14	51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,852.83	1,417.74	73	1,419.49	1,667.11	61	1,636.81	1,770.77	62	1,445.83	1,539.23	68	1,160.28	2,481.22	58
Dividends + interest from subsidiaries / Interest expense + dividends	98.78	140.52	36	86.81	153.06	30	96.42	174.12	21	106.80	150.43	31	101.20	196.13	24
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	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.15	3.32	33	0.09	3.64	29	0.18	3.44	35	0.38	3.85	37	0.10	1.59	48
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0	
Nonaccrual		0.76			0.96			0.92			1.03			8.16	
Total		1.12			1.17			1.09			1.13			8.16	
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	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	0.13	29
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	49

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	101.28	82.17	75	116.17	78.46	80	103.85	66.37	83	92.91	81.10	66	98.14	65.39	75
Dividends declared / Net income	20.83	34	28	21.35	25.30	42	21.64	28.27	36	23.06	42.29	26	22.41	25.65	43
Net income – dividends / Average equity	16.11	7.04	95	15.39	9.64	83	15.10	8.62	89	14.28	4.14	94	14.86	7.61	97
Percent of Dividends Paid															
Dividends from bank subsidiaries	104.25	128.25	43	92.34	139.49	34	102.34	155.92	30	115.15	132.17	45	110.66	160.93	32
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	104.25	168.66	34	92.34	193.08	24	102.34	203.53	21	115.15	174.85	30	110.66	209.89	25
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.47	43.08	33	19.45	36.56	28	21.86	45.96	22	26.10	60.28	22	24.32	45.88	28
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	0.47	43
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	21.47	46.71	31	19.45	38.35	28	21.86	51.33	22	26.10	62.88	20	24.32	48.40	26
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			76.61	
Interest income from nonbank subsidiaries		2.85			2.35			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			0.02	
Other income from nonbank subsidiaries		0.18			0.08			0.07			0.16			0.01	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			43.51			65.48	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			0	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			65.48	
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	77.61	93
Interest income from bank subsidiaries	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	100	75.26	86	100	81.78	93	100	83.13	92	100	82.20	93	100	94.06	87
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	0	45
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	48
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	70.71	14