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

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BHC Name BCI FINANCIAL GROUP, INC.

City/State MIAMI, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 23,184,783
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:

BCI FINANCIAL GROUP, INC.
1450 BRICKELL AVENUE
28TH FLOOR
MIAMI, FL 33131

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	22,561,481	19,642,229	20,351,574	17,237,548	15,075,013
Net income ($000)	137,854	113,686	242,961	125,994	162,234
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)	2.72	2.67	49	2.64	2.65	47	2.61	2.60	48	2.68	2.77	37	2.73	3.01	28
+ Non-interest income	0.45	0.96	20	0.40	1.11	15	0.40	1.04	17	0.42	1.21	16	0.43	1.32	10
– Overhead expense	1.47	2.17	9	1.51	2.24	10	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7
– Provision for credit losses	0.05	0.09	47	0	-0.15	78	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48
+ Securities gains (losses)	0	0	74	0.04	0.01	91	0.02	0.01	86	0.06	0.02	81	0.02	0.01	78
+ Other tax equivalent adjustments	0	0	81	0	0	48	0.10	0	99	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.62	1.40	68	1.56	1.79	35	1.63	1.66	52	0.98	1.04	42	1.44	1.56	38
Net operating income	1.22	1.06	72	1.16	1.36	31	1.19	1.26	48	0.73	0.81	36	1.08	1.19	34
Net income	1.22	1.06	72	1.16	1.35	31	1.19	1.26	48	0.73	0.82	35	1.08	1.19	34
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.12	3.12	50	3.11	3.14	45	3.04	3.06	45	3.50	3.55	44	4.19	4.41	32
Interest expense	0.23	0.24	56	0.27	0.27	62	0.24	0.25	59	0.60	0.52	65	1.23	1.08	68
Net interest income (tax equivalent)	2.89	2.88	45	2.84	2.85	43	2.80	2.80	44	2.90	3.01	38	2.95	3.33	27
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	21	0.01	0.13	18	0.01	0.11	12	0.11	0.27	34	0.01	0.21	9
Earnings coverage of net loan and lease losses (X)	-2,737.93	-9.51	1	280.69	4.52	95	463.73	39.72	96	20.11	22.91	64	187.85	24.40	95
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	1.17	30	1.10	1.39	27	0.97	1.23	27	1.11	1.58	21	0.45	0.83	16
Allowance for loan and lease losses / Total loans and leases	0.96	1.15	31	1.10	1.37	28	0.97	1.20	29	1.10	1.55	24	0.45	0.81	16
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.41	17	0.59	0.63	54	0.45	0.49	48	0.83	0.71	67	0.43	0.57	37
30–89 days past due loans and leases / Total loans and leases	0.52	0.32	79	0.29	0.27	66	0.27	0.32	53	0.65	0.39	81	0.28	0.43	38
Liquidity and Funding															
Net noncore funding dependence	7.97	3.09	70	1.62	-1.82	67	2.50	-2.33	65	8.03	3.20	68	19.86	14.45	72
Net short-term noncore funding dependence	5.42	-1.79	78	-3.21	-8.21	65	-1.62	-7.71	69	1.31	-4.76	72	18.98	3.38	89
Net loans and leases / Total assets	63.78	61.60	51	60.92	59.81	53	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53
Capitalization															
Tier 1 leverage ratio	9.79	9.08	74	9.60	9.11	70	9.78	8.98	74	9.93	9.13	76	10.92	9.76	79
Holding company equity capital / Total assets	8.78	10.04	27	10.45	10.88	46	10.14	10.71	42	11.18	11.16	49	11.99	12.43	44
Total equity capital (including minority interest) / Total assets	8.78	10.14	26	10.46	11.01	44	10.15	10.82	41	11.19	11.29	48	12	12.57	42
Common equity tier 1 capital / Total risk-weighted assets	13.40	11.90	79	15.03	12.69	83	14.20	12.42	78	14.71	12.38	82	13.91	12.17	79
Net loans and leases / Equity capital (X)	7.27	6.22	73	5.83	5.51	60	5.97	5.53	61	5.95	5.58	58	5.75	5.21	66
Cash dividends / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	14.54	7.91	77	15.98	9.29	76	18.39	10.50	82	16.87	16.68	54	10.57	9.26	68
Equity capital	-3.77	-0.29	48	5.96	9.31	47	7.41	7.46	62	9.01	6.99	67	11.07	10.49	68
Net loans and leases	19.90	11.87	77	-1.36	0.79	53	7.79	3.36	71	12.78	9.07	72	8.05	9.10	62
Noncore funding	27.85	10.50	75	-43.27	-23.76	25	-16.04	-14.79	46	-36.85	-12.18	20	16.90	6.59	75
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	99.53	103.92	28	99.55	103.07	32	99.57	103.22	33	99.54	102.81	30	99.49	103.22	26
Cash from ops + noncash items + op expense / Op expense + dividends	-209.09	116.54	3	36.36	130.64	17	-18.92	154.48	1	-134.21	147.24	1	-100	190.27	1

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	270,734	242,014	486,578	477,673	480,846	11.87	149.31
Income from lease financing receivables	5,651	6,223	12,480	13,818	13,932	-9.19	133.80
Fully taxable income on loans and leases	274,314	246,090	494,766	486,559	489,810	11.47	148.07
Tax-exempt income on loans and leases	2,071	2,147	4,292	4,932	4,968	-3.54	380.51
Estimated tax benefit on income on loans and leases	2,463	2,431	4,866	0	5,480	1.32	689.42
Income on loans and leases (tax equivalent)	278,848	250,668	503,924	491,491	500,258	11.24	150.49
Investment interest income (tax equivalent)	48,936	31,106	68,652	58,506	68,095	57.32	143.21
Interest on balances due from depository institutions	954	631	1,813	1,615	8,067	51.19	-18.60
Interest income on other earning assets	2,309	1,556	2,993	5,022	6,214	48.39	7.95
Total interest income (tax equivalent)	331,047	283,961	577,382	556,634	582,634	16.58	145.67
Interest on time deposits of $250K or more	852	2,277	3,858	14,492	18,230	-62.58	-59.00
Interest on time deposits < $250K	453	1,775	2,576	8,921	22,567	-74.48	-86.33
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	17,472	14,965	28,437	48,759	104,965	16.75	151.76
Interest on other borrowings and trading liabilities	5,821	5,632	10,923	23,309	26,069	3.36	33.23
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	24,598	24,649	45,794	95,481	171,831	-0.21	47.29
Net interest income (tax equivalent)	306,449	259,312	531,588	461,153	410,803	18.18	159.58
Non-interest income	50,512	39,072	82,253	73,112	64,499	29.28	105.99
Adjusted operating income (tax equivalent)	356,961	298,384	613,841	534,265	475,302	19.63	150.37
Overhead expense	165,993	148,650	312,464	274,427	245,556	11.67	133.34
Provision for credit losses	6,000	0	-7,000	101,600	16,328		11.28
Securities gains (losses)	36	3,861	3,966	10,052	2,316	-99.07	-98.82
Other tax equivalent adjustments	1	0	21,037	0	0		-99.86
Pretax net operating income (tax equivalent)	182,643	153,164	332,471	169,078	216,634	19.25	161.58
Applicable income taxes	42,228	36,951	63,419	42,986	48,786	14.28	65.65
Tax equivalent adjustments	2,464	2,431	25,903	0	5,480	1.36	139.46
Applicable income taxes (tax equivalent)	44,692	39,382	89,322	42,986	54,266	13.48	68.52
Minority interest	97	96	188	98	134	1.04	169.44
Net income before discontinued operations, net of minority interest	137,854	113,686	242,961	125,994	162,234	21.26	218.62
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	137,854	113,686	242,961	125,994	162,234	21.26	218.62
Memoranda							
Net income - holding company and noncontrolling (minority) interest	137,951	113,782	243,149	126,092	162,368	21.24	218.58
Investment securities income (tax equivalent)	48,936	31,106	68,652	58,506	68,095	57.32	143.21
US Treasury and agency securities (excluding mortgage-backed securities)	1,199	616	1,387	789	46	94.64	794.78
Mortgage-backed securities	44,927	28,230	62,877	50,976	57,474	59.15	147.83
All other securities	2,810	2,260	4,388	6,741	10,575	24.34	51.16
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.93	2.90	52	2.89	2.92	48	2.84	2.85	48	3.23	3.27	47	3.86	4	36
Less: Interest expense	0.22	0.22	57	0.25	0.25	59	0.23	0.23	61	0.55	0.48	65	1.14	0.98	69
Equals: Net interest income (tax equivalent)	2.72	2.67	49	2.64	2.65	47	2.61	2.60	48	2.68	2.77	37	2.73	3.01	28
Plus: Non-interest income	0.45	0.96	20	0.40	1.11	15	0.40	1.04	17	0.42	1.21	16	0.43	1.32	10
Equals: adjusted operating income (tax equivalent)	3.16	3.67	20	3.04	3.82	10	3.02	3.70	12	3.10	4.04	10	3.15	4.41	5
Less: Overhead expense	1.47	2.17	9	1.51	2.24	10	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7
Less: Provision for credit losses	0.05	0.09	47	0	-0.15	78	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48
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	74	0.04	0.01	91	0.02	0.01	86	0.06	0.02	81	0.02	0.01	78
Plus: other tax equivalent adjustments	0	0	81	0	0	48	0.10	0	99	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.62	1.40	68	1.56	1.79	35	1.63	1.66	52	0.98	1.04	42	1.44	1.56	38
Less: Applicable income taxes (tax equivalent)	0.40	0.33	76	0.40	0.41	53	0.44	0.38	72	0.25	0.23	54	0.36	0.36	47
Less: Minority interest	0	0	86	0	0	84	0	0	83	0	0	83	0	0	77
Equals: Net operating income	1.22	1.06	72	1.16	1.36	31	1.19	1.26	48	0.73	0.81	36	1.08	1.19	34
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.22	1.06	72	1.16	1.35	31	1.19	1.26	48	0.73	0.82	35	1.08	1.19	34
Memo: Net income (last four quarters)	1.22	1.12	69	0.97	1.25	22	1.19	1.26	48	0.73	0.82	35	1.08	1.19	33
Net income–BHC and noncontrolling (minority) interest	1.22	1.07	72	1.16	1.37	31	1.19	1.27	46	0.73	0.83	35	1.08	1.20	33
Margin Analysis															
Average earning assets / Average assets	93.97	92.97	66	92.88	93.15	46	93.41	93.08	55	92.36	92.32	51	92.30	91.05	63
Average interest-bearing funds / Average assets	55.15	60.12	27	56.59	62.32	25	55.98	61.99	25	60.91	64.06	37	64.24	65.57	42
Interest income (tax equivalent) / Average earning assets	3.12	3.12	50	3.11	3.14	45	3.04	3.06	45	3.50	3.55	44	4.19	4.41	32
Interest expense / Average earning assets	0.23	0.24	56	0.27	0.27	62	0.24	0.25	59	0.60	0.52	65	1.23	1.08	68
Net interest income (tax equivalent) / Average earning assets	2.89	2.88	45	2.84	2.85	43	2.80	2.80	44	2.90	3.01	38	2.95	3.33	27
Yield or Cost															
Total loans and leases (tax equivalent)	3.95	4.01	53	4.02	4.05	53	4.01	4.01	51	4.06	4.27	41	4.74	5.09	28
Interest-bearing bank balances	0.31	0.42	19	0.12	0.11	71	0.17	0.14	80	0.51	0.27	90	2.65	2.04	82
Federal funds sold and reverse repos	0.55	0.58	53		0.26			0.25			0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.10	3.09	50	3.09	3.11	46	3.01	3.04	45	3.50	3.51	46	4.15	4.36	34
Investment securities (tax equivalent)	1.52	1.85	20	1.37	1.80	21	1.37	1.77	20	1.78	2.25	19	2.26	2.76	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.22	64	1.64	1.28	75	1.25	1.14	58	1.43	1.75	34	0.92	2.32	5
Mortgage-backed securities	1.45	1.78	18	1.27	1.56	23	1.27	1.57	24	1.70	2.05	20	2.09	2.61	4
All other securities	2.05	2.82	23	2.02	2.91	24	2	2.81	25	2.07	3.24	11	3.62	4.06	44
Interest-bearing deposits	0.35	0.20	84	0.38	0.24	80	0.34	0.21	78	0.83	0.53	82	1.80	1.10	88
Time deposits of $250K or more	0.39	0.50	30	0.72	0.76	52	0.65	0.66	51	1.89	1.42	85	2	1.96	49
Time deposits < $250K	0.37	0.44	44	1.19	0.72	88	1.01	0.62	86	1.28	1.36	42	2.13	1.82	69
Other domestic deposits	0.34	0.17	89	0.33	0.17	86	0.31	0.15	85	0.68	0.36	88	1.69	0.93	90
Foreign deposits	0	0.25	18	0	0.12	24	0	0.14	20	0	0.42	14	0	1.19	6
Federal funds purchased and repos	0.15	0.36	27	0.18	0.19	68	0.17	0.17	69	0.26	0.62	20	0.49	1.86	16
Other borrowed funds and trading liabilities	0.90	1.24	34	0.91	1.31	34	0.92	1.27	37	1.17	1.50	35	1.69	2.38	15
All interest-bearing funds	0.40	0.36	64	0.44	0.40	65	0.40	0.37	63	0.91	0.74	72	1.77	1.49	72

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	50,512	39,072	82,253	73,112	64,499
Fiduciary activities income	175	13	13	38	63
Service charges on deposit accounts - domestic	12,129	11,241	22,266	17,164	16,953
Trading revenue	6,327	1,542	4,558	3,838	4,820
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	423	309	759	244	115
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,751	2,973	5,383	9,788	10,776
Other non-interest income	28,707	22,994	49,274	42,040	31,772
Total overhead expenses	165,993	148,650	312,464	274,427	245,556
Personnel expense	91,940	77,270	168,267	118,024	126,492
Net occupancy expense	10,568	11,110	22,030	23,054	20,914
Goodwill impairment losses	8,008	8,141	16,168	14,828	14,377
Amortization expenses and impairment loss (other intangible assets)	8,326	9,200	18,127	18,446	18,177
Other operating expenses	47,151	42,929	87,872	100,075	65,596
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	1,017	910	956	866	881
Average personnel expense per employee	90.40	84.91	176.01	136.29	143.58
Average assets per employee	22,184.35	21,584.87	21,288.26	19,904.79	17,111.25

	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	46.82	59.40	12	50.23	59.03	17	51.31	59.28	19	51.37	62.28	14	52.27	61.29	14
Percent of Average Assets															
Total overhead expense	1.47	2.17	9	1.51	2.24	10	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7
Personnel expense	0.82	1.20	12	0.79	1.25	10	0.83	1.21	12	0.68	1.30	5	0.84	1.41	10
Net occupancy expense	0.09	0.22	9	0.11	0.24	9	0.11	0.23	11	0.13	0.26	8	0.14	0.28	8
Other operating expenses	0.56	0.72	30	0.61	0.73	41	0.60	0.72	38	0.77	0.94	48	0.65	0.97	23
Overhead less non-interest income	1.02	1.19	33	1.12	1.10	45	1.13	1.10	46	1.17	1.25	41	1.20	1.32	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	46.50	58.92	12	49.82	58.45	17	50.90	58.83	19	51.37	61.82	16	51.66	60.64	13
Personnel expense	25.76	32.65	17	25.90	33.10	19	27.41	32.93	23	22.09	32.36	8	26.61	32.39	20
Net occupancy expense	2.96	6.14	10	3.72	6.33	12	3.59	6.23	12	4.32	6.58	14	4.40	6.52	12
Other operating expenses	17.78	19.36	40	20.20	18.60	67	19.90	19.18	57	24.96	22.28	76	20.65	21.20	56
Total non-interest income	14.15	25.40	25	13.09	28.18	17	13.40	27.67	17	13.68	28.83	17	13.57	29.23	16
Fiduciary activities income	0.05	2.23	29	0	2.24	24	0	2.20	26	0.01	2.09	24	0.01	1.97	28
Service charges on domestic deposit accounts	3.40	3.45	46	3.77	3.19	59	3.63	3.27	53	3.21	3.27	48	3.57	3.88	43
Trading revenue	1.77	0.45	83	0.52	0.72	65	0.74	0.62	69	0.72	1.28	62	1.01	1.18	64
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	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
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	0.12	1.38	35	0.10	0.55	39	0.12	0.60	40	0.05	0.01	58	0.02	0.28	37
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	0.77	1.51	46	1	3.83	31	0.88	3.30	30	1.83	3.92	46	2.27	1.86	67
Other non-interest income	8.04	9.09	51	7.71	9.26	49	8.03	9.27	53	7.87	9.65	46	6.68	10.04	31
Overhead less non-interest income	32.35	32.73	42	36.72	29.94	67	37.50	30.52	71	37.68	31.93	65	38.09	31.06	67
Applicable income taxes / Pretax net operating income (tax equivalent)	23.12	21.22	71	24.13	21.54	79	19.08	21.18	22	25.42	18.63	91	22.52	20.56	65
Applicable income tax + TE / Pretax net operating income + TE	24.47	23.38	65	25.71	23.10	81	26.87	22.67	88	25.42	21.18	82	25.05	23.23	73

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	10,881,305	8,457,695	9,401,632	7,946,135	8,008,814	28.66	147.27
Commercial and industrial loans	3,259,406	3,403,064	3,226,857	3,780,000	2,085,285	-4.22	141.81
Loans to individuals	60,542	42,065	60,950	56,948	66,991	43.92	-13.29
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	946	3,830		-100.00
Other loans and leases	751,127	617,525	758,606	726,907	822,541	21.64	143.06
Less: Unearned income	21,336	50,990	38,643	53,744	14,759	-58.16	-35.16
Loans and leases, net of unearned income	14,931,044	12,469,359	13,409,402	12,457,192	10,972,702	19.74	144.98
Less: Allowance for loan and lease losses	144,069	136,652	129,543	137,189	49,047	5.43	774.63
Net loans and leases	14,786,975	12,332,707	13,279,859	12,320,003	10,923,655	19.90	143.28
Debt securities that reprice or mature in over 1 year	6,117,765	4,737,229	5,840,282	3,842,366	3,082,102	29.14	241.75
Mutual funds and equity securities	38,139	30,978	30,500	31,409	30,653	23.12	73.17
Subtotal	20,942,879	17,100,914	19,150,641	16,193,778	14,036,410	22.47	165.42
Interest-bearing bank balances	535,706	1,442,155	1,135,900	665,370	250,268	-62.85	144.70
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	164,781	134,134	132,984	116,263	258,085	22.85	103.57
Trading assets	45,548	84,859	64,243	125,627	50,802	-46.33	460.59
Total earning assets	21,688,914	18,762,062	20,483,768	17,101,038	14,595,565	15.60	164.55
Non-interest-bearing cash and due from depository institutions	185,436	306,800	181,422	274,327	177,094	-39.56	98.69
Premises, fixed assets, and leases	76,361	83,351	77,298	84,422	77,355	-8.39	17.61
Other real estate owned	719	5,032	1,183	796	209	-85.71	144.56
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,233,353	1,085,203	1,183,708	1,060,342	997,845	13.65	122.26
Total assets	23,184,783	20,242,448	21,927,379	18,520,925	15,848,068	14.54	160.16
Quarterly average assets	22,933,561	20,212,559	21,310,961	18,362,736	15,453,152	13.46	164.93
Average loans and leases (YTD)	14,117,670	12,463,235	12,578,061	12,119,521	10,552,102	13.27	152.86
Memoranda							
Loans held-for-sale	52,913	78,736	68,300	45,374	24,112	-32.80	7750.59
Loans not held-for-sale	14,878,131	12,390,623	13,341,102	12,411,818	10,948,590	20.08	144.14
Real estate loans secured by 1–4 family	2,956,639	2,157,836	2,412,455	2,106,038	2,213,390	37.02	167.24
Commercial real estate loans	7,922,795	6,297,723	6,987,172	5,837,832	5,792,517	25.80	140.64
Construction and land development	923,489	631,734	816,846	557,401	721,449	46.18	70.11
Multifamily	457,512	519,122	484,723	557,044	544,937	-11.87	14.60
Nonfarm nonresidential	6,541,794	5,146,867	5,685,603	4,723,387	4,526,131	27.10	178.33
Real estate loans secured by farmland	1,871	2,136	2,005	2,265	2,907	-12.41	3.20
Total investment securities	6,320,685	4,902,341	6,003,766	3,990,038	3,370,840	28.93	233.88
U.S. Treasury securities	27,555	0	0	0	19,891		
US agency securities (excluding mortgage-backed securities)	145,314	72,785	160,786	74,684	0	99.65	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	5,864,451	4,570,711	5,593,098	3,648,339	3,073,855	28.31	248.02
Asset-backed securities	0	0	0	0	0		
Other debt securities	245,226	227,867	219,382	235,606	246,441	7.62	31.83
Mutual funds and equity securities	38,139	30,978	30,500	31,409	30,653	23.12	73.17
Available-for-sale securities	3,941,591	4,460,317	4,482,750	3,923,471	3,330,029	-11.63	108.35
U.S. Treasury securities	27,555	0	0	0	19,891		
US agency securities (excluding mortgage-backed securities)	120,314	47,785	135,786	49,684	0	151.78	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	3,549,496	4,185,665	4,128,582	3,639,181	3,064,697	-15.20	110.64
Asset-backed securities	0	0	0	0	0		
Other debt securities	244,226	226,867	218,382	234,606	245,441	7.65	32.21
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-243,665	-4,115	-27,201	2	-82		
Available-for-sale securites appreciation (depreciation)	-528,175	-28,296	-76,287	55,987	2,442		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	457,059	179,969	169,385	701,099	128,823	153.97	3.29

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	8,106,604	6,521,918	7,392,216	5,615,919	3,543,130	24.30	239.13
NOW, ATS and transaction accounts	3,018,939	2,600,643	2,713,716	2,125,378	1,694,045	16.08	351.09
Time deposits less brokered deposits < $250K	128,655	195,536	152,740	266,150	472,878	-34.20	
MMDA and other savings accounts	7,349,637	6,718,379	7,609,886	6,208,504	4,778,344	9.40	212.14
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,603,835	16,036,476	17,868,558	14,215,951	10,488,397	16.01	245.67
Time deposits of $250K or more	355,257	631,885	509,706	625,797	901,980	-43.78	-16.97
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	76,772	84,498	100,510	115,499	82,061	-9.14	-68.45
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	1,175,000	350,000	350,000	350,000	1,850,000	235.71	88.00
Other borrowings w/remaining maturity over 1 year	510,792	760,913	760,852	871,946	0	-32.87	104.32
Brokered deposits < $250K	251,496	25,947	26,799	118,553	462,445	869.27	-71.32
Noncore funding	2,369,317	1,853,243	1,747,867	2,081,795	3,296,486	27.85	-2.22
Trading liabilities	18,407	86,110	11,066	39,257	54,421	-78.62	125.36
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	156,818	150,132	73,772	111,447	107,632	4.45	310.88
Total liabilities	21,148,377	18,125,961	19,701,263	16,448,450	13,946,936	16.67	169.36
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	927,345	927,345	927,345	927,345	927,345	0.00	0.00
Common surplus	589,133	588,992	589,133	589,132	589,131	0.02	2909.00
Retained earnings	887,420	608,443	753,558	510,599	384,606	45.85	622.64
Accumulated other comprehensive income	-368,918	-10,072	-45,645	43,815	-1,415		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,034,980	2,114,708	2,224,391	2,070,891	1,899,667	-3.77	92.05
Noncontrolling (minority) interest in subsidiaries	1,426	1,779	1,725	1,584	1,465	-19.84	75.62
Total equity capital, including minority interest	2,036,406	2,116,487	2,226,116	2,072,475	1,901,132	-3.78	92.03
Total liabilities and capital	23,184,783	20,242,448	21,927,379	18,520,925	15,848,068	14.54	160.16
Memoranda							
Non-interest-bearing deposits	8,106,604	6,521,918	7,392,217	5,615,919	3,543,130	24.30	239.13
Interest-bearing deposits	11,103,984	10,172,390	11,012,846	9,344,382	8,309,692	9.16	158.45
Total deposits	19,210,588	16,694,308	18,405,063	14,960,301	11,852,822	15.07	187.29
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	2,224,391	2,055,049	2,070,889	1,899,667	1,710,272		
Accounting restatements	-4,154	0	0	0	0		
Net income	137,854	113,686	242,961	125,994	162,234		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	-1	0		
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	0	0	0	0	0		
Change in other comprehensive income	-323,403	-53,887	-89,459	45,230	27,161		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	292	-140	0	1	0		
Holding company equity capital, ending balance	2,034,980	2,114,708	2,224,391	2,070,891	1,899,667		

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	46.93	38.78	66	41.78	36.32	62	42.88	36.25	65	42.90	36.22	61	50.53	37.78	68
Commercial and industrial loans	14.06	11.05	71	16.81	12.25	75	14.72	10.76	73	20.41	13.52	82	13.16	12.02	60
Loans to individuals	0.26	3.52	21	0.21	3.48	16	0.28	3.36	22	0.31	3.40	21	0.42	4.20	21
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	0.19	12	0	0.21	12	0	0.18	12	0.01	0.19	30	0.02	0.24	42
Other loans and leases	3.24	4.45	51	3.05	4.22	52	3.46	4.47	54	3.92	4.63	53	5.19	5.01	57
Net loans and leases	63.78	61.60	51	60.92	59.81	53	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53
Debt securities over 1 year	26.39	19.46	75	23.40	17.61	71	26.63	19.46	70	20.75	15.55	73	19.45	14.60	75
Mutual funds and equity securities	0.16	0.05	87	0.15	0.06	81	0.14	0.06	82	0.17	0.05	84	0.19	0.06	88
Subtotal	90.33	82.34	89	84.48	78.32	76	87.34	79.22	83	87.44	78.16	89	88.57	79.65	84
Interest-bearing bank balances	2.31	4.59	36	7.12	9.11	41	5.18	8.50	34	3.59	7.51	24	1.58	3.06	39
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	0.71	1.68	34	0.66	1.53	34	0.61	1.56	35	0.63	1.68	28	1.63	1.91	61
Trading assets	0.20	0.55	66	0.42	0.60	65	0.29	0.49	65	0.68	1.01	65	0.32	1.19	60
Total earning assets	93.55	90.95	78	92.69	91.43	62	93.42	91.77	70	92.33	91.05	64	92.10	89.53	75
Non-interest cash and due from depository institutions	0.80	1.01	35	1.52	1.01	87	0.83	0.82	52	1.48	1.07	85	1.12	1.14	42
Other real estate owned	0	0.01	42	0.02	0.02	74	0.01	0.01	47	0	0.02	29	0	0.03	14
All other assets	5.65	7.97	24	5.80	7.50	28	5.76	7.35	29	6.19	7.82	30	6.79	9.27	22
Memoranda															
Short-term investments	3.02	7.68	26	7.79	12.01	32	5.79	11.47	26	4.22	11.17	18	3.21	7.63	40
U.S. Treasury securities	0.12	1.96	24	0	1.08	12	0	1.47	10	0	0.84	17	0.13	1.03	46
US agency securities (excluding mortgage-backed securities)	0.63	0.84	58	0.36	0.77	51	0.73	0.82	63	0.40	0.63	55	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	25.29	13.68	87	22.58	12.97	87	25.51	14.14	87	19.70	11.75	87	19.40	11.44	87
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.06	0.52	74	1.13	0.52	76	1	0.53	73	1.27	0.42	82	1.56	0.39	87
Loans held-for-sale	0.23	0.35	65	0.39	0.42	62	0.31	0.55	61	0.24	0.52	41	0.15	0.39	44
Loans held for investment	64.17	61.41	54	61.21	59.85	53	60.84	58.06	57	67.02	61.72	62	69.08	63.50	53
Real estate loans secured by 1–4 family	12.75	12.26	56	10.66	11.69	46	11	11.46	51	11.37	11.91	48	13.97	13.29	56
Revolving	1.57	1.49	56	1.58	1.45	60	1.47	1.42	57	1.85	1.66	58	2.29	2.07	60
Closed-end, secured by first liens	11.17	10.40	60	9.06	9.84	50	9.52	9.67	51	9.50	9.81	52	11.64	10.69	56
Closed-end, secured by junior liens	0.02	0.18	18	0.02	0.20	19	0.01	0.17	20	0.02	0.22	20	0.03	0.28	23
Commercial real estate loans	34.17	24.34	72	31.11	22.48	74	31.87	22.69	74	31.52	22.22	71	36.55	22.23	84
Construction and land development	3.98	3.75	57	3.12	3.35	50	3.73	3.34	60	3.01	3.40	51	4.55	3.44	66
Multifamily	1.97	3.69	39	2.56	3.31	52	2.21	3.57	44	3.01	3.12	58	3.44	3.01	66
Nonfarm nonresidential	28.22	15.50	88	25.43	14.81	87	25.93	14.57	87	25.50	14.72	85	28.56	14.69	89
Real estate loans secured by farmland	0.01	0.35	27	0.01	0.34	31	0.01	0.30	31	0.01	0.33	31	0.02	0.36	34

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	72.88	62.08	63	67.83	59.66	59	70.11	61.05	61	63.79	57.15	54	72.99	57.46	73
Real estate loans secured by 1–4 family	19.80	20.31	47	17.31	19.82	39	17.99	19.86	43	16.91	19.43	37	20.17	20.75	46
Revolving	2.44	2.40	55	2.57	2.42	56	2.40	2.43	54	2.76	2.64	56	3.31	3.15	52
Closed-end	17.37	17.67	47	14.74	17.22	39	15.59	17.24	43	14.15	16.59	39	16.86	17.39	49
Commercial real estate loans	53.06	38.23	73	50.51	36.54	78	52.11	37.86	74	46.86	34.63	72	52.79	33.52	87
Construction and land development	6.19	5.97	54	5.07	5.50	50	6.09	5.65	57	4.47	5.26	48	6.57	5.09	66
1–4 family	1.50	1.34	62	1.24	1.11	62	1.33	1.18	61	1.10	0.93	61	1.15	0.94	67
Other	4.69	4.56	54	3.83	4.33	44	4.76	4.40	57	3.37	4.19	47	5.43	4.02	69
Multifamily	3.06	5.72	34	4.16	5.34	47	3.61	5.78	40	4.47	4.96	52	4.97	4.69	61
Nonfarm nonresidential	43.81	24.64	90	41.28	24.14	91	42.40	24.56	89	37.92	22.93	86	41.25	22.15	93
Owner-occupied	9.90	8.28	60	10.83	8.14	67	10.44	8.29	63	10.66	7.68	69	12.30	7.72	79
Other	33.91	16.13	94	30.44	15.71	95	31.96	15.94	94	27.26	14.95	93	28.95	14.34	94
Real estate loans secured by farmland	0.01	0.59	26	0.02	0.59	30	0.01	0.54	29	0.02	0.54	30	0.03	0.55	33
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	21.83	18.46	63	27.29	20.98	71	24.06	18.86	69	30.34	22.17	79	19	19.53	53
Loans to individuals	0.41	6.27	19	0.34	6.28	17	0.45	6.24	20	0.46	6.13	18	0.61	7.13	18
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0.01	0.32	30	0.03	0.37	41
Other loans and leases	5.03	8.30	47	4.95	8.03	47	5.66	8.75	53	5.84	9.09	52	7.50	9.85	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	458.84	407.54	55	410.89	383.17	51	427.80	391.81	55	409.79	381.27	47	468.10	391.26	58
Real estate loans secured by 1–4 family	124.68	130.40	50	104.83	124.52	41	109.77	126.06	41	108.61	125.03	43	129.37	138.18	47
Revolving	15.34	15.55	56	15.56	15.53	59	14.66	15.44	56	17.72	17.42	57	21.24	21.26	57
Closed-end	109.34	113.22	54	89.28	107.53	42	95.12	108.85	46	90.89	106.14	43	108.12	115.20	48
Commercial real estate loans	334.09	254.23	69	305.95	238.21	65	317.93	245.88	67	301.06	234.65	63	338.56	229.44	73
Construction and land development	38.94	38.88	54	30.69	35.52	48	37.17	35.95	55	28.75	35.62	45	42.17	34.95	62
1–4 family	9.42	8.60	62	7.52	7.06	61	8.12	7.42	61	7.07	6.34	60	7.35	6.61	62
Other	29.52	29.76	50	23.17	28.07	44	29.05	28.11	52	21.68	28.16	42	34.82	27.32	64
Multifamily	19.29	39.14	37	25.22	34.78	46	22.06	38.66	39	28.73	32.74	53	31.85	31.04	58
Nonfarm nonresidential	275.86	162.28	87	250.04	157.17	83	258.71	158.05	86	243.59	155.06	82	264.54	152.10	84
Owner-occupied	62.36	54.20	59	65.63	52.65	66	63.68	52.99	62	68.49	52.37	67	78.87	53.07	70
Other	213.50	106.54	92	184.41	102.08	90	195.03	102.54	90	175.10	100.54	86	185.67	97.41	88
Real estate loans secured by farmland	0.08	3.62	27	0.10	3.59	29	0.09	3.22	30	0.12	3.44	29	0.17	3.60	31
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	137.44	115.10	65	165.33	127.07	70	146.83	114.45	70	194.94	139.91	75	121.88	122.02	50
Loans to individuals	2.55	35.52	19	2.04	35.29	16	2.77	34.55	19	2.94	37.47	19	3.92	43.51	20
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0.05	1.88	30	0.22	2.18	41
Other loans and leases	31.67	50.19	46	30	46.75	45	34.52	51.06	51	37.49	49.54	53	48.08	52.44	58
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.16	30.64	75	39.67	28.84	77	41.67	30.07	75	36.20	27.32	72	40.49	26.45	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	271.73	203.71	72	240.33	187.37	67	254.26	195.33	70	232.57	183.76	61	259.69	178.57	73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	334.09	261.50	68	305.95	244.59	64	317.93	252.85	66	301.06	240.85	61	338.56	236.10	73

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	3.02	7.68	26	7.79	12.01	32	5.79	11.47	26	4.22	11.17	18	3.21	7.63	40
Liquid assets	29.35	25.39	63	32	28.17	63	32.54	29.03	58	25.85	26.22	56	22.54	22.44	62
Investment securities	27.26	21.68	70	24.22	19.64	66	27.38	21.63	67	21.54	17.85	68	21.27	16.99	73
Net loans and leases	63.78	61.60	51	60.92	59.81	53	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53
Net loans, leases and standby letters of credit	64.28	62.44	51	61.35	60.62	52	60.99	59.49	53	66.99	62.48	61	69.51	64.84	52
Core deposits	80.24	75.64	57	79.22	74.75	58	81.49	75.71	68	76.76	70.67	57	66.18	63.09	44
Noncore funding	10.22	10.86	61	9.16	10.89	52	7.97	10.30	51	11.24	14.13	51	20.80	19.36	65
Time deposits of $250K or more	1.53	1.54	62	3.12	1.81	81	2.32	1.58	76	3.38	2.11	77	5.69	2.94	87
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	0.33	1.20	42	0.42	1.20	41	0.46	1.23	43	0.62	1.47	44	0.52	1.94	42
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.33	0.50	54	0.42	0.52	54	0.46	0.54	57	0.62	0.54	58	0.52	0.48	55
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	5.07	1.63	85	1.73	0.99	73	1.60	1	69	1.89	1.24	72	11.67	3.01	95
Earning assets that reprice within 1 year	27.81	36.16	31	35.55	38.93	40	29.90	37.37	32	36.90	39.38	42	36.50	39.29	39
Interest-bearing liabilities that reprice within 1 year	2.97	6.49	24	3.74	7.04	28	2.90	6.39	22	4.04	8.20	22	10.16	10.19	65
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	24.84	28.22	42	31.81	30.25	50	27	29.65	42	32.86	29.11	55	26.35	26.63	44
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.97	3.09	70	1.62	-1.82	67	2.50	-2.33	65	8.03	3.20	68	19.86	14.45	72
Net short-term noncore funding dependence	5.42	-1.79	78	-3.21	-8.21	65	-1.62	-7.71	69	1.31	-4.76	72	18.98	3.38	89
Short-term investment / Short-term noncore funding	38.15	166.36	19	153.52	284.81	37	132.25	273.46	31	78.61	184.19	23	16.02	77.77	20
Liquid assets - short-term noncore funding / Nonliquid assets	30.33	28.61	59	39.60	34.02	62	41.75	36.68	61	27.63	28.18	57	3.25	16.97	26
Net loans and leases / Total deposits	76.97	76.80	51	73.87	74.66	48	72.15	72.79	50	82.35	79.43	60	92.16	90.31	52
Net loans and leases / Core deposits	79.48	82.80	46	76.90	81.17	46	74.32	78.25	48	86.66	88.34	54	104.15	103.93	59
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.94	-6.37	23	-0.21	0.84	10	-1.32	0.12	11	0	1.57	11	0	0.72	7
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-23.71	-13.54	15	-1.47	1.94	1	-3.69	-0.25	3	3.11	4.31	41	0.15	1.36	21
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	37.04	23.58	68	8.38	13.42	51	24.83	14.28	70	0.88	11.38	39	0.30	12.67	36
Available-for-sale securities	62.36	74.56	30	90.98	84.66	47	74.67	83.77	29	98.33	87.23	60	98.79	85.40	69
U.S. Treasury securities	0.44	9.26	22	0	5.52	12	0	6.70	10	0	4.72	16	0.59	6.15	41
US agency securities (excluding mortgage-backed securities)	2.30	4.02	55	1.48	4.50	47	2.68	4.12	59	1.87	4.01	51	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	92.78	63.23	92	93.24	66.59	90	93.16	66.54	91	91.44	66.64	83	91.19	67.43	84
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	3.88	3.01	67	4.65	3.17	70	3.65	3.08	64	5.90	3.01	78	7.31	2.94	83
Mutual funds and equity securities	0.60	0.28	77	0.63	0.32	78	0.51	0.29	76	0.79	0.35	77	0.91	0.40	76
Debt securities 1 year or less	2.61	8.89	25	2.74	8.69	28	2.22	7.78	25	2.91	10.55	21	7.66	11.86	47
Debt securities 1 to 5 years	8.23	20.02	25	20.58	17.05	63	16.08	18.25	51	20.36	17.03	60	23.85	17.94	65
Debt securities over 5 years	88.56	68.75	87	76.05	72.17	50	81.20	71.11	64	75.94	69.86	54	67.58	66.02	40
Pledged securities	7.23	30.80	11	3.67	33.87	10	2.82	32.26	10	17.57	35.67	30	3.82	30.57	10
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-55.56	-31.70	27	242.99	51.37	93	62.34	27.98	74	53.76	183.32	33	-0.39	26.69	39
Investment securities	28.93	21.19	68	53.93	33.34	72	50.47	31.36	77	18.37	23.62	49	20.19	11.75	76
Core deposits	16.01	9.58	71	34.27	16.88	89	25.69	16.94	82	35.54	26.88	82	8.58	11.23	53
Noncore funding	27.85	10.50	75	-43.27	-23.76	25	-16.04	-14.79	46	-36.85	-12.18	20	16.90	6.59	75

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,416,310	1,677,764	1,908,560	1,386,058	1,645,099
Commit: Secured commercial real estate loans	938,054	591,667	724,281	427,962	733,332
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	115,216	86,496	94,562	87,212	92,794
Commercial and similar letters of credit	0	258	48	14	53
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	3,805,850	3,576,072	3,530,323	3,446,459	3,086,187
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	10.42	24.48	6	8.29	22.45	6	8.70	22.78	5	7.48	22.01	5	10.38	23.52	10
Standby letters of credit	0.50	0.66	51	0.43	0.67	46	0.43	0.65	47	0.47	0.71	45	0.59	0.84	50
Commercial and similar letters of credit	0	0.02	21	0	0.02	46	0	0.02	43	0	0.02	42	0	0.02	40
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	16.42	44.65	51	17.67	49.75	50	16.10	46.30	51	18.61	48.62	48	19.47	68.47	48
Interest rate contracts	16.42	32.11	54	17.67	35.96	53	16.10	32.46	53	18.61	34.36	51	19.47	47.31	50
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	16.42	21.90	59	17.67	20.67	60	16.10	20.49	58	18.61	20.83	58	19.47	28.86	61
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)	17.12	46.07	6	13.46	42.93	6	15.17	44.98	6	11.44	42.82	6	15.59	45.53	9

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	3,805,850	3,576,072	3,530,323	3,446,459	3,086,187
Interest rate contracts	3,805,850	3,576,072	3,530,323	3,446,459	3,086,187
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	3,805,850	3,576,072	3,530,323	3,446,459	3,086,187
Held for trading	3,130,850	2,601,072	2,855,323	2,771,459	2,436,187
Interest rate contracts	3,130,850	2,601,072	2,855,323	2,771,459	2,436,187
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	675,000	975,000	675,000	675,000	650,000
Interest rate contracts	675,000	975,000	675,000	675,000	650,000
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)	3,805,850	3,576,072	3,530,323	3,446,459	3,086,187
One year or less	2,734,037	85,513	68,263	87,872	325,000
Over 1 year to 5 years	391,305	1,202,485	1,678,671	1,148,971	1,137,237
Over 5 years	680,508	2,288,074	1,783,389	2,209,616	1,623,950
Gross negative fair value (absolute value)	44,120	90,172	66,725	135,687	56,445
Gross positive fair value	118,352	109,157	90,868	133,758	50,964
Held for trading	45,455	84,194	64,066	124,430	50,828
Non-traded	72,897	24,963	26,802	9,328	136
Current credit exposure on risk-based capital derivative contracts	118,352	109,157	90,868	133,758	50,828
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	82.26	37.98	70	72.74	40.60	60	80.88	40.42	70	80.41	43.53	68	78.94	44.16	67
Interest rate contracts	82.26	31.52	80	72.74	34.42	73	80.88	34.15	79	80.41	36.62	79	78.94	37.24	78
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	17.74	62.02	30	27.26	59.40	39	19.12	59.58	29	19.59	56.47	31	21.06	55.84	32
Interest rate contracts	17.74	57.94	32	27.26	56.19	40	19.12	56.71	29	19.59	53.82	32	21.06	52.22	33
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	71.84	31.78	82	2.39	28.05	16	1.93	27.56	16	2.55	32.05	13	10.53	32.17	34
Over 1 year to 5 years	10.28	24.76	25	33.63	26.03	60	47.55	27.01	78	33.34	27.06	60	36.85	30.45	59
Over 5 years	17.88	27.14	43	63.98	30.08	81	50.52	29.89	71	64.11	29.56	83	52.62	28.09	75
Gross negative fair value (absolute value)	1.16	1.56	35	2.52	1.25	86	1.89	0.98	86	3.94	1.55	90	1.83	0.83	86
Gross positive fair value	3.11	1.74	80	3.05	1.68	92	2.57	1.34	94	3.88	2.23	87	1.65	1.19	74
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	45	0.05	0.05	70	0.03	0.04	71	0.08	0.07	75	0.03	0.06	70
Gross positive fair value (X)	0.05	0.08	67	0.06	0.07	63	0.04	0.05	66	0.07	0.09	59	0.03	0.07	51
Held for trading (X)	0.02	0.06	68	0.04	0.05	68	0.03	0.04	71	0.07	0.07	67	0.03	0.06	63
Non-traded (X)	0.03	0.02	82	0.01	0.01	64	0.01	0.01	73	0.01	0.02	45	0	0.01	17
Current credit exposure (X)	0.05	0.04	75	0.06	0.05	67	0.04	0.04	73	0.07	0.06	63	0.03	0.05	54
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	0.71	0.54	76	0.85	0.63	73	0.62	0.46	75	1.09	0.85	70	0.43	0.73	62

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	129,543	137,189	137,189	49,047	33,930
Gross losses	219	654	1,004	14,378	2,818
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	287	117	358	920	1,607
Net losses	-68	537	646	13,458	1,211
Provision for loan and lease losses	6,000	0	-7,000	101,600	16,328
Adjustments	8,458	0	0	0	0
Ending balance	144,069	136,652	129,543	137,189	49,047
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	0.05	0.08	49	0	-0.14	77	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48
Provision for loan and lease losses / Average loans and leases	0.08	0.14	48	0	-0.25	77	-0.06	-0.16	62	0.84	0.82	58	0.15	0.24	42
Provision for loan and lease losses / Net loan and lease losses	-8,823.53	198.72	2	0	77.32	64	-1,083.59	-105.48	8	754.94	487.86	80	1,348.31	130.58	98
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.17	30	1.10	1.39	27	0.97	1.23	27	1.11	1.58	21	0.45	0.83	16
Allowance for loan and lease losses / Total loans and leases	0.96	1.15	31	1.10	1.37	28	0.97	1.20	29	1.10	1.55	24	0.45	0.81	16
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		127.24	15.27	96	200.53	21.39	97	10.19	11.58	65	40.50	8.03	94
Allowance for loan and lease losses / Nonaccrual assets	542.45	413.77	74	197.89	318.67	34	217.02	364.13	34	133.04	299.17	18	103.42	218.72	24
ALLL / 90+ days past due + nonaccrual loans and leases	506.23	319.24	78	197.89	260.68	42	217.02	287.08	46	133.04	244.34	25	103.42	151.73	38
Gross loan and lease losses / Average loans and leases	0	0.16	4	0.01	0.22	4	0.01	0.19	3	0.12	0.34	23	0.03	0.28	7
Recoveries / Average loans and leases	0	0.07	5	0	0.08	3	0	0.08	6	0.01	0.07	8	0.02	0.08	14
Net losses / Average loans and leases	0	0.08	21	0.01	0.13	18	0.01	0.11	12	0.11	0.27	34	0.01	0.21	9
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	28.59	23.25	69	0.81	16.12	2	2.49	34.67	3	32.65	33.98	56	38.22	36.22	65
Earnings coverage of net loan and lease losses (X)	-2,737.93	-9.51	1	280.69	4.52	95	463.73	39.72	96	20.11	22.91	64	187.85	24.40	95
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	71	0	0.03	50	0	0.02	44	0	0.04	19	0.01	0.01	56
Real estate loans secured by 1–4 family	0	-0.02	82	0.01	-0.01	80	0	-0.02	75	0	0.01	41	0	0.01	47
Revolving	0.09	-0.08	96	0.08	-0.05	84	0.02	-0.07	84	0	0.01	45	0.08	0.02	77
Closed-end	-0.01	-0.02	50	0	-0.01	62	0	-0.01	67	0	0	44	-0.02	0	20
Commercial real estate loans	0	0	46	0	0.05	30	0	0.04	24	0	0.07	12	0.02	0.01	65
Construction and land development	0	-0.02	46	0	0	50	0	0	49	0	0	45	0	-0.01	45
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	42	0	-0.01	43	0	0	46	0	0	37	0	-0.01	42
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	44	0	0.07	27	0	0.05	20	0	0.11	8	0.02	0.02	65
Owner-occupied	0	0	60	0	0.01	27	0	0.01	28	0	0.02	26	-0.01	0.01	14
Other	0	0	33	0	0.06	37	0	0.04	25	0	0.08	12	0.03	0.01	81
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	-0.01	0.10	34	0.01	0.20	24	0.01	0.17	20	0.28	0.47	42	0	0.37	6
Loans to individuals		0.65		1.45	0.78	83	0.51	0.71	51	0.60	1.13	37	0.29	1.17	18
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans		0.01			0.03			0.02		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	45	0	0.08	51	0.01	0.10	47	0.35	0.15	80	0	0.15	9

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	78,288	36,249	35,720	81,545	30,809
90+ days past due loans and leases	1,900	0	0	0	0
Nonaccrual loans and leases	26,559	69,055	59,691	103,115	47,424
Total past due and nonaccrual loans and leases	106,747	105,304	95,411	184,660	78,233
Restructured 30–89 days past due	0	0	0	2,162	55
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	4,443	8,720	10,282	5,252	4,361
Total restructured loans and leases	4,443	8,720	10,282	7,414	4,416
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	34,375	3,218	3,499	15,807	9,508
Other real estate owned	719	5,032	1,183	796	209
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	0.52	0.32	79	0.29	0.27	66	0.27	0.32	53	0.65	0.39	81	0.28	0.43	38
90+ days past due loans and leases	0.01	0.09	40	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.18	0.38	19	0.55	0.58	54	0.45	0.46	51	0.83	0.66	72	0.43	0.51	42
90+ days past due and nonaccrual loans and leases	0.19	0.53	15	0.55	0.73	44	0.45	0.62	38	0.83	0.85	58	0.43	0.71	28
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0.02	0.01	76	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	0.03	0.09	33	0.07	0.12	44	0.08	0.10	51	0.04	0.13	28	0.04	0.14	27
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	0.52	0.32	79	0.29	0.27	66	0.27	0.32	53	0.65	0.40	81	0.28	0.43	38
90+ days past due assets	0.01	0.10	39	0	0.10	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.18	0.39	18	0.55	0.59	54	0.45	0.47	51	0.83	0.67	71	0.43	0.53	42
30+ days past due and nonaccrual assets	0.71	0.88	50	0.84	1.04	48	0.71	0.97	41	1.48	1.29	67	0.71	1.19	29
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.32	18	0.34	0.43	43	0.27	0.36	41	0.56	0.52	62	0.30	0.44	35
90+ days past due and nonaccrual assets + other real estate owned	0.13	0.34	16	0.37	0.46	45	0.28	0.37	40	0.56	0.55	59	0.30	0.48	30
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.27	0.38	40	0.38	0.52	37	0.29	0.41	41	0.66	0.60	61	0.36	0.53	30
Allowance for loan and lease losses	42.79	57.44	45	56.57	67.93	48	49.69	62.64	48	88.84	66.66	78	116.61	115.41	61
Equity capital + allowance for loan and lease losses	2.83	3.52	45	3.43	4.43	37	2.73	3.60	41	5.52	4.97	62	2.94	4.28	36
Tier 1 capital + allowance for loan and lease losses	2.60	3.97	38	3.76	5.28	34	2.93	4.30	37	6.29	6.05	58	3.34	5.65	26
Loans and leases + other real estate owned	0.41	0.63	40	0.62	0.88	37	0.48	0.71	38	0.98	0.97	58	0.52	0.85	26

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	0.27	0.26	60	0.36	0.24	76	0.15	0.26	34	0.96	0.39	89	0.35	0.38	59
	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	0.18	0.45	21	0.62	0.65	57	0.44	0.52	51	1.02	0.76	73	0.41	0.46	51
Commercial and industrial	30–89 days past due	1.51	0.28	98	0.17	0.17	58	0.68	0.24	90	0.08	0.23	23	0.12	0.31	25
	90+ days past due	0.06	0.03	78	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0.20	0.46	27	0.48	0.64	48	0.54	0.57	59	0.45	0.75	35	0.27	0.83	22
Individuals	30–89 days past due	0.04	0.70	13	0	0.55	4	0.20	0.63	25	4.38	0.83	98	0	0.83	5
	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	0.18	11	1.10	0.17	93	8.69	0.28	95	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		0.10			0.16			0.07		0	0.17	28	0	0.24	26
	90+ days past due		0			0			0		0	0	44	0	0	42
	Nonaccrual		0.36			0.69			0.70		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	0.02	0.11	55	0	0.11	18	0	0.12	16	0	0.18	34	0	0.20	14
	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	0.03	0.07	63	0.08	0.13	62	0.04	0.09	60	0.08	0.15	60	1.11	0.13	95

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	0.17	0.39	33	0.19	0.35	38	0.50	0.46	64	2.20	0.65	92	1.08	0.67	83
	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	0.57	0.61	56	1.48	0.82	85	1.16	0.71	81	1.90	0.89	88	0.96	0.73	72
Revolving	30–89 days past due	0.50	0.26	83	0.22	0.29	44	0.02	0.28	21	1.43	0.48	90	0.49	0.45	55
	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	0.13	1.15	22	0.69	1.05	56	0.48	1.18	46	0.75	1.13	51	0.66	1	50
Closed-end	30–89 days past due	0.12	0.42	27	0.19	0.36	37	0.58	0.49	66	2.36	0.65	94	1.20	0.70	81
	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	0.63	0.60	63	1.62	0.77	86	1.26	0.67	85	2.13	0.87	88	1.01	0.70	76
Junior lien	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	24	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	20	0	0.04	11	0	0.03	8	0	0.04	13	0	0.04	8
Commercial real estate	30–89 days past due	0.30	0.16	80	0.42	0.14	85	0.02	0.15	24	0.51	0.26	80	0.07	0.18	35
	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	0.03	0.32	9	0.32	0.52	40	0.19	0.38	37	0.70	0.62	61	0.20	0.23	50
Construction and development	30–89 days past due	0.14	0.22	60	1.03	0.12	93	0	0.17	17	0.10	0.28	48	0	0.28	12
	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	0.16	14	2.38	0.36	90	0	0.20	15	2.78	0.41	90	0	0.20	12
1–4 family	30–89 days past due	0.14	0.02	90	0.68	0.02	98	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	0.01	32	0	0.02	30	0	0.01	32	0	0.03	57	0	0.02	30
Other	30–89 days past due	0	0.17	19	0.35	0.07	88	0	0.13	21	0.10	0.22	56	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	2.38	0.29	92	0	0.16	18	2.78	0.35	90	0	0.17	14
Multifamily	30–89 days past due	0.07	0.04	78	0.21	0.06	83	0.16	0.07	78	0.35	0.09	86	0.71	0.08	93
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0.23	0.14	78	0.28	0.17	78	0.22	0.11	80	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.34	0.13	86	0.37	0.14	83	0.02	0.13	23	0.58	0.23	82	0.01	0.14	14
	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	0.04	0.39	12	0.08	0.66	10	0.21	0.45	33	0.51	0.80	44	0.25	0.28	51
Owner Occupied	30–89 days past due	0.08	0.04	75	0.26	0.04	96	0.01	0.04	31	0.19	0.07	86	0.01	0.07	20
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.14	14	0.01	0.25	14	0.12	0.17	46	0.03	0.27	12	0.24	0.16	68
Other	30–89 days past due	0.26	0.08	86	0.11	0.09	74	0.01	0.08	38	0.39	0.14	83	0	0.07	9
	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	29	0.07	0.40	26	0.09	0.23	39	0.48	0.44	60	0.01	0.10	26
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			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	1,516,478	1,516,337	1,516,478	1,516,477	1,516,476
Retained earnings	887,420	608,443	753,558	510,599	384,606
Accumulated other comprehensive income (AOCI)	-368,918	-10,072	-45,645	43,815	-1,415
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,034,980	2,114,708	2,224,391	2,070,891	1,899,667
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	174,294	198,788	197,688	225,947	239,202
Accumulated other comprehensive income-related adjustments	-366,704	-5,820	-41,431	43,070	-1,420
Other deductions from common equity tier 1 capital	0	0	0	0	4
Subtotal:	2,227,390	1,921,740	2,068,134	1,801,874	1,661,881
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,227,390	1,921,740	2,068,134	1,801,874	1,661,881
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	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,227,390	1,921,740	2,068,134	1,801,874	1,661,881
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	144,535	141,946	132,983	141,483	52,005
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	144,535	141,946	132,983	141,483	52,005
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	144,535	141,946	132,983	141,483	52,005
Exited advanced approach tier 2 capital					
Total capital	2,371,925	2,063,686	2,201,117	1,943,357	1,713,886
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	22,933,561	20,212,559	21,310,961	18,362,736	15,453,152
Less: Deductions from common equity tier 1 capital	174,294	198,789	156,256	225,946	239,205
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	22,759,267	20,013,770	21,154,705	18,136,790	15,213,947
Total risk-weighted assets	16,622,121	12,782,643	14,559,232	12,253,256	11,949,082
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	13.40	11.85	79	15.03	12.66	84	14.21	12.37	78	14.71	12.35	82	13.91	12.11	79
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	13.40	12.53	71	15.03	13.44	78	14.21	13.11	70	14.71	13.08	79	13.91	12.78	73
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	14.27	14.37	57	16.14	15.42	71	15.12	14.91	61	15.86	15.23	69	14.34	14.36	62
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	9.79	9.08	74	9.60	9.11	70	9.78	8.98	74	9.93	9.13	76	10.92	9.76	79
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	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	508,712	383,666	502,136	378,375	347,274	32.59	224.44

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			7.32	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.45	12.13	87	18.64	11.54	79	22.85	12	93	19.51	11.03	84	20.30	11.51	83
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	113,923	152,978	132,101	182,707	206,699
Real estate loans	109,731	146,612	126,776	175,302	186,175
Commercial and industrial loans	4,191	6,366	5,325	7,405	20,524
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	1	0	0	0	0
Debt securities	1,000	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	114,923	153,978	133,101	183,707	207,699
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits	0	0.25	18	0	0.12	24	0	0.14	20	0	0.42	14	0	1.19	6
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	-25.53	11.61	20	-42.52	-1.19	11	-27.70	6.83	12	-11.61	-2.40	33	-13.80	22.48	18
Total selected assets	-25.36	18.50	17	-42.36	3.19	11	-27.55	9.48	12	-11.55	2.04	26	-13.74	12.40	22
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	0	0	0	1	3		-100.00
Dividends	0	0	0	0	0		
Interest	0	0	0	1	3		-100.00
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	0	0	0	1	3		-100.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	1	3		-100.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	11	22	37	76	62	-50.00	-71.05
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11	22	37	76	62	-50.00	-71.05
Income (loss) before taxes	-11	-22	-37	-75	-59		
Applicable income taxes (credit)	0	18	9	50	86	-100.00	
Extraordinary items							
Income before undistributed income of subsidiaries	-11	-40	-46	-125	-145		
Equity in undistributed income of subsidiaries	137,865	113,725	243,007	126,119	162,379	21.23	218.38
Bank subsidiaries	137,865	113,725	243,007	126,119	162,379	21.23	218.38
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	137,854	113,685	242,961	125,994	162,234	21.26	218.62
Memoranda							
Bank net income	137,865	113,725	243,007	126,119	162,379	21.23	218.38
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	2,025,465	99.53	2,105,175	99.55	2,214,865	99.57	2,061,319	1,889,973	-3.79	93.70
Common and preferred stock	2,025,465	99.53	2,105,175	99.55	2,214,865	99.57	2,061,319	1,889,973	-3.79	93.70
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	609	0.03	671	0.03	642	0.03	687	863	-9.24	-44.84
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	8,906	0.44	8,862	0.42	8,888	0.40	8,885	8,831	0.50	-30.76
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,034,980	100.00	2,114,708	100.00	2,224,395	100.00	2,070,891	1,899,667	-3.77	92.05
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	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	0		
Equity Capital	2,034,980	100	2,114,708	100	2,224,395	100	2,070,891	1,899,667	-3.77	92.05
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	927,345	45.57	927,345	43.85	927,345	41.69	927,345	927,345	0.00	0.00
Common surplus	589,133	28.95	588,992	27.85	589,133	26.49	589,132	589,131	0.02	2909.00
Retained earnings	887,420	43.61	608,443	28.77	753,562	33.88	510,599	384,606	45.85	622.64
Accumulated other comprehensive income	-368,918	-18.13	-10,072	-0.48	-45,645	-2.05	43,815	-1,415		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,034,980	100.00	2,114,708	100.00	2,224,395	100.00	2,070,891	1,899,667	-3.77	92.05
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	13.24	10.52	75	10.89	12.64	40	11.38	11.94	51	6.30	7.29	34	8.94	9.68	40
Bank net income / Average equity investment in banks	13.08	11.07	69	10.99	12.37	43	11.48	11.80	53	6.38	7.45	35	9.04	10.51	35
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	100.01	98.83	28	100.04	96.24	38	100.02	96.79	38	100.10	88.16	33	100.09	82.22	38
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	17.48	2	0	16.87	2	0	16.81	2	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		28.44	
Double Leverage															
Equity investment in subs / Equity capital	99.53	103.92	28	99.55	103.07	32	99.57	103.22	33	99.54	102.81	30	99.49	103.22	26
Total investment in subs / Equity capital	99.53	109.01	19	99.55	108.26	21	99.57	108.40	25	99.54	110.16	18	99.49	111.07	14
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)	-0.03	0.41	29	-0.04	0.25	31	-0.04	0.29	32	-0.08	0.47	28	-0.06	0.36	26
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	0	126.15	2	-81.82	138.64	0	-24.32	152.85	0	-64.47	136.59	0	-133.87	177.68	0
Cash from ops + noncash items + op expense / Op expense + dividend	-209.09	116.54	3	36.36	130.64	17	-18.92	154.48	1	-134.21	147.24	1	-100	190.27	1
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-209.09	92.87	3	36.36	103.17	25	-18.92	98.54	6	-134.21	134.08	0	-100	116.34	2
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		140.52			153.06			174.12			150.43			210.80	
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.32	30	0.03	3.64	28	0.03	3.44	33	0.03	3.85	32	0.05	2.64	34
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		82.17			78.46			66.37			81.10			57.84	
Dividends declared / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.29	4	0	33.08	3
Net income – dividends / Average equity	13.24	7.04	90	10.89	9.64	68	11.38	8.62	75	6.30	4.14	77	8.94	6.46	82
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25			139.49			155.92			132.17			178.13	
Dividends from nonbank subsidiaries		2.20			3.97			4.90			3.41			7.53	
Dividends from subsidiary holding companies		2.84			6.36			5.91			4.85			21.40	
Dividends from all subsidiaries		168.66			193.08			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	0	36.56	9	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	41	0	0.54	39
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	0	46.71	5	0	38.35	5	0	51.33	3	0	62.88	5	0	69.36	5
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		65.33			67.82			74.16		0	69.76	8	0	67.32	10
Interest income from bank subsidiaries		0.78			0.39			0.23		100	0.63	99	100	0.80	99
Management and service fees from bank subsidiaries		1.33			2.08			1.44		0	1.87	37	0	1.81	36
Other income from bank subsidiaries		0.03			0.02			0.02		0	0.04	45	0	0.03	44
Operating income from bank subsidiaries		75.26			81.78			83.13		100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries		3.28			2.67			3.07		0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries		0.24			0.35			0.18		0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries		0.01			0.02			0.01		0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries		0			0.01			0.01		0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries		5.58			6.48			4.67		0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies		1.79			2.43			2.10		0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies		0.01			0.01			0.01		0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies		0			0			0		0	0	49	0	0	49
Other income from subsidiary holding companies		0			0			0		0	0	49	0	0	48
Operating income from subsidiary holding companies		3.21			3.96			3.91		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	