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

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BHC Name AXOS FINANCIAL, INC.

City/State LAS VEGAS, NV

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 17,455,604
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: _____

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:

AXOS FINANCIAL, INC.
9205 WEST RUSSELL ROAD, SUITE 400

LAS VEGAS, NV 89148

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	16,102,082	14,510,461	14,542,021	13,143,950	11,194,377
Net income ($000)	119,717	107,899	228,899	209,164	161,535
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)	4.08	2.67	95	3.96	2.65	94	4.08	2.60	96	4.13	2.77	95	4.05	3.01	92
+ Non-interest income	0.54	0.96	27	0.43	1.11	19	0.52	1.04	22	0.85	1.21	36	0.72	1.32	24
– Overhead expense	2.35	2.17	70	2.24	2.24	53	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41
– Provision for credit losses	0.16	0.09	76	0.05	-0.15	85	0.08	-0.09	89	0.42	0.51	37	0.26	0.15	79
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0	0.01	47
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2.10	1.40	91	2.10	1.79	70	2.23	1.66	84	2.31	1.04	96	2.02	1.56	85
Net operating income	1.49	1.06	87	1.49	1.36	65	1.57	1.26	80	1.59	0.81	93	1.44	1.19	77
Net income	1.49	1.06	87	1.49	1.35	65	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.68	3.12	94	4.58	3.14	94	4.64	3.06	95	5.07	3.55	95	5.82	4.41	93
Interest expense	0.38	0.24	84	0.50	0.27	87	0.42	0.25	84	0.84	0.52	82	1.54	1.08	81
Net interest income (tax equivalent)	4.30	2.88	95	4.08	2.85	94	4.22	2.80	95	4.24	3.01	94	4.28	3.33	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.08	48	0.13	0.13	53	0.07	0.11	46	0.23	0.27	57	0.24	0.21	67
Earnings coverage of net loan and lease losses (X)	75.55	-9.51	80	21.03	4.52	62	42.60	39.72	66	14.15	22.91	54	10.94	24.40	43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	1.17	39	1.15	1.39	31	1.10	1.23	41	1.16	1.58	26	0.58	0.83	28
Allowance for loan and lease losses / Total loans and leases	1.04	1.15	40	1.15	1.37	33	1.10	1.20	41	1.15	1.55	27	0.58	0.81	30
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.83	0.41	89	1.31	0.63	91	1.14	0.49	90	1.62	0.71	90	0.59	0.57	54
30–89 days past due loans and leases / Total loans and leases	0.14	0.32	32	0.70	0.27	89	0.37	0.32	67	0.38	0.39	57	0.17	0.43	18
Liquidity and Funding															
Net noncore funding dependence	0.13	3.09	39	2.53	-1.82	68	-0.92	-2.33	56	5.53	3.20	64	6.84	14.45	27
Net short-term noncore funding dependence	-4.65	-1.79	28	-3.63	-8.21	62	-5.21	-7.71	54	-6.20	-4.76	39	-4.17	3.38	21
Net loans and leases / Total assets	80.82	61.60	93	80.31	59.81	94	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96
Capitalization															
Tier 1 leverage ratio	9.24	9.08	58	8.82	9.11	44	9.42	8.98	67	8.68	9.13	41	8.99	9.76	32
Holding company equity capital / Total assets	9.41	10.04	39	9.82	10.88	34	9.80	10.71	35	8.95	11.16	18	9.46	12.43	15
Total equity capital (including minority interest) / Total assets	9.41	10.14	37	9.82	11.01	32	9.80	10.82	33	8.95	11.29	17	9.46	12.57	13
Common equity tier 1 capital / Total risk-weighted assets	9.82	11.90	22	11.36	12.69	30	10.08	12.42	18	10.85	12.38	28	11.21	12.17	35
Net loans and leases / Equity capital (X)	8.59	6.22	89	8.18	5.51	93	8.30	5.53	92	9.08	5.58	94	8.77	5.21	93
Cash dividends / Net income	0	34	3	0	25.30	4	0	28.27	3	0.12	42.30	8	0.19	33.12	7
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	22.36	7.91	83	2.99	9.29	31	8.02	10.50	47	17.31	16.68	56	25.07	9.26	84
Equity capital	17.28	-0.29	84	13.82	9.31	77	18.31	7.46	87	10.92	6.99	75	16.73	10.49	80
Net loans and leases	23.13	11.87	81	6.80	0.79	79	8.20	3.36	74	14.80	9.07	77	12.66	9.10	73
Noncore funding	14.55	10.50	63	-39.25	-23.76	32	-52.70	-14.79	6	20.75	-12.18	86	-22.74	6.59	10
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	20.23	11.61	78	13.02	11.05	68	11.97	10.95	67	18.14	13.56	74	5.03	13.04	42
Equity investment in subsidiaries / Equity capital	110.89	103.92	80	100.79	103.07	42	103.96	103.22	59	101.68	102.81	44	100.71	103.22	42
Cash from ops + noncash items + op expense / Op expense + dividends	100.69	116.54	41	232.59	130.64	86	291.61	154.48	90	417.40	147.24	96	708.57	190.27	96

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	337,579	302,093	610,537	605,265	558,043	11.75	77.34
Income from lease financing receivables	3,278	3,376	6,682	9,312	8,960	-2.90	-53.08
Fully taxable income on loans and leases	340,857	305,469	617,219	614,577	567,003	11.58	72.72
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	340,857	305,469	617,219	614,577	567,003	11.58	72.72
Investment interest income (tax equivalent)	4,917	4,651	8,118	12,216	14,124	5.72	-32.51
Interest on balances due from depository institutions	3,268	1,113	2,346	4,439	16,209	193.62	-19.03
Interest income on other earning assets	8,898	11,615	24,365	18,244	19,217	-23.39	291.64
Total interest income (tax equivalent)	357,940	322,848	652,048	649,476	616,553	10.87	69.69
Interest on time deposits of $250K or more	1,916	3,751	6,417	14,784	12,947	-48.92	374.26
Interest on time deposits < $250K	3,675	9,067	13,743	32,135	48,447	-59.47	-61.51
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	12,511	12,063	20,238	43,924	72,740	3.71	-34.21
Interest on other borrowings and trading liabilities	4,435	3,937	7,269	9,905	24,539	12.65	-42.74
Interest on subordinated debt and mandatory convertible securities	6,857	6,453	10,781	6,375	4,482	6.26	302.41
Total interest expense	29,394	35,271	58,448	107,123	163,155	-16.66	-23.49
Net interest income (tax equivalent)	328,546	287,577	593,600	542,353	453,398	14.25	90.44
Non-interest income	43,129	31,166	75,752	111,130	80,274	38.38	39.31
Adjusted operating income (tax equivalent)	371,675	318,743	669,352	653,483	533,672	16.61	82.66
Overhead expense	189,493	162,715	333,363	295,342	279,076	16.46	165.19
Provision for credit losses	12,750	3,950	11,950	54,800	29,000		151.88
Securities gains (losses)	0	0	0	0	21		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	169,432	152,078	324,039	303,341	225,617	11.41	32.60
Applicable income taxes	48,991	43,494	93,746	92,983	63,076	12.64	-8.86
Tax equivalent adjustments	724	685	1,394	1,194	1,006	5.69	50.83
Applicable income taxes (tax equivalent)	49,715	44,179	95,140	94,177	64,082	12.53	-8.33
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	119,717	107,899	228,899	209,164	161,535	10.95	62.78
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	119,717	107,899	228,899	209,164	161,535	10.95	62.78
Memoranda							
Net income - holding company and noncontrolling (minority) interest	119,717	107,899	228,899	209,164	161,535	10.95	62.78
Investment securities income (tax equivalent)	4,917	4,651	8,118	12,216	14,124	5.72	-32.51
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	111	39		-100.00
Mortgage-backed securities	2,840	580	1,806	629	815	389.66	40.52
All other securities	2,077	4,071	6,312	11,476	13,270	-48.98	-60.51
Cash dividends declared	0	0	0	257	309		-100.00
Common	0	0	0	0	0		
Preferred	0	0	0	257	309		-100.00

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.45	2.90	94	4.45	2.92	94	4.48	2.85	95	4.94	3.27	95	5.51	4	93
Less: Interest expense	0.37	0.22	84	0.49	0.25	87	0.40	0.23	84	0.81	0.48	86	1.46	0.98	83
Equals: Net interest income (tax equivalent)	4.08	2.67	95	3.96	2.65	94	4.08	2.60	96	4.13	2.77	95	4.05	3.01	92
Plus: Non-interest income	0.54	0.96	27	0.43	1.11	19	0.52	1.04	22	0.85	1.21	36	0.72	1.32	24
Equals: adjusted operating income (tax equivalent)	4.62	3.67	87	4.39	3.82	80	4.60	3.70	88	4.97	4.04	86	4.77	4.41	73
Less: Overhead expense	2.35	2.17	70	2.24	2.24	53	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41
Less: Provision for credit losses	0.16	0.09	76	0.05	-0.15	85	0.08	-0.09	89	0.42	0.51	37	0.26	0.15	79
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	48
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.10	1.40	91	2.10	1.79	70	2.23	1.66	84	2.31	1.04	96	2.02	1.56	85
Less: Applicable income taxes (tax equivalent)	0.62	0.33	93	0.61	0.41	85	0.65	0.38	92	0.72	0.23	98	0.57	0.36	91
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.49	1.06	87	1.49	1.36	65	1.57	1.26	80	1.59	0.81	93	1.44	1.19	77
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.49	1.06	87	1.49	1.35	65	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77
Memo: Net income (last four quarters)	1.57	1.12	90	1.52	1.25	76	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77
Net income–BHC and noncontrolling (minority) interest	1.49	1.07	87	1.49	1.37	65	1.57	1.27	79	1.59	0.83	93	1.44	1.20	76
Margin Analysis															
Average earning assets / Average assets	95	92.97	75	97.08	93.15	90	96.68	93.08	88	97.42	92.32	95	94.62	91.05	84
Average interest-bearing funds / Average assets	56.84	60.12	39	65.05	62.32	65	62.84	61.99	62	68.30	64.06	71	70.78	65.57	78
Interest income (tax equivalent) / Average earning assets	4.68	3.12	94	4.58	3.14	94	4.64	3.06	95	5.07	3.55	95	5.82	4.41	93
Interest expense / Average earning assets	0.38	0.24	84	0.50	0.27	87	0.42	0.25	84	0.84	0.52	82	1.54	1.08	81
Net interest income (tax equivalent) / Average earning assets	4.30	2.88	95	4.08	2.85	94	4.22	2.80	95	4.24	3.01	94	4.28	3.33	84
Yield or Cost															
Total loans and leases (tax equivalent)	5.14	4.01	90	5.29	4.05	91	5.27	4.01	92	5.66	4.27	92	5.98	5.09	87
Interest-bearing bank balances	0.51	0.42	83	0.17	0.11	94	0.19	0.14	90	0.36	0.27	76	2.35	2.04	70
Federal funds sold and reverse repos		0.58			0.26			0.25		0	0.68	7	0	2.44	4
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0.57	0.99	55
Total earning assets	4.67	3.09	94	4.57	3.11	94	4.63	3.04	95	5.06	3.51	95	5.81	4.36	94
Investment securities (tax equivalent)	6.23	1.85	99	5.07	1.80	99	5.32	1.77	99	4.82	2.25	98	6.57	2.76	97
US Treasury and agency securities (excluding mortgage-backed securities)		1.22		0	1.28	1	0	1.14	1	6.26	1.75	95	2.31	2.32	57
Mortgage-backed securities	2.87	1.78	96	1.88	1.56	79	2.48	1.57	94	1.98	2.05	39	3.49	2.61	97
All other securities	8.22	2.82	94	5.97	2.91	93	6.76	2.81	96	6.98	3.24	95	7.17	4.06	90
Interest-bearing deposits	0.45	0.20	90	0.56	0.24	92	0.48	0.21	92	1.11	0.53	92	1.93	1.10	91
Time deposits of $250K or more	1.02	0.50	96	1.45	0.76	93	1.35	0.66	97	2.28	1.42	96	2.39	1.96	86
Time deposits < $250K	0.98	0.44	92	1.57	0.72	97	1.30	0.62	93	2.05	1.36	95	2.35	1.82	83
Other domestic deposits	0.33	0.17	87	0.34	0.17	87	0.29	0.15	81	0.71	0.36	90	1.52	0.93	86
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.36			0.19			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.50	1.24	61	2.19	1.31	81	1.91	1.27	75	1.62	1.50	57	2.38	2.38	53
All interest-bearing funds	0.64	0.36	87	0.75	0.40	87	0.64	0.37	86	1.19	0.74	86	2.06	1.49	80

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	43,129	31,166	75,752	111,130	80,274
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1,448	945	4,018	4,260	3,419
Trading revenue	3,897	-4,916	-5,684	76	-1,290
Investment banking fees and commissions	26,133	14,475	40,803	24,291	23,228
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	6,176	364	2,046	-4,518	-695
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-925	16,522	25,702	51,997	15,707
Other non-interest income	6,400	3,776	8,867	35,024	39,905
Total overhead expenses	189,493	162,715	333,363	295,342	279,076
Personnel expense	86,440	75,529	156,012	150,037	137,875
Net occupancy expense	13,756	14,663	28,169	27,201	24,627
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,479	4,766	10,238	10,555	7,806
Other operating expenses	83,818	67,757	138,944	107,549	108,768
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	1,375	1,165	1,287	1,157	1,031
Average personnel expense per employee	62.87	64.83	121.22	129.68	133.73
Average assets per employee	11,710.60	12,455.33	11,299.16	11,360.37	10,857.79

	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	51.08	59.40	16	51.16	59.03	19	49.91	59.28	17	45.28	62.28	7	52.39	61.29	16
Percent of Average Assets															
Total overhead expense	2.35	2.17	70	2.24	2.24	53	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41
Personnel expense	1.07	1.20	36	1.04	1.25	25	1.07	1.21	36	1.14	1.30	33	1.23	1.41	32
Net occupancy expense	0.17	0.22	24	0.20	0.24	28	0.19	0.23	31	0.21	0.26	23	0.22	0.28	21
Other operating expenses	1.11	0.72	87	1	0.73	84	1.03	0.72	87	0.90	0.94	66	1.04	0.97	70
Overhead less non-interest income	1.82	1.19	93	1.81	1.10	93	1.77	1.10	93	1.40	1.25	64	1.78	1.32	80
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.98	58.92	18	51.05	58.45	21	49.80	58.83	17	45.20	61.82	7	52.29	60.64	16
Personnel expense	23.26	32.65	15	23.70	33.10	11	23.31	32.93	11	22.96	32.36	10	25.84	32.39	18
Net occupancy expense	3.70	6.14	14	4.60	6.33	24	4.21	6.23	20	4.16	6.58	12	4.61	6.52	14
Other operating expenses	24.03	19.36	82	22.75	18.60	80	22.29	19.18	72	18.07	22.28	37	21.84	21.20	66
Total non-interest income	11.60	25.40	15	9.78	28.18	8	11.32	27.67	11	17.01	28.83	26	15.04	29.23	20
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.39	3.45	9	0.30	3.19	6	0.60	3.27	11	0.65	3.27	9	0.64	3.88	12
Trading revenue	1.05	0.45	79	-1.54	0.72	2	-0.85	0.62	3	0.01	1.28	44	-0.24	1.18	1
Investment banking fees and commissions	7.03	2.25	85	4.54	2.52	80	6.10	2.58	83	3.72	2.46	78	4.35	3.54	76
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	1.66	1.38	76	0.11	0.55	42	0.31	0.60	58	-0.69	0.01	15	-0.13	0.28	8
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	-0.25	1.51	8	5.18	3.83	74	3.84	3.30	64	7.96	3.92	82	2.94	1.86	73
Other non-interest income	1.72	9.09	5	1.18	9.26	1	1.32	9.27	2	5.36	9.65	27	7.48	10.04	40
Overhead less non-interest income	39.38	32.73	71	41.27	29.94	82	38.49	30.52	74	28.19	31.93	37	37.25	31.06	64
Applicable income taxes / Pretax net operating income (tax equivalent)	28.91	21.22	96	28.60	21.54	96	28.93	21.18	98	30.65	18.63	97	27.96	20.56	92
Applicable income tax + TE / Pretax net operating income + TE	29.34	23.38	94	29.05	23.10	93	29.36	22.67	96	31.05	21.18	95	28.40	23.23	89

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	11,381,554	10,045,747	10,658,028	10,408,444	8,664,846	13.30	73.55
Commercial and industrial loans	1,934,396	1,081,612	1,569,277	961,507	998,370	78.84	227.11
Loans to individuals	576,484	365,865	485,081	336,363	399,082	57.57	265.49
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	396,276	112,974	97,464	130,348	178,136	250.77	136.37
Less: Unearned income	33,121	16,365	23,308	12,629	0	102.39	-2.40
Loans and leases, net of unearned income	14,255,589	11,589,833	12,786,542	11,824,033	10,240,434	23.00	91.59
Less: Allowance for loan and lease losses	148,617	132,958	140,489	136,393	59,514	11.78	263.97
Net loans and leases	14,106,972	11,456,875	12,646,053	11,687,640	10,180,920	23.13	90.64
Debt securities that reprice or mature in over 1 year	154,871	30,053	28,378	24,959	15,271	415.33	65.07
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	14,261,843	11,486,928	12,674,431	11,712,599	10,196,191	24.16	90.32
Interest-bearing bank balances	1,539,231	1,005,759	1,062,710	1,401,816	959,238	53.04	149.09
Federal funds sold and reverse repos	0	0	0	0	100		-100.00
Debt securities that reprice or mature within 1 year	107,647	157,282	111,203	184,869	192,755	-31.56	-36.92
Trading assets	1,758	1,983	1,223	362	1,740	-11.35	-78.89
Total earning assets	15,910,479	12,651,952	13,849,567	13,299,646	11,350,024	25.76	91.55
Non-interest-bearing cash and due from depository institutions	35,467	32,018	55,647	41,379	66,837	10.77	247.04
Premises, fixed assets, and leases	105,404	90,372	100,008	98,076	105,995	16.63	532.72
Other real estate owned	0	6,782	0	6,114	7,420	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,404,254	1,484,441	1,542,725	948,052	739,012	-5.40	738.71
Total assets	17,455,604	14,265,565	15,547,947	14,393,267	12,269,288	22.36	105.32
Quarterly average assets	16,597,248	14,892,782	14,647,905	13,973,924	11,597,647	11.44	98.02
Average loans and leases (YTD)	13,274,472	11,542,900	11,716,155	10,862,972	9,479,884	15.00	88.01
Memoranda							
Loans held-for-sale	15,911	42,062	38,874	78,057	39,523	-62.17	-37.38
Loans not held-for-sale	14,239,678	11,547,771	12,747,668	11,745,976	10,200,911	23.31	92.03
Real estate loans secured by 1–4 family	4,346,172	4,858,650	4,928,700	5,792,710	4,756,505	-10.55	-0.27
Commercial real estate loans	7,035,382	5,187,097	5,729,328	4,615,734	3,908,341	35.63	219.78
Construction and land development	2,536,670	1,549,964	2,168,770	1,174,061	770,567	63.66	2299.26
Multifamily	2,358,982	2,583,472	2,393,440	2,525,741	2,176,203	-8.69	45.50
Nonfarm nonresidential	2,139,730	1,053,661	1,167,118	915,932	961,571	103.08	352.36
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	262,518	187,335	139,581	209,828	208,026	40.13	-0.74
U.S. Treasury securities	0	0	0	1,799	1,689		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,248	3,565	3,536	3,514	10,376	-8.89	-88.04
Mortgage-backed securities	212,139	91,528	87,983	34,110	24,958	131.77	114.91
Asset-backed securities	47,131	92,242	48,062	170,405	171,003	-48.91	-65.99
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	262,518	187,335	139,581	209,828	208,026	40.13	-0.74
U.S. Treasury securities	0	0	0	1,799	1,689		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,248	3,565	3,536	3,514	10,376	-8.89	-88.04
Mortgage-backed securities	212,139	91,528	87,983	34,110	24,958	131.77	114.91
Asset-backed securities	47,131	92,242	48,062	170,405	171,003	-48.91	-65.99
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-3,349	4,507	2,856	2,696	529		
Structured notes, fair value	47,131	92,242	48,062	170,405	171,003	-48.91	-65.99
Pledged securities	1,113	1,517	1,300	1,691	1,814	-26.63	-82.39

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	5,033,967	2,474,424	3,847,461	2,201,932	2,609,311	103.44	493.25
NOW, ATS and transaction accounts	2,264,963	1,424,712	1,905,768	1,209,392	713,043	58.98	1016.19
Time deposits less brokered deposits < $250K	-381,327	448,691	462,178	-56,693	889,278		
MMDA and other savings accounts	5,592,484	5,403,821	5,229,528	6,240,293	4,309,803	3.49	10.92
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,510,087	9,751,648	11,444,935	9,594,924	8,521,435	28.29	117.06
Time deposits of $250K or more	403,616	442,702	408,927	570,806	685,000	-8.83	1174.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	27,500	236,000	57,500	25,000	80,000	-88.35	-89.62
Other borrowings w/remaining maturity over 1 year	201,500	153,700	175,000	341,107	177,500	31.10	-46.28
Brokered deposits < $250K	1,032,719	621,447	415,310	1,297,406	907,905	66.18	-6.48
Noncore funding	1,665,335	1,453,849	1,056,737	2,234,319	1,850,405	14.55	-7.28
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	337,555	187,555	187,555	238,555	63,555	79.98	501.11
Other liabilities	1,299,656	1,471,577	1,335,563	1,037,987	673,141	-11.68	2417.59
Total liabilities	15,812,633	12,864,629	14,024,790	13,105,785	11,108,536	22.92	106.23
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	5,063		-100.00
Common stock	689	681	684	677	669	1.17	5.84
Common surplus	453,784	432,550	441,061	420,895	399,806	4.91	31.11
Retained earnings	1,428,444	1,187,728	1,308,726	1,079,828	908,096	20.27	175.10
Accumulated other comprehensive income	-2,934	2,507	1,343	1,251	-247		
Other equity capital components	-237,012	-222,530	-228,657	-215,169	-152,635		
Total holding company equity capital	1,642,971	1,400,936	1,523,157	1,287,482	1,160,752	17.28	96.94
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,642,971	1,400,936	1,523,157	1,287,482	1,160,752	17.28	96.94
Total liabilities and capital	17,455,604	14,265,565	15,547,947	14,393,267	12,269,288	22.36	105.32
Memoranda							
Non-interest-bearing deposits	5,033,967	2,474,424	3,847,461	2,201,932	2,609,311	103.44	493.25
Interest-bearing deposits	8,912,455	8,341,373	8,421,711	9,261,204	7,505,029	6.85	47.29
Total deposits	13,946,422	10,815,797	12,269,172	11,463,136	10,114,340	28.94	102.14
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	1,523,157	1,287,482	1,287,482	1,160,752	994,401		
Accounting restatements	0	0	0	-37,088	0		
Net income	119,717	107,899	228,899	209,164	161,535		
Net sale of new perpetual preferred stock	0	0	0	-5,150	0		
Net sale of new common stock	4,374	4,297	6,683	14,178	13,700		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	55,615	8,556		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	257	309		
Change in other comprehensive income	-4,277	1,258	93	1,498	-19		
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	1,642,971	1,400,936	1,523,157	1,287,482	1,160,752		

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	65.20	38.78	91	70.42	36.32	97	68.55	36.25	93	72.31	36.22	98	70.62	37.78	96
Commercial and industrial loans	11.08	11.05	55	7.58	12.25	21	10.09	10.76	55	6.68	13.52	15	8.14	12.02	29
Loans to individuals	3.30	3.52	63	2.56	3.48	59	3.12	3.36	63	2.34	3.40	57	3.25	4.20	57
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	0.19	11	0	0.24	11
Other loans and leases	2.27	4.45	36	0.79	4.22	16	0.63	4.47	12	0.91	4.63	16	1.45	5.01	19
Net loans and leases	80.82	61.60	93	80.31	59.81	94	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96
Debt securities over 1 year	0.89	19.46	1	0.21	17.61	1	0.18	19.46	1	0.17	15.55	3	0.12	14.60	3
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	81.70	82.34	32	80.52	78.32	50	81.52	79.22	51	81.38	78.16	55	83.10	79.65	42
Interest-bearing bank balances	8.82	4.59	82	7.05	9.11	39	6.84	8.50	45	9.74	7.51	68	7.82	3.06	87
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	53
Debt securities 1 year or less	0.62	1.68	30	1.10	1.53	51	0.72	1.56	41	1.28	1.68	49	1.57	1.91	59
Trading assets	0.01	0.55	44	0.01	0.60	41	0.01	0.49	41	0	1.01	36	0.01	1.19	34
Total earning assets	91.15	90.95	56	88.69	91.43	15	89.08	91.77	16	92.40	91.05	65	92.51	89.53	80
Non-interest cash and due from depository institutions	0.20	1.01	4	0.22	1.01	4	0.36	0.82	12	0.29	1.07	3	0.54	1.14	12
Other real estate owned	0	0.01	11	0.05	0.02	86	0	0.01	9	0.04	0.02	79	0.06	0.03	80
All other assets	8.65	7.97	60	11.09	7.50	89	10.57	7.35	87	7.31	7.82	41	6.95	9.27	25
Memoranda															
Short-term investments	9.43	7.68	72	8.15	12.01	33	7.55	11.47	37	11.02	11.17	56	9.39	7.63	69
U.S. Treasury securities	0	1.96	7	0	1.08	12	0	1.47	10	0.01	0.84	40	0.01	1.03	33
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.02	1.75	20	0.02	1.72	20	0.02	1.73	19	0.02	1.69	21	0.08	1.34	27
Mortgage-backed securities	1.22	13.68	6	0.64	12.97	4	0.57	14.14	3	0.24	11.75	4	0.20	11.44	5
Asset-backed securities	0.27	0.68	58	0.65	0.38	78	0.31	0.50	66	1.18	0.32	86	1.39	0.28	89
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.09	0.35	45	0.29	0.42	59	0.25	0.55	55	0.54	0.52	63	0.32	0.39	58
Loans held for investment	81.58	61.41	94	80.95	59.85	94	81.99	58.06	94	81.61	61.72	95	83.14	63.50	96
Real estate loans secured by 1–4 family	24.90	12.26	90	34.06	11.69	96	31.70	11.46	96	40.25	11.91	96	38.77	13.29	96
Revolving	0	1.49	6	0.01	1.45	9	0.02	1.42	10	0.01	1.66	10	0.03	2.07	12
Closed-end, secured by first liens	24.89	10.40	90	34.05	9.84	96	31.68	9.67	96	40.23	9.81	97	38.74	10.69	98
Closed-end, secured by junior liens	0	0.18	7	0	0.20	6	0	0.17	8	0	0.22	7	0	0.28	11
Commercial real estate loans	40.30	24.34	85	36.36	22.48	87	36.85	22.69	85	32.07	22.22	75	31.85	22.23	69
Construction and land development	14.53	3.75	98	10.87	3.35	96	13.95	3.34	98	8.16	3.40	90	6.28	3.44	77
Multifamily	13.51	3.69	93	18.11	3.31	95	15.39	3.57	93	17.55	3.12	96	17.74	3.01	96
Nonfarm nonresidential	12.26	15.50	39	7.39	14.81	22	7.51	14.57	24	6.36	14.72	23	7.84	14.69	29
Real estate loans secured by farmland	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.84	62.08	79	86.68	59.66	93	83.35	61.05	87	88.03	57.15	95	84.61	57.46	94
Real estate loans secured by 1–4 family	30.49	20.31	82	41.92	19.82	93	38.55	19.86	92	48.99	19.43	96	46.45	20.75	93
Revolving	0.01	2.40	6	0.01	2.42	7	0.02	2.43	6	0.01	2.64	10	0.03	3.15	11
Closed-end	30.48	17.67	84	41.91	17.22	95	38.53	17.24	92	48.98	16.59	96	46.42	17.39	95
Commercial real estate loans	49.35	38.23	67	44.76	36.54	61	44.81	37.86	56	39.04	34.63	53	38.17	33.52	52
Construction and land development	17.79	5.97	95	13.37	5.50	93	16.96	5.65	96	9.93	5.26	81	7.52	5.09	71
1–4 family	3.76	1.34	88	5.76	1.11	96	4.30	1.18	93	3.68	0.93	93	3.21	0.94	89
Other	14.03	4.56	96	7.61	4.33	82	12.66	4.40	96	6.25	4.19	72	4.32	4.02	60
Multifamily	16.55	5.72	90	22.29	5.34	95	18.72	5.78	92	21.36	4.96	96	21.25	4.69	95
Nonfarm nonresidential	15.01	24.64	30	9.09	24.14	16	9.13	24.56	18	7.75	22.93	15	9.39	22.15	19
Owner-occupied	0.31	8.28	9	0.64	8.14	9	0.46	8.29	9	0.49	7.68	10	0.42	7.72	14
Other	14.70	16.13	45	8.45	15.71	27	8.67	15.94	27	7.26	14.95	24	8.97	14.34	32
Real estate loans secured by farmland	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.57	18.46	37	9.33	20.98	9	12.27	18.86	29	8.13	22.17	8	9.75	19.53	17
Loans to individuals	4.04	6.27	59	3.16	6.28	53	3.79	6.24	60	2.84	6.13	52	3.90	7.13	51
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	0.32	11	0	0.37	11
Other loans and leases	2.78	8.30	27	0.97	8.03	14	0.76	8.75	12	1.10	9.09	13	1.74	9.85	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	701.61	407.54	92	717.81	383.17	96	717.98	391.81	95	809.32	381.27	97	794.95	391.26	97
Real estate loans secured by 1–4 family	267.92	130.40	89	347.17	124.52	96	332.02	126.06	95	450.42	125.03	96	436.38	138.18	96
Revolving	0.05	15.55	6	0.06	15.53	6	0.16	15.44	10	0.13	17.42	9	0.30	21.26	13
Closed-end	267.87	113.22	90	347.11	107.53	96	331.86	108.85	96	450.29	106.14	96	436.08	115.20	97
Commercial real estate loans	433.69	254.23	87	370.64	238.21	83	385.96	245.88	82	358.90	234.65	81	358.57	229.44	78
Construction and land development	156.37	38.88	98	110.75	35.52	97	146.10	35.95	98	91.29	35.62	92	70.70	34.95	81
1–4 family	33.04	8.60	95	47.70	7.06	97	37.06	7.42	96	33.84	6.34	95	30.13	6.61	95
Other	123.33	29.76	99	63.05	28.07	93	109.04	28.11	98	57.45	28.16	86	40.57	27.32	70
Multifamily	145.42	39.14	92	184.60	34.78	95	161.24	38.66	93	196.39	32.74	96	199.65	31.04	95
Nonfarm nonresidential	131.90	162.28	39	75.29	157.17	22	78.62	158.05	24	71.22	155.06	24	88.22	152.10	34
Owner-occupied	2.72	54.20	9	5.27	52.65	10	3.93	52.99	10	4.49	52.37	12	3.93	53.07	14
Other	129.18	106.54	63	70.02	102.08	32	74.70	102.54	32	66.73	100.54	32	84.29	97.41	43
Real estate loans secured by farmland	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	119.24	115.10	58	77.29	127.07	24	105.72	114.45	53	74.76	139.91	18	91.60	122.02	37
Loans to individuals	35.54	35.52	62	26.14	35.29	59	32.68	34.55	63	26.15	37.47	57	36.61	43.51	58
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	1.88	11	0	2.18	11
Other loans and leases	24.43	50.19	36	8.07	46.75	16	6.57	51.06	13	10.14	49.54	17	16.34	52.44	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	49.04	30.64	86	44.12	28.84	84	44.35	30.07	81	38.55	27.32	81	37.75	26.45	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	430.97	203.71	90	365.37	187.37	91	382.03	195.33	90	354.41	183.76	90	354.64	178.57	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	433.69	261.50	87	370.64	244.59	83	385.96	252.85	81	358.90	240.85	80	358.57	236.10	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 # 1	Pct
Percent of Total Assets															
Short-term investments	9.43	7.68	72	8.15	12.01	33	7.55	11.47	37	11.02	11.17	56	9.39	7.63	69
Liquid assets	9.18	25.39	6	7.46	28.17	3	7.39	29.03	4	10.16	26.22	6	8.49	22.44	5
Investment securities	1.50	21.68	1	1.31	19.64	2	0.90	21.63	1	1.46	17.85	3	1.70	16.99	4
Net loans and leases	80.82	61.60	93	80.31	59.81	94	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96
Net loans, leases and standby letters of credit	80.89	62.44	93	80.40	60.62	93	81.42	59.49	95	81.29	62.48	95	83.07	64.84	96
Core deposits	71.67	75.64	24	68.36	74.75	19	73.61	75.71	28	66.66	70.67	27	69.45	63.09	56
Noncore funding	9.54	10.86	54	10.19	10.89	60	6.80	10.30	46	15.52	14.13	67	15.08	19.36	46
Time deposits of $250K or more	2.31	1.54	77	3.10	1.81	80	2.63	1.58	80	3.97	2.11	83	5.58	2.94	85
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	20
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	0.16	1.63	34	1.65	0.99	69	0.37	1	49	0.17	1.24	36	0.65	3.01	25
Earning assets that reprice within 1 year	65.53	36.16	96	68.62	38.93	96	71.34	37.37	95	60.34	39.38	92	63.63	39.29	94
Interest-bearing liabilities that reprice within 1 year	49.71	6.49	97	55.73	7.04	98	51.33	6.39	98	48.31	8.20	96	51.05	10.19	97
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	15.82	28.22	23	12.90	30.25	14	20.01	29.65	25	12.03	29.11	13	12.58	26.63	13
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.13	3.09	39	2.53	-1.82	68	-0.92	-2.33	56	5.53	3.20	64	6.84	14.45	27
Net short-term noncore funding dependence	-4.65	-1.79	28	-3.63	-8.21	62	-5.21	-7.71	54	-6.20	-4.76	39	-4.17	3.38	21
Short-term investment / Short-term noncore funding	167.47	166.36	63	155.86	284.81	38	228.47	273.46	56	184.54	184.19	60	158.46	77.77	80
Liquid assets - short-term noncore funding / Nonliquid assets	3.90	28.61	18	2.40	34.02	10	4.41	36.68	12	4.66	28.18	15	2.80	16.97	25
Net loans and leases / Total deposits	101.15	76.80	90	105.93	74.66	91	103.07	72.79	91	101.96	79.43	89	100.66	90.31	78
Net loans and leases / Core deposits	112.76	82.80	90	117.49	81.17	90	110.49	78.25	90	121.81	88.34	88	119.47	103.93	79
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.22	-13.54	97	0.34	1.94	16	0.21	-0.25	63	0.23	4.31	3	0.05	1.36	13
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	-0.29	96	0.13	0.01	91	0.08	-0.02	92	0.18	0.02	89	0.02	0	80
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	74.56	97	100	84.66	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0	9.26	7	0	5.52	12	0	6.70	10	0.86	4.72	51	0.81	6.15	46
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	1.24	8	33	1.90	8.87	35	2.53	8.22	43	1.67	9.83	33	4.99	7.75	53
Mortgage-backed securities	80.81	63.23	75	48.86	66.59	21	63.03	66.54	39	16.26	66.64	5	12	67.43	4
Asset-backed securities	17.95	3.36	92	49.24	2.05	99	34.43	2.50	96	81.21	1.91	99	82.20	1.66	98
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	41.01	8.89	96	83.96	8.69	99	79.67	7.78	99	88.11	10.55	99	92.66	11.86	98
Debt securities 1 to 5 years	34.31	20.02	79	2.08	17.05	10	3.18	18.25	16	1.66	17.03	13	0.51	17.94	6
Debt securities over 5 years	24.68	68.75	8	13.96	72.17	4	17.15	71.11	3	10.23	69.86	1	6.83	66.02	3
Pledged securities	0.42	30.80	3	0.81	33.87	3	0.93	32.26	5	0.81	35.67	3	0.87	30.57	6
Structured notes, fair value	17.95	0.15	98	49.24	0.03	99	34.43	0.11	99	81.21	0.02	99	82.20	0.03	99
Percent Change from Prior Like Quarter															
Short-term investments	41.60	-31.70	93	-44.15	51.37	1	-26.01	27.98	14	37.72	183.32	27	186.35	26.69	92
Investment securities	40.13	21.19	78	-0.16	33.34	16	-33.48	31.36	0	0.87	23.62	18	-4.04	11.75	18
Core deposits	28.29	9.58	84	4.19	16.88	9	19.28	16.94	69	12.60	26.88	9	35.52	11.23	90
Noncore funding	14.55	10.50	63	-39.25	-23.76	32	-52.70	-14.79	6	20.75	-12.18	86	-22.74	6.59	10

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)	3,490,695	649,390	2,470,038	637,218	707,519
Commit: Secured commercial real estate loans	2,096,867	282,851	1,320,632	385,811	352,562
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	12,340	12,500	12,640	12,500	11,500
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	42,101	140,243	128,000	132,000	11,181
Written options contracts (interest rate)	21,081	79,520	54,212	169,398	18,500
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	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	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)	20	24.48	39	4.55	22.45	0	15.89	22.78	30	4.43	22.01	2	5.77	23.52	3
Standby letters of credit	0.07	0.66	7	0.09	0.67	6	0.08	0.65	6	0.09	0.71	6	0.09	0.84	8
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.36	44.65	6	1.54	49.75	10	1.17	46.30	9	2.09	48.62	8	0.24	68.47	2
Interest rate contracts	0.36	32.11	7	1.54	35.96	10	1.17	32.46	9	2.09	34.36	9	0.24	47.31	3
Interest rate futures and forward contracts	0.24	3.60	57	0.98	5.17	64	0.82	3.25	64	0.92	6.21	55	0.09	10.67	30
Written options contracts (interest rate)	0.12	1.58	36	0.56	1.82	50	0.35	1.41	48	1.18	2.18	57	0.15	2.47	28
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	0	21.90	4	0	20.67	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.30	46.07	18	5.63	42.93	0	21.08	44.98	15	5.87	42.82	0	7.46	45.53	2

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	63,182	219,763	182,212	301,398	29,681
Interest rate contracts	63,182	219,763	182,212	301,398	29,681
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	42,101	140,243	128,000	132,000	11,181
Written options	21,081	79,520	54,212	169,398	18,500
Exchange-traded	0	0	0	0	0
Over-the-counter	21,081	79,520	54,212	169,398	18,500
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	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	63,182	219,763	182,212	301,398	29,681
Interest rate contracts	63,182	219,763	182,212	301,398	29,681
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)	42,101	140,243	128,000	132,000	11,181
One year or less	42,101	140,243	128,000	132,000	11,181
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	75	85	2,284	311
Gross positive fair value	464	2,280	1,462	10,263	1,347
Held for trading	0	0	0	0	0
Non-traded	464	2,280	1,462	10,263	1,347
Current credit exposure on risk-based capital derivative contracts	464	2,280	1,462	10,263	1,347
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	66.63	9.78	93	63.82	12.57	94	70.25	11.16	94	43.80	14.05	85	37.67	13.49	83
Written options	33.37	5.78	95	36.18	7.49	95	29.75	6.28	93	56.20	8.18	97	62.33	5.91	98
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	33.37	5.46	95	36.18	7.20	95	29.75	5.96	93	56.20	7.73	98	62.33	5.10	98
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	0	74.97	3	0	71.23	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	66.63	93.09	12	63.82	91.87	10	70.25	92.53	12	43.80	91.48	3	37.67	93.86	4
One year or less	66.63	31.78	78	63.82	28.05	83	70.25	27.56	88	43.80	32.05	71	37.67	32.17	62
Over 1 year to 5 years	0	24.76	6	0	26.03	5	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0	1.56	1	0.03	1.25	5	0.05	0.98	7	0.76	1.55	39	1.05	0.83	61
Gross positive fair value	0.73	1.74	26	1.04	1.68	26	0.80	1.34	21	3.41	2.23	78	4.54	1.19	99
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	3	0	0.05	6	0	0.04	8	0	0.07	11	0	0.06	8
Gross positive fair value (X)	0	0.08	8	0	0.07	11	0	0.05	10	0.01	0.09	18	0	0.07	12
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	18	0	0.01	28	0	0.01	27	0.01	0.02	50	0	0.01	40
Current credit exposure (X)	0	0.04	17	0	0.05	18	0	0.04	20	0.01	0.06	27	0	0.05	16
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.54	16	0.02	0.63	18	0.01	0.46	19	0.09	0.85	27	0.01	0.73	16

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	140,489	136,393	136,393	59,514	53,706
Gross losses	3,073	9,408	10,762	26,516	25,057
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,356
Recoveries	701	2,023	2,908	1,295	1,865
Net losses	2,372	7,385	7,854	25,221	23,192
Provision for loan and lease losses	10,500	3,950	11,950	54,800	29,000
Adjustments	0	0	0	47,300	0
Ending balance	148,617	132,958	140,489	136,393	59,514
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	0.13	0.08	72	0.05	-0.14	85	0.08	-0.09	90	0.42	0.51	37	0.26	0.15	79
Provision for loan and lease losses / Average loans and leases	0.16	0.14	66	0.07	-0.25	84	0.10	-0.16	87	0.50	0.82	26	0.31	0.24	69
Provision for loan and lease losses / Net loan and lease losses	442.66	198.72	75	53.49	77.32	73	152.15	-105.48	81	217.28	487.86	24	125.04	130.58	56
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	1.17	39	1.15	1.39	31	1.10	1.23	41	1.16	1.58	26	0.58	0.83	28
Allowance for loan and lease losses / Total loans and leases	1.04	1.15	40	1.15	1.37	33	1.10	1.20	41	1.15	1.55	27	0.58	0.81	30
Allowance for loan and lease losses / Net loans and leases losses (X)	31.33	28.67	63	9	15.27	50	17.89	21.39	63	5.41	11.58	38	2.57	8.03	23
Allowance for loan and lease losses / Nonaccrual assets	125.74	413.77	9	91.57	318.67	8	96.27	364.13	8	73.37	299.17	5	113.26	218.72	28
ALLL / 90+ days past due + nonaccrual loans and leases	125.61	319.24	18	91.57	260.68	13	96.23	287.08	14	73.32	244.34	10	112.85	151.73	41
Gross loan and lease losses / Average loans and leases	0.05	0.16	31	0.16	0.22	50	0.09	0.19	31	0.24	0.34	48	0.26	0.28	54
Recoveries / Average loans and leases	0.01	0.07	10	0.04	0.08	31	0.02	0.08	19	0.01	0.07	12	0.02	0.08	18
Net losses / Average loans and leases	0.04	0.08	48	0.13	0.13	53	0.07	0.11	46	0.23	0.27	57	0.24	0.21	67
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0.02	0	94
Recoveries / Prior year-end losses	6.51	23.25	11	7.63	16.12	24	10.97	34.67	14	5.17	33.98	6	8.95	36.22	8
Earnings coverage of net loan and lease losses (X)	75.55	-9.51	80	21.03	4.52	62	42.60	39.72	66	14.15	22.91	54	10.94	24.40	43
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	75	0.01	0.03	53	0	0.02	39	0.02	0.04	48	0	0.01	34
Real estate loans secured by 1–4 family	0	-0.02	84	0	-0.01	52	0	-0.02	58	0.04	0.01	80	0	0.01	46
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.02	81	0	-0.01	50	0	-0.01	54	0.04	0	84	0	0	52
Commercial real estate loans	0	0	60	0.01	0.05	55	0	0.04	40	0	0.07	14	0	0.01	26
Construction and land development	0	-0.02	73	0.03	0	88	0.01	0	83	0	0	59	0	-0.01	60
1–4 family	0	0	60	0.03	0	96	0.01	0	92	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	-0.01	0.01	10	0	0	30	-0.01	0	14
Nonfarm nonresidential	0	0	58	0.02	0.07	54	0.01	0.05	47	0	0.11	14	0	0.02	38
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	55	0.02	0.06	64	0.01	0.04	55	0	0.08	24	0	0.01	40
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	-0.01	0.10	31	-0.02	0.20	18	0.01	0.17	22	0.29	0.47	44	0.41	0.37	66
Loans to individuals	0.82	0.65	66	3.93	0.78	96	1.59	0.71	85	5.97	1.13	98	4.80	1.17	96
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	19,674	81,053	47,852	44,673	17,050
90+ days past due loans and leases	120	0	59	126	191
Nonaccrual loans and leases	118,194	145,195	145,932	185,896	52,546
Total past due and nonaccrual loans and leases	137,988	226,248	193,843	230,695	69,787
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,397	803	753	843	553
Total restructured loans and leases	1,397	803	753	843	553
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	0	0
Other real estate owned	0	6,782	0	6,114	7,420
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	0.14	0.32	32	0.70	0.27	89	0.37	0.32	67	0.38	0.39	57	0.17	0.43	18
90+ days past due loans and leases	0	0.09	24	0	0.10	10	0	0.10	22	0	0.12	22	0	0.15	19
Nonaccrual loans and leases	0.83	0.38	89	1.25	0.58	90	1.14	0.46	92	1.57	0.66	90	0.51	0.51	53
90+ days past due and nonaccrual loans and leases	0.83	0.53	78	1.25	0.73	87	1.14	0.62	86	1.57	0.85	86	0.51	0.71	38
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	17	0.01	0.12	9	0.01	0.10	12	0.01	0.13	9	0.01	0.14	12
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	0.14	0.32	32	0.70	0.27	89	0.37	0.32	67	0.38	0.40	57	0.17	0.43	18
90+ days past due assets	0	0.10	22	0	0.10	9	0	0.10	19	0	0.12	20	0	0.15	16
Nonaccrual assets	0.83	0.39	88	1.25	0.59	90	1.14	0.47	90	1.57	0.67	90	0.51	0.53	53
30+ days past due and nonaccrual assets	0.97	0.88	66	1.95	1.04	85	1.52	0.97	81	1.95	1.29	80	0.68	1.19	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.68	0.32	87	1.02	0.43	91	0.94	0.36	91	1.29	0.52	90	0.43	0.44	55
90+ days past due and nonaccrual assets + other real estate owned	0.68	0.34	86	1.07	0.46	91	0.94	0.37	91	1.33	0.55	90	0.49	0.48	56
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.68	0.38	84	1.07	0.52	90	0.94	0.41	91	1.33	0.60	91	0.49	0.53	50
Allowance for loan and lease losses	79.53	57.44	77	114.30	67.93	85	103.87	62.64	85	140.78	66.66	90	100.76	115.41	48
Equity capital + allowance for loan and lease losses	6.60	3.52	84	9.91	4.43	92	8.77	3.60	92	13.49	4.97	94	4.91	4.28	59
Tier 1 capital + allowance for loan and lease losses	7.07	3.97	84	10.54	5.28	90	9.54	4.30	92	14.46	6.05	93	5.50	5.65	54
Loans and leases + other real estate owned	0.83	0.63	70	1.31	0.88	82	1.14	0.71	83	1.62	0.97	87	0.59	0.85	34

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	0.12	0.26	35	0.43	0.24	80	0.40	0.26	77	0.41	0.39	61	0.17	0.38	23
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	32	0	0.16	13
	Nonaccrual	1.01	0.45	87	1.41	0.65	89	1.36	0.52	88	1.75	0.76	89	0.60	0.46	68
Commercial and industrial	30–89 days past due	0	0.28	3	3.40	0.17	99	0	0.24	3	0	0.23	3	0	0.31	2
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	0.15	0.46	22	0.27	0.64	29	0	0.57	2	0.31	0.75	25	0	0.83	3
Individuals	30–89 days past due	1.08	0.70	76	0.25	0.55	31	1.14	0.63	79	0.66	0.83	43	0.64	0.83	38
	90+ days past due	0.02	0.07	53	0	0.07	18	0.01	0.09	51	0	0.14	19	0.05	0.17	46
	Nonaccrual	0.09	0.18	48	0.08	0.18	47	0.14	0.17	56	0.11	0.28	42	0.08	0.17	46
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			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	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	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.14	0.39	29	0.78	0.35	85	0.65	0.46	77	0.72	0.65	69	0.30	0.67	20
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	36	0	0.31	14
	Nonaccrual	1.56	0.61	87	2.18	0.82	89	2.51	0.71	93	2.31	0.89	89	1.03	0.73	75
Revolving	30–89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0	0.45	5
	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	1.15	4	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.14	0.42	30	0.78	0.36	83	0.65	0.49	75	0.72	0.65	68	0.30	0.70	23
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	36	0	0.35	16
	Nonaccrual	1.56	0.60	89	2.18	0.77	91	2.51	0.67	95	2.31	0.87	88	1.03	0.70	78
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	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.10	0.16	53	0.10	0.14	54	0.18	0.15	69	0.02	0.26	13	0.01	0.18	13
	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	0.67	0.32	84	0.70	0.52	70	0.37	0.38	57	1.06	0.62	76	0.08	0.23	25
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	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	0.59	0.16	87	1.02	0.36	85	0.70	0.20	85	1.42	0.41	86	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	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	0.59	0.13	88	1.02	0.29	86	0.70	0.16	85	1.42	0.35	87	0	0.17	14
Multifamily	30–89 days past due	0.14	0.04	85	0.05	0.06	72	0.43	0.07	92	0.04	0.09	54	0.02	0.08	51
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.25	0.07	98	0.22	0.14	77	0.15	0.17	73	0.19	0.11	76	0.06	0.05	66
Nonfarm non-residential	30–89 days past due	0.18	0.13	69	0.38	0.14	84	0	0.13	6	0	0.23	6	0	0.14	5
	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	0.11	0.39	24	1.40	0.66	85	0.22	0.45	37	2.98	0.80	96	0.20	0.28	43
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.14	5	0	0.25	4	0	0.17	5	0	0.27	5	0	0.16	7
Other	30–89 days past due	0.18	0.08	74	0.38	0.09	89	0	0.08	14	0	0.14	11	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	0.11	0.21	44	1.40	0.40	92	0.22	0.23	62	2.98	0.44	97	0.20	0.10	79
Farmland	30–89 days past due		0.11			0.11			0.10			0.11			0.23	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.10			0.69			1.13			0.84	
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	217,462	210,702	213,088	206,403	247,841
Retained earnings	1,477,333	1,230,678	1,354,425	1,121,790	908,096
Accumulated other comprehensive income (AOCI)	-2,934	2,507	1,343	1,251	-247
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,691,861	1,443,887	1,568,856	1,329,444	1,155,690
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	156,405	115,972	161,954	120,644	130,533
Accumulated other comprehensive income-related adjustments	-2,933	2,507	1,343	1,251	-248
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,538,389	1,325,408	1,405,559	1,207,549	1,025,405
Adjustments and deductions for common equity tier 1 capital	15,912	15,912	15,912	15,912	0
Common equity tier 1 capital	1,522,477	1,309,496	1,389,647	1,191,637	1,025,405
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	5,063
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	5,063
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	5,063
Tier 1 Capital	1,522,477	1,309,496	1,389,647	1,191,637	1,030,468
Tier 2 Capital					
Tier 2 capital instruments and related surplus	332,400	182,400	182,400	233,400	58,400
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	110,700	95,729	103,510	100,152	59,758
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	443,100	278,129	285,910	333,552	118,158
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	443,100	278,129	285,910	333,552	118,158
Exited advanced approach tier 2 capital					
Total capital	1,965,577	1,587,625	1,675,557	1,525,189	1,148,626
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,600,021	14,982,782	14,885,366	13,973,924	11,597,647
Less: Deductions from common equity tier 1 capital	172,317	131,884	177,866	136,556	130,533
Less: Other deductions	-45,955	-564	-47,043	104,119	248
Total assets for leverage ratio	16,473,659	14,851,462	14,754,543	13,733,249	11,466,866
Total risk-weighted assets	15,497,592	11,522,647	13,781,263	10,985,237	9,143,613
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.82	11.85	23	11.36	12.66	31	10.08	12.37	19	10.85	12.35	29	11.21	12.11	36
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	9.82	12.53	6	11.36	13.44	13	10.08	13.11	6	10.85	13.08	13	11.27	12.78	30
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.68	14.37	21	13.78	15.42	18	12.16	14.91	5	13.88	15.23	28	12.56	14.36	16
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	9.24	9.08	58	8.82	9.11	44	9.42	8.98	67	8.68	9.13	41	8.99	9.76	32
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	160,775	56,555	158,620	6,467	7,055	184.28	2504.07

	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	9.62	12.13	40	3.92	11.54	22	10.37	12	39	0.49	11.03	10	0.65	11.51	12
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	62,869	0	0	0	0
Real estate loans	62,869	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	62,869	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32		0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
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	67,617	88,472	71,454	113,724	111,665	-23.57	475.76
1–4 family residential loans	67,617	88,472	71,454	113,724	111,665	-23.57	475.76
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	0.39	0.62	0.46	0.79	0.91
1–4 family residential loans	0.39	0.62	0.46	0.79	0.91
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	30.74	42.30	38.80	49.41	46.99
Home equity lines	0.01	0.01	0.02	0.01	0.03
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	4.02	3.13	3.77	2.81	3.86
Commercial and industrial loans	13.47	9.25	12.18	8.05	9.64
All other loans and leases	51.77	45.32	45.23	39.71	39.47

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	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	2,664	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	2,664	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	11,657	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	11,657	0	0	0	0		
Total past due securitized assets	14,321	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	3.94	0	0	0	0
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	3.94	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	17.24	0	0	0	0
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	17.24	0	0	0	0
Total past due securitized assets percent of securitized assets	21.18	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.20	0.77	0.64	0.70	0.29
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	3.40	0	0	0
All other loans and leases	0.17	0.11	0.25	0.06	0.07
Total managed loans past due 30–89 days	0.16	0.69	0.37	0.37	0.16
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.26	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.08	0	0	0	0
Total Past Due Managed Assets	0.24	0.69	0.37	0.37	0.17
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.04	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	-0.01	-0.02	0.01	0.29	0.41
All other loans and leases	0.06	0.27	0.13	0.40	0.42
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.13	0.06	0.21	0.22

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	10,074	20,190	50,214	50,350	80,194	-50.10	186.19
Dividends	10,000	20,000	50,000	50,000	80,000	-50.00	212.50
Interest	74	190	214	350	194	-61.05	-76.88
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	59,114		
Dividends	0	0	0	0	59,114		
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	10,074	20,190	50,214	50,350	139,308	-50.10	186.19
Securities gains (losses)	0	0	0	0	0		
Other operating income	6,013	489	2,430	1,011	27	1129.65	120160.00
Total operating income	16,087	20,679	52,644	51,361	139,335	-22.21	356.37
Operating Expenses							
Personnel expenses	6,074	4,981	10,597	12,045	18,612	21.94	-29.32
Interest expense	6,776	6,384	10,643	6,200	4,225	6.14	297.65
Other expenses	7,266	2,502	5,363	2,662	2,184	190.41	945.47
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	20,116	13,867	26,603	20,907	25,021	45.06	82.99
Income (loss) before taxes	-4,029	6,812	26,041	30,454	114,314		
Applicable income taxes (credit)	-6,899	-6,661	-11,689	-4,354	-7,901		
Extraordinary items							
Income before undistributed income of subsidiaries	2,870	13,473	37,730	34,808	122,215	-78.70	
Equity in undistributed income of subsidiaries	116,586	95,087	192,034	173,387	40,133	22.61	52.47
Bank subsidiaries	117,603	94,309	191,370	175,961	108,744	24.70	53.80
Nonbank subsidiaries	-1,017	778	664	-2,574	-68,611		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	119,456	108,560	229,764	208,195	162,348	10.04	62.43
Memoranda							
Bank net income	127,603	114,309	241,370	225,961	188,744	11.63	60.17
Nonbank net income	-1,017	778	664	-2,574	-9,497		
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	1,634,186	79.33	1,299,911	78.10	1,395,739	77.65	1,204,157	1,064,245	25.72	103.05
Common and preferred stock	1,634,186	79.33	1,299,911	78.10	1,395,739	77.65	1,204,157	1,064,245	25.72	103.05
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	220,377	10.70	145,104	8.72	236,290	13.15	104,126	105,569	51.88	
Common and preferred stock	187,377	9.10	112,104	6.74	188,176	10.47	104,126	105,569	67.15	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	33,000	1.60	33,000	1.98	48,114	2.68	0	0	0.00	
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	5		-100.00
Securities	14,486	0.70	14,985	0.90	15,259	0.85	14,919	15,301	-3.33	111330.77
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	98,640	4.79	126,409	7.59	64,694	3.60	202,140	29,763	-21.97	21.24
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	69,098	3.35	62,259	3.74	68,957	3.84	66,594	70,070	10.98	
Intangible assets	378	0.02	378	0.02	378	0.02	378	0	0.00	
Other assets	22,758	1.10	15,448	0.93	16,087	0.90	16,835	19,053	47.32	333.49
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,059,923	100.00	1,664,494	100.00	1,797,404	100.00	1,609,149	1,304,006	23.76	131.08
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	332,400	16.14	182,400	10.96	182,400	10.15	233,400	58,400	82.24	551.76
Other liabilities	79,468	3.86	74,821	4.50	82,637	4.60	82,272	77,989	6.21	11501.17
Balance due to subsidiaries and related institutions	5,337	0.26	6,272	0.38	8,796	0.49	6,842	6,053	-14.91	-3.30
Total liabilities	417,205	20.25	263,493	15.83	273,833	15.23	322,514	142,442	58.34	629.33
Equity Capital	1,642,718	79.75	1,401,001	84.17	1,523,571	84.77	1,286,635	1,161,564	17.25	96.91
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	5,063		-100.00
Common stock	689	0.03	681	0.04	684	0.04	677	669	1.17	5.84
Common surplus	453,784	22.03	432,550	25.99	441,061	24.54	420,895	399,806	4.91	31.11
Retained earnings	1,428,892	69.37	1,188,231	71.39	1,309,436	72.85	1,079,672	908,908	20.25	175.19
Accumulated other comprehensive income	-3,636	-0.18	2,069	0.12	1,046	0.06	560	-247		
Other equity capital components	-237,011	-11.51	-222,530	-13.37	-228,656	-12.72	-215,169	-152,635		
Total liabilities and equity capital	2,059,923	100.00	1,664,494	100.00	1,797,404	100.00	1,609,149	1,304,006	23.76	131.08
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	5,155	0.25	5,155	0.31	5,155	0.29	5,155	5,155	0.00	0.00
Notes payable to subsidiaries that issued TPS	5,000	0.24	5,000	0.30	5,000	0.28	5,000	5,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	14.95	10.52	84	15.93	12.64	74	16	11.94	84	16.85	7.29	96	15.06	9.68	92
Bank net income / Average equity investment in banks	16.79	11.07	88	18.23	12.37	86	18.55	11.80	89	19.95	7.45	96	18.71	10.51	93
Nonbank net income / Average equity investment in nonbanks	-1.08	10.05	10	1.45	13.40	25	0.49	13.12	23	-2.45	9.75	10	-12.03	7.89	6
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	106.82	98.83	75	105.30	96.24	78	105.05	96.79	74	108.53	88.16	76	116.26	82.22	95
Nonbank net income / Parent net income		2.55		0.72	3.10	48	0.29	3.40	43		3.59			5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	25.40	17.48	78	18.81	16.87	71	17.97	16.81	69	25.07	20.06	73	12.26	20.43	56
Total debt / Equity capital	20.23	12.15	76	13.02	11.60	68	11.97	11.71	67	18.14	14.41	74	5.03	14.31	41
Total debt + notes payable to subs that issued TPS / Equity capital	20.54	14.28	75	13.38	13.82	59	12.30	13.63	55	18.53	16.67	72	5.46	16.36	26
Total debt + Loans guaranteed for affiliate / Equity capital	20.23	12.21	76	13.02	11.69	67	11.97	11.77	66	18.14	14.68	74	5.03	14.56	40
Total debt / Equity capital – excess over fair value	20.23	12.27	76	13.02	11.71	68	11.97	11.81	67	18.14	14.52	74	5.03	14.51	41
Long-term debt / Equity capital	20.23	11.61	78	13.02	11.05	68	11.97	10.95	67	18.14	13.56	74	5.03	13.04	42
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	61.66	39.62	65	53.45	39.10	61	50.31	39.86	57	40.26	34.67	53	24.23	28.44	50
Double Leverage															
Equity investment in subs / Equity capital	110.89	103.92	80	100.79	103.07	42	103.96	103.22	59	101.68	102.81	44	100.71	103.22	42
Total investment in subs / Equity capital	112.90	109.01	76	103.14	108.26	43	107.12	108.40	63	101.68	110.16	32	100.71	111.07	29
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)	0.75	0.41	69	0.05	0.25	42	0.26	0.29	54	0.10	0.47	40	0.05	0.36	40
Equity investment in subs – equity cap / Net income-div (X)	0.75	1.23	46	0.05	0.83	7	0.26	1.05	17	0.10	1.82	7	0.05	1.22	7
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	136.17	126.15	60	218.19	138.64	82	264.08	152.85	86	295.99	136.59	92	636.54	177.68	96
Cash from ops + noncash items + op expense / Op expense + dividend	100.69	116.54	41	232.59	130.64	86	291.61	154.48	90	417.40	147.24	96	708.57	190.27	96
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	290.65	92.87	93	-12.25	103.17	10	-69.48	98.54	3	947.21	134.08	97	-47.36	116.34	3
Pretax operating income + interest expense / Interest expense	40.54	1,457.38	15	206.70	1,479.01	19	344.68	1,835.33	18	591.19	2,016.32	33	2,805.66	1,968.54	81
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	41.23	1,417.74	15	205.56	1,667.11	18	341.55	1,770.77	17	577.71	1,539.23	35	2,649.94	1,632.83	79
Dividends + interest from subsidiaries / Interest expense + dividends	148.67	140.52	60	316.26	153.06	88	471.80	174.12	93	779.77	150.43	98	3,072.52	210.80	99
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		810.10	35.64	95	525.40	57.11	94
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.32	24	0	3.64	21	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10		0	0.04	43
Nonaccrual		0.76			0.96			0.92			1.03		0	0.54	40
Total		1.12			1.17			1.09			1.13		0	0.58	34
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	0.01	1.69	40	0.71	1.79	77	0.02	1.76	44	0.02	2.66	37	0.01	5.62	30
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	0	82.17	0	0	78.46	1	0	66.37	1	0.74	81.10	3	0.25	57.84	3
Dividends declared / Net income	0	34	3	0	25.30	4	0	28.27	3	0.12	42.29	8	0.19	33.08	7
Net income – dividends / Average equity	14.95	7.04	93	15.93	9.64	85	16	8.62	90	16.83	4.14	96	15.03	6.46	95
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25			139.49			155.92		19,455.25	132.17	99	25,889.97	178.13	99
Dividends from nonbank subsidiaries		2.20			3.97			4.90		0	3.41	23	19,130.74	7.53	99
Dividends from subsidiary holding companies		2.84			6.36			5.91		0	4.85	44	0	21.40	42
Dividends from all subsidiaries		168.66			193.08			203.53		19,455.25	174.85	99	45,020.71	260.40	99
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	7.84	43.08	24	17.50	36.56	28	20.72	45.96	21	22.13	60.28	16	42.39	66.55	26
Interest income from bank subsidiaries	0.06	0.13	71	0.17	0.11	81	0.09	0.11	76	0.15	0.36	64	0.10	0.54	61
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	7.89	46.71	20	17.66	38.35	27	20.80	51.33	21	22.28	62.88	16	42.49	69.36	24
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		0	54.17	18	0	62.63	8		56.39			82.95	
Interest income from nonbank subsidiaries		2.85		0	2.35	32	0	2.44	31		7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39	0	0.37	40		0.86			1.92	
Other income from nonbank subsidiaries		0.18		0	0.08	46	0	0.07	45		0.16			1.06	
Operating income from nonbank subsidiaries		54.49		0	76.16	7	0	87.22	3		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	62.16	65.33	33	96.72	67.82	57	94.98	74.16	46	97.35	69.76	63	57.42	67.32	28
Interest income from bank subsidiaries	0.46	0.78	78	0.92	0.39	81	0.41	0.23	81	0.68	0.63	75	0.14	0.80	55
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	62.62	75.26	25	97.64	81.78	49	95.38	83.13	35	98.03	82.20	52	57.55	78.80	22
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	42.43	2.65	95
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	42.43	7.29	88
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	1.55	28.16	28	2.83	28.31	32	2.83	26.38	32	2.21	27.08	31	8.83	28.33	45