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

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BHC Name HAWAIIAN ELECTRIC INDUSTRIES, INC.

City/State HONOLULU, HI

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 16,001,743
Peer Group Number: 9 Number in Peer Group: _____
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:

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HONOLULU, HI 96813

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	16,038,418	15,273,432	15,512,873	14,252,503	13,429,867
Net income ($000)	121,708	128,230	246,166	197,824	217,882
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.90			0.93			0.93			1.03			1.18		
+ Non-interest income	19.62			15.82			16.89			16.46			19.61		
– Overhead expense	18.61			14.91			15.99			15.52			18.61		
– Provision for credit losses	-0.01			-0.27			-0.17			0.35			0.17		
+ Securities gains (losses)	0			0.01			0			0.07			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	1.91			2.12			1.99			1.68			2.01		
Net operating income	1.52			1.68			1.59			1.39			1.62		
Net income	1.52			1.68			1.59			1.39			1.62		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.87			3.05			2.99			3.46			4.16		
Interest expense	1.20			1.26			1.23			1.41			1.70		
Net interest income (tax equivalent)	1.67			1.79			1.76			2.06			2.46		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01			0.11			0.07			0.40			0.45		
Earnings coverage of net loan and lease losses (X)	900.27			48.09			77.50			13.48			13.17		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28			1.51			1.36			1.90			1.04		
Allowance for loan and lease losses / Total loans and leases	1.28			1.49			1.36			1.89			1.04		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41			1.02			0.86			0.88			0.58		
30–89 days past due loans and leases / Total loans and leases	0.13			0.10			0.11			0.19			0.21		
Liquidity and Funding															
Net noncore funding dependence	33.66			30.33			28.50			30.77			38.20		
Net short-term noncore funding dependence	8.06			2.39			2.71			2.51			8.38		
Net loans and leases / Total assets	33.50			33.04			32.55			35.06			36.96		
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0		
Holding company equity capital / Total assets	13.96			15.17			15.11			15.58			16.59		
Total equity capital (including minority interest) / Total assets	13.96			15.17			15.11			15.58			16.59		
Common equity tier 1 capital / Total risk-weighted assets															
Net loans and leases / Equity capital (X)	2.40			2.18			2.15			2.25			2.23		
Cash dividends / Net income	62.94			57.95			60.38			72.84			64.01		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	2.53			7.78			5.46			9.16			4.89		
Equity capital	-5.65			3.31			2.28			2.51			5.46		
Net loans and leases	3.96			-4.39			-2.10			3.56			6		
Noncore funding	10.06			3.05			3.85			-4.21			8.70		
Parent Company Ratios															
Short-term debt / Equity capital	12.04			2.44			8.53			3.40			4.24		
Long-term debt / Equity capital	15.61			20.01			16.67			19.21			17.50		
Equity investment in subsidiaries / Equity capital	129.59			123.82			126.55			123.80			121.12		
Cash from ops + noncash items + op expense / Op expense + dividends	118.23			110.57			107.78			98.51			101.37		

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	94,380	101,428	199,766	215,131	234,868	-6.95	-9.03
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	93,806	101,215	199,090	214,809	234,636	-7.32	-9.58
Tax-exempt income on loans and leases	574	213	676	322	232	169.48	
Estimated tax benefit on income on loans and leases	37	29	65	59	51	27.11	
Income on loans and leases (tax equivalent)	94,417	101,457	199,831	215,190	234,919	-6.94	-8.99
Investment interest income (tax equivalent)	28,373	19,536	43,081	30,113	32,488	45.23	111.11
Interest on balances due from depository institutions	147	32	93	241	320	359.38	-51.96
Interest income on other earning assets	493	420	924	431	652	17.38	-61.09
Total interest income (tax equivalent)	123,430	121,445	243,929	245,975	268,379	1.63	3.93
Interest on time deposits of $250K or more	248	420	744	2,700	6,752	-40.95	-73.98
Interest on time deposits < $250K	987	1,748	3,061	5,244	5,923	-43.54	-60.44
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	806	839	1,654	3,588	5,056	-3.93	-44.57
Interest on other borrowings and trading liabilities	49,593	47,109	94,536	88,276	91,861	5.27	19.64
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	51,634	50,116	99,995	99,808	109,592	3.03	11.39
Net interest income (tax equivalent)	71,796	71,329	143,934	146,167	158,787	0.65	-0.84
Non-interest income	1,573,181	1,208,326	2,620,041	2,345,794	2,633,508	30.20	41.35
Adjusted operating income (tax equivalent)	1,644,977	1,279,655	2,763,975	2,491,961	2,792,295	28.55	38.78
Overhead expense	1,492,684	1,138,572	2,481,253	2,212,501	2,499,663	31.10	39.73
Provision for credit losses	-506	-20,642	-25,825	49,811	23,480		
Securities gains (losses)	0	528	528	9,275	653	-100.00	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	152,799	162,253	309,075	238,924	269,805	-5.83	38.44
Applicable income taxes	31,043	33,964	62,807	40,910	51,637	-8.60	-17.02
Tax equivalent adjustments	48	59	102	190	286	-18.64	-55.96
Applicable income taxes (tax equivalent)	31,091	34,023	62,909	41,100	51,923	-8.62	-17.13
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	121,708	128,230	246,166	197,824	217,882	-5.09	67.06
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	121,708	128,230	246,166	197,824	217,882	-5.09	67.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest	121,708	128,230	246,166	197,824	217,882	-5.09	67.06
Investment securities income (tax equivalent)	28,373	19,536	43,081	30,113	32,488	45.23	111.11
US Treasury and agency securities (excluding mortgage-backed securities)	1,258	688	1,770	1,921	2,811	82.85	-33.05
Mortgage-backed securities	26,420	18,156	40,064	26,148	26,719	45.52	134.84
All other securities	695	692	1,247	2,044	2,958	0.46	123.59
Cash dividends declared	76,602	74,311	148,643	144,096	139,463	3.08	13.61
Common	76,602	74,311	148,643	144,096	139,463	3.08	13.61
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.54			1.59			1.57			1.73			2		
Less: Interest expense	0.64			0.66			0.64			0.70			0.82		
Equals: Net interest income (tax equivalent)	0.90			0.93			0.93			1.03			1.18		
Plus: Non-interest income	19.62			15.82			16.89			16.46			19.61		
Equals: adjusted operating income (tax equivalent)	20.51			16.76			17.82			17.48			20.79		
Less: Overhead expense	18.61			14.91			15.99			15.52			18.61		
Less: Provision for credit losses	-0.01			-0.27			-0.17			0.35			0.17		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0.01			0			0.07			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	1.91			2.12			1.99			1.68			2.01		
Less: Applicable income taxes (tax equivalent)	0.39			0.45			0.41			0.29			0.39		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	1.52			1.68			1.59			1.39			1.62		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.52			1.68			1.59			1.39			1.62		
Memo: Net income (last four quarters)	1.51			1.63			1.59			1.39			1.62		
Net income–BHC and noncontrolling (minority) interest	1.52			1.68			1.59			1.39			1.62		
Margin Analysis															
Average earning assets / Average assets	53.58			52.15			52.59			49.82			47.98		
Average interest-bearing funds / Average assets	48.75			47.92			47.87			48.27			48.80		
Interest income (tax equivalent) / Average earning assets	2.87			3.05			2.99			3.46			4.16		
Interest expense / Average earning assets	1.20			1.26			1.23			1.41			1.70		
Net interest income (tax equivalent) / Average earning assets	1.67			1.79			1.76			2.06			2.46		
Yield or Cost															
Total loans and leases (tax equivalent)	3.61			3.82			3.81			4.01			4.71		
Interest-bearing bank balances	0.28			0.06			0.08			0.22			1.16		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	2.87			3.05			2.99			3.46			4.16		
Investment securities (tax equivalent)	1.74			1.51			1.51			1.90			2.26		
US Treasury and agency securities (excluding mortgage-backed securities)	1.50			1.44			1.50			2.33			2.18		
Mortgage-backed securities	1.71			1.38			1.44			1.64			2.21		
All other securities	2.33			3.03			2.72			3.15			3.87		
Interest-bearing deposits	0.05			0.08			0.07			0.17			0.30		
Time deposits of $250K or more	0.56			0.75			0.73			1.34			2.10		
Time deposits < $250K	0.62			0.86			0.80			1.13			1.23		
Other domestic deposits	0.03			0.04			0.04			0.09			0.14		
Foreign deposits															
Federal funds purchased and repos	0.02			0.02			0.02			0.41			0.96		
Other borrowed funds and trading liabilities	3.74			3.74			3.73			3.74			4.13		
All interest-bearing funds	1.32			1.37			1.35			1.45			1.67		

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	1,573,181	1,208,326	2,620,041	2,345,794	2,633,508
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	11,045	9,328	19,755	17,942	23,623
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	4,902	4,279	8,063	5,609	5,856
Insurance activities revenue	345	364	707	772	651
Venture capital revenue	0	0	0	0	0
Net servicing fees	666	27	289	-788	1,050
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,477	6,782	10,017	24,828	16,140
Other non-interest income	1,553,746	1,187,546	2,581,210	2,297,431	2,586,188
Total overhead expenses	1,492,684	1,138,572	2,481,253	2,212,501	2,499,663
Personnel expense	164,467	166,978	323,455	293,791	279,966
Net occupancy expense	220,458	210,793	420,644	423,216	424,430
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	1,107,759	760,801	1,737,154	1,495,494	1,795,267
Fee income on mutual funds and annuities	4,096	3,706	6,783	4,805	5,303
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,597	3,654	3,606	3,702	3,841
Average personnel expense per employee	45.72	45.70	89.70	79.36	72.89
Average assets per employee	4,458.83	4,179.92	4,301.96	3,849.95	3,496.45

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.26			0.31			0.26			0.20			0.20		
Overhead expenses / Net Interest Income + non-interest income	90.74			88.98			89.77			88.79			89.53		
Percent of Average Assets															
Total overhead expense	18.61			14.91			15.99			15.52			18.61		
Personnel expense	2.05			2.19			2.09			2.06			2.08		
Net occupancy expense	2.75			2.76			2.71			2.97			3.16		
Other operating expenses	13.81			9.96			11.20			10.49			13.37		
Overhead less non-interest income	-1			-0.91			-0.89			-0.94			-1		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	90.74			88.97			89.77			88.79			89.52		
Personnel expense	10			13.05			11.70			11.79			10.03		
Net occupancy expense	13.40			16.47			15.22			16.98			15.20		
Other operating expenses	67.34			59.45			62.85			60.01			64.29		
Total non-interest income	95.64			94.43			94.79			94.13			94.31		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0.67			0.73			0.71			0.72			0.85		
Trading revenue	0			0			0			0			0		
Investment banking fees and commissions	0.30			0.33			0.29			0.23			0.21		
Insurance activities revenue	0.02			0.03			0.03			0.03			0.02		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0.04			0			0.01			-0.03			0.04		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.15			0.53			0.36			1			0.58		
Other non-interest income	94.45			92.80			93.39			92.19			92.62		
Overhead less non-interest income	-4.89			-5.45			-5.02			-5.35			-4.79		
Applicable income taxes / Pretax net operating income (tax equivalent)	20.32			20.93			20.32			17.12			19.14		
Applicable income tax + TE / Pretax net operating income + TE	20.35			20.97			20.35			17.20			19.24		

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	4,617,917	4,255,463	4,311,819	4,274,336	4,211,242	8.52	18.34
Commercial and industrial loans	608,259	807,912	743,196	890,818	616,486	-24.71	1.58
Loans to individuals	146,180	131,603	112,683	167,708	255,518	11.08	-26.76
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	172	123	166	130	3,308	39.84	-97.45
Other loans and leases	75,840	60,735	69,008	46,826	53,282	24.87	65.97
Less: Unearned income	17,635	20,500	15,354	17,700	6,374	-13.98	465.59
Loans and leases, net of unearned income	5,430,733	5,235,336	5,221,518	5,362,118	5,133,462	3.73	14.33
Less: Allowance for loan and lease losses	69,456	78,252	71,130	101,201	53,355	-11.24	23.25
Net loans and leases	5,361,277	5,157,084	5,150,388	5,260,917	5,080,107	3.96	14.23
Debt securities that reprice or mature in over 1 year	2,908,033	2,827,792	3,030,070	2,131,216	1,291,796	2.84	130.91
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	8,269,310	7,984,876	8,180,458	7,392,133	6,371,903	3.56	38.91
Interest-bearing bank balances	12,058	105,804	151,193	114,308	48,631	-88.60	-67.46
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	50,001	57,769	66,818	66,148	80,481	-13.45	14.99
Trading assets	0	0	0	0	0		
Total earning assets	8,331,369	8,148,449	8,398,469	7,572,589	6,501,015	2.24	38.09
Non-interest-bearing cash and due from depository institutions	147,614	141,639	154,358	227,113	148,182	4.22	-14.84
Premises, fixed assets, and leases	5,553,050	5,464,882	5,517,514	5,418,567	5,308,498	1.61	17.49
Other real estate owned	271	0	0	43	0		-82.56
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	1,969,439	1,851,759	1,752,296	1,785,695	1,787,556	6.36	12.05
Total assets	16,001,743	15,606,729	15,822,637	15,004,007	13,745,251	2.53	26.06
Quarterly average assets	16,178,685	15,481,615	15,826,221	14,663,204	13,577,349	4.50	28.21
Average loans and leases (YTD)	5,229,119	5,313,231	5,244,402	5,360,954	4,992,424	-1.58	10.37
Memoranda							
Loans held-for-sale	3,738	50,877	10,404	28,275	12,286	-92.65	-28.95
Loans not held-for-sale	5,426,995	5,184,459	5,211,114	5,333,843	5,121,176	4.68	14.38
Real estate loans secured by 1–4 family	3,243,039	3,049,865	3,150,543	3,142,407	3,289,433	6.33	9.94
Commercial real estate loans	1,374,878	1,205,598	1,161,276	1,131,929	921,809	14.04	44.39
Construction and land development	126,654	146,828	115,549	163,923	99,663	-13.74	-25.01
Multifamily	139,266	141,199	127,220	105,603	101,875	-1.37	107.19
Nonfarm nonresidential	1,108,958	917,571	918,507	862,403	720,271	20.86	54.86
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,958,034	2,885,561	3,096,888	2,197,364	1,372,277	2.51	127.04
U.S. Treasury securities	123,691	85,067	104,271	5,014	5,020	45.40	2346.42
US agency securities (excluding mortgage-backed securities)	38,679	51,307	45,690	57,308	112,767	-24.61	-78.69
Municipal securities	15,165	15,427	15,427	27,185	28,597	-1.70	-1.70
Mortgage-backed securities	2,739,070	2,701,891	2,900,322	2,076,506	1,165,837	1.38	148.81
Asset-backed securities	0	0	0	0	0		
Other debt securities	41,429	31,869	31,178	31,351	60,056	30.00	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,444,267	2,509,906	2,574,618	1,970,417	1,232,826	-2.62	87.60
U.S. Treasury securities	63,808	45,002	44,400	5,014	5,020	41.79	1162.03
US agency securities (excluding mortgage-backed securities)	38,679	51,307	45,690	57,308	112,767	-24.61	-78.69
Municipal securities	15,165	15,427	15,427	27,185	28,597	-1.70	-1.70
Mortgage-backed securities	2,285,186	2,366,301	2,437,923	1,849,559	1,026,386	-3.43	107.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	41,429	31,869	31,178	31,351	60,056	30.00	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-73,744	-1,514	-11,796	3,016	4,016		
Available-for-sale securites appreciation (depreciation)	-329,638	-12,042	-43,767	27,303	3,388		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	667,996	581,378	584,478	545,595	625,850	14.90	54.61

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	292,505	280,044	319,315	325,052	241,478	4.45	13.43
NOW, ATS and transaction accounts	174,309	157,972	169,899	161,264	182,263	10.34	91.28
Time deposits less brokered deposits < $250K	302,246	382,077	338,867	432,074	472,114	-20.89	-36.27
MMDA and other savings accounts	7,425,220	6,997,158	7,306,886	6,405,802	5,115,424	6.12	56.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,194,280	7,817,251	8,134,967	7,324,192	6,011,279	4.82	47.50
Time deposits of $250K or more	105,726	102,280	85,109	116,756	297,712	3.37	-51.09
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	161,610	129,665	88,305	89,670	115,110	24.64	83.38
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	124,017	95,748	53,998	64,491	135,710	29.52	149.09
Other borrowings w/remaining maturity of 1 year or less	349,362	47,821	229,488	119,598	149,622	630.56	99.64
Other borrowings w/remaining maturity over 1 year	2,105,138	2,210,222	2,092,449	2,064,419	1,864,743	-4.75	41.00
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	2,845,853	2,585,736	2,549,349	2,454,934	2,562,897	10.06	40.74
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		-100.00
Other liabilities	2,728,106	2,836,413	2,747,437	2,887,379	2,890,815	-3.82	-8.78
Total liabilities	13,768,239	13,239,400	13,431,753	12,666,505	11,464,991	3.99	29.66
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,688,009	1,681,820	1,685,496	1,678,368	1,678,257	0.37	1.66
Common surplus	0	0	0	0	0		
Retained earnings	803,027	714,317	757,921	660,398	622,042	12.42	80.70
Accumulated other comprehensive income	-257,532	-28,808	-52,533	-1,264	-20,039		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,233,504	2,367,329	2,390,884	2,337,502	2,280,260	-5.65	7.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,233,504	2,367,329	2,390,884	2,337,502	2,280,260	-5.65	7.64
Total liabilities and capital	16,001,743	15,606,729	15,822,637	15,004,007	13,745,251	2.53	26.06
Memoranda							
Non-interest-bearing deposits	3,040,370	2,914,868	3,024,496	2,652,491	1,946,770	4.31	74.60
Interest-bearing deposits	5,259,636	5,004,663	5,195,580	4,788,457	4,362,221	5.09	30.50
Total deposits	8,300,006	7,919,531	8,220,076	7,440,948	6,308,991	4.80	43.81
Long-term debt that reprices within 1 year	269,362	47,821	229,488	54,710	108,856	463.27	7.74
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,390,884	2,337,502	2,337,502	2,280,260	2,162,280		
Accounting restatements	0	0	0	-15,372	0		
Net income	121,708	128,230	246,166	197,824	217,882		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,513	3,452	7,128	111	8,990		
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	76,602	74,311	148,643	144,096	139,463		
Change in other comprehensive income	-204,999	-27,544	-51,269	18,775	30,571		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,233,504	2,367,329	2,390,884	2,337,502	2,280,260		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	28.86			27.27			27.25			28.49			30.64		
Commercial and industrial loans	3.80			5.18			4.70			5.94			4.49		
Loans to individuals	0.91			0.84			0.71			1.12			1.86		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0.02		
Other loans and leases	0.47			0.39			0.44			0.31			0.39		
Net loans and leases	33.50			33.04			32.55			35.06			36.96		
Debt securities over 1 year	18.17			18.12			19.15			14.20			9.40		
Mutual funds and equity securities	0			0			0			0			0		
Subtotal	51.68			51.16			51.70			49.27			46.36		
Interest-bearing bank balances	0.08			0.68			0.96			0.76			0.35		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	0.31			0.37			0.42			0.44			0.59		
Trading assets	0			0			0			0			0		
Total earning assets	52.07			52.21			53.08			50.47			47.30		
Non-interest cash and due from depository institutions	0.92			0.91			0.98			1.51			1.08		
Other real estate owned	0			0			0			0			0		
All other assets	47.01			46.88			45.95			48.02			51.63		
Memoranda															
Short-term investments	0.39			1.05			1.38			1.20			0.94		
U.S. Treasury securities	0.77			0.55			0.66			0.03			0.04		
US agency securities (excluding mortgage-backed securities)	0.24			0.33			0.29			0.38			0.82		
Municipal securities	0.09			0.10			0.10			0.18			0.21		
Mortgage-backed securities	17.12			17.31			18.33			13.84			8.48		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.26			0.20			0.20			0.21			0.44		
Loans held-for-sale	0.02			0.33			0.07			0.19			0.09		
Loans held for investment	33.92			33.22			32.93			35.55			37.26		
Real estate loans secured by 1–4 family	20.27			19.54			19.91			20.94			23.93		
Revolving	3.42			4.32			3.42			5.14			6.18		
Closed-end, secured by first liens	15.83			14.66			15.66			15.18			16.85		
Closed-end, secured by junior liens	1.02			0.57			0.83			0.62			0.91		
Commercial real estate loans	8.59			7.72			7.34			7.54			6.71		
Construction and land development	0.79			0.94			0.73			1.09			0.73		
Multifamily	0.87			0.90			0.80			0.70			0.74		
Nonfarm nonresidential	6.93			5.88			5.81			5.75			5.24		
Real estate loans secured by farmland	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	85.03			81.28			82.58			79.71			82.04		
Real estate loans secured by 1–4 family	59.72			58.26			60.34			58.60			64.08		
Revolving	10.07			12.88			10.36			14.38			16.54		
Closed-end	49.64			45.38			49.98			44.22			47.54		
Commercial real estate loans	25.32			23.03			22.24			21.11			17.96		
Construction and land development	2.33			2.80			2.21			3.06			1.94		
1–4 family	1.27			1.54			0.86			1.17			0.76		
Other	1.06			1.26			1.35			1.89			1.18		
Multifamily	2.56			2.70			2.44			1.97			1.98		
Nonfarm nonresidential	20.42			17.53			17.59			16.08			14.03		
Owner-occupied	4.19			4.24			4.22			4.28			4.09		
Other	16.23			13.28			13.37			11.80			9.95		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	11.20			15.43			14.23			16.61			12.01		
Loans to individuals	2.69			2.51			2.16			3.13			4.98		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0.06		
Other loans and leases	1.40			1.16			1.32			0.87			1.04		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.20			19.20			19.05			17.30			14.49		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	0.39			1.05			1.38			1.20			0.94		
Liquid assets	19.13			19.77			21.21			16.53			10.77		
Investment securities	18.49			18.49			19.57			14.65			9.98		
Net loans and leases	33.50			33.04			32.55			35.06			36.96		
Net loans, leases and standby letters of credit	33.60			33.13			32.62			35.15			37.05		
Core deposits	51.21			50.09			51.41			48.81			43.73		
Noncore funding	17.78			16.57			16.11			16.36			18.65		
Time deposits of $250K or more	0.66			0.66			0.54			0.78			2.17		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	1.01			0.83			0.56			0.60			0.84		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	1.01			0.83			0.56			0.60			0.84		
Commercial paper	0.78			0.61			0.34			0.43			0.99		
Other borrowings w/remaining maturity of 1 year or less	2.18			0.31			1.45			0.80			1.09		
Earning assets that reprice within 1 year	8.92			8.72			9.21			9.10			11.07		
Interest-bearing liabilities that reprice within 1 year	1.79			1.99			1.74			2.32			3.66		
Long-term debt that reprices within 1 year	1.68			0.31			1.45			0.36			0.79		
Net assets that reprice within 1 year	5.45			6.43			6.02			6.41			6.62		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	33.66			30.33			28.50			30.77			38.20		
Net short-term noncore funding dependence	8.06			2.39			2.71			2.51			8.38		
Short-term investment / Short-term noncore funding	8.52			46.15			49.60			49.27			19.47		
Liquid assets - short-term noncore funding / Nonliquid assets	18.02			21.81			23.39			16.88			6.67		
Net loans and leases / Total deposits	64.59			65.12			62.66			70.70			80.52		
Net loans and leases / Core deposits	65.43			65.97			63.31			71.83			84.51		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	17.37			13.02			16.86			10.33			10.16		
Available-for-sale securities	82.63			86.98			83.14			89.67			89.84		
U.S. Treasury securities	4.18			2.95			3.37			0.23			0.37		
US agency securities (excluding mortgage-backed securities)	1.31			1.78			1.48			2.61			8.22		
Municipal securities	0.51			0.53			0.50			1.24			2.08		
Mortgage-backed securities	92.60			93.63			93.65			94.50			84.96		
Asset-backed securities	0			0			0			0			0		
Other debt securities	1.40			1.10			1.01			1.43			4.38		
Mutual funds and equity securities	0			0			0			0			0		
Debt securities 1 year or less	1.69			2			2.16			3.01			5.86		
Debt securities 1 to 5 years	3.52			3.97			2.33			5.10			14.03		
Debt securities over 5 years	94.79			94.03			95.51			91.89			80.10		
Pledged securities	22.58			20.15			18.87			24.83			45.61		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-62.06			-64.50			20.81			39.77			146.12		
Investment securities	2.51			90.56			40.94			60.13			-10.33		
Core deposits	4.82			13.47			11.07			21.84			2.49		
Noncore funding	10.06			3.05			3.85			-4.21			8.70		

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)	2,023,738	1,992,042	1,900,006	1,950,084	1,866,879
Commit: Secured commercial real estate loans	177,936	166,049	162,180	150,943	114,068
Commit: Unsecured real estate loans	81,647	71,599	85,804	65,066	18,864
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	15,621	13,116	11,703	13,706	11,890
Commercial and similar letters of credit	255	398	20	12	22
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	4,750	20,036	38,000	100,500	29,383
Written options contracts (interest rate)	4,939	15,516	39,377	120,980	23,171
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	137,000	37,000	37,000	37,000	24,000
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.65			12.76			12.01			13			13.58		
Standby letters of credit	0.10			0.08			0.07			0.09			0.09		
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	0.92			0.46			0.72			1.72			0.56		
Interest rate contracts	0.92			0.46			0.72			1.72			0.56		
Interest rate futures and forward contracts	0.03			0.13			0.24			0.67			0.21		
Written options contracts (interest rate)	0.03			0.10			0.25			0.81			0.17		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0.86			0.24			0.23			0.25			0.17		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	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		
Equity, commodity, and other derivative contracts	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		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	38.70			37.49			36.23			36.38			37.39		

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	146,689	72,552	114,377	258,480	76,554
Interest rate contracts	146,689	72,552	114,377	258,480	76,554
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	4,750	20,036	38,000	100,500	29,383
Written options	4,939	15,516	39,377	120,980	23,171
Exchange-traded	0	0	0	0	0
Over-the-counter	4,939	15,516	39,377	120,980	23,171
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	137,000	37,000	37,000	37,000	24,000
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	146,689	72,552	114,377	258,480	76,554
Interest rate contracts	146,689	72,552	114,377	258,480	76,554
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)	0	0	0	0	0
One year or less	0	0	0	0	0
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)	610	3,652	5,282	5,030	2,218
Gross positive fair value	1,101	511	909	4,536	300
Held for trading	0	0	0	0	0
Non-traded	1,101	511	909	4,536	300
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	3.24			27.62			33.22			38.88			38.38		
Written options	3.37			21.39			34.43			46.80			30.27		
Exchange-traded	0			0			0			0			0		
Over-the-counter	3.37			21.39			34.43			46.80			30.27		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	93.39			51			32.35			14.31			31.35		
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	100			100			100			100			100		
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	0			0			0			0			0		
One year or less	0			0			0			0			0		
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)	0.42			5.03			4.62			1.95			2.90		
Gross positive fair value	0.75			0.70			0.79			1.75			0.39		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

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	71,130	101,201	101,201	53,355	52,119
Gross losses	3,075	5,941	9,700	26,154	28,662
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,907	2,984	6,054	4,748	6,418
Net losses	168	2,957	3,646	21,406	22,244
Provision for loan and lease losses	-1,506	-19,992	-26,425	49,811	23,480
Adjustments	0	0	0	19,441	0
Ending balance	69,456	78,252	71,130	101,201	53,355
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.02			-0.26			-0.17			0.35			0.17		
Provision for loan and lease losses / Average loans and leases	-0.06			-0.75			-0.50			0.93			0.47		
Provision for loan and lease losses / Net loan and lease losses	-896.43			-676.09			-724.77			232.70			105.56		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28			1.51			1.36			1.90			1.04		
Allowance for loan and lease losses / Total loans and leases	1.28			1.49			1.36			1.89			1.04		
Allowance for loan and lease losses / Net loans and leases losses (X)	206.71			13.23			19.51			4.73			2.40		
Allowance for loan and lease losses / Nonaccrual assets	317.46			146.89			158.16			213.52			179.43		
ALLL / 90+ days past due + nonaccrual loans and leases	317.46			146.89			158.16			213.52			179.43		
Gross loan and lease losses / Average loans and leases	0.12			0.22			0.18			0.49			0.57		
Recoveries / Average loans and leases	0.11			0.11			0.12			0.09			0.13		
Net losses / Average loans and leases	0.01			0.11			0.07			0.40			0.45		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	29.97			11.41			23.15			16.57			31.28		
Earnings coverage of net loan and lease losses (X)	900.27			48.09			77.50			13.48			13.17		
Net Loan and Lease Losses By Type															
Real estate loans	-0.01			0			0			0			-0.02		
Real estate loans secured by 1–4 family	0			0			0			-0.01			-0.02		
Revolving	-0.02			-0.01			-0.01			0			0.01		
Closed-end	0			0			0			-0.02			-0.03		
Commercial real estate loans	-0.01			0			-0.01			0.03			-0.02		
Construction and land development	-0.16			-0.03			-0.05			0.19			-0.23		
1–4 family	0			0			0			0			0		
Other	-0.16			-0.03			-0.05			0.19			-0.23		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland															
Commercial and industrial loans	-0.17			0.11			0.01			0.55			0.72		
Loans to individuals	0.49			3.48			2.60			9.19			6.66		
Credit card loans															
Agricultural loans	0			0			0			36.92			0.48		
Loans to foreign governments and institutions															
Other loans and leases	1.30			1.01			1.12			2.37			3.16		

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	6,914	5,075	5,896	9,998	10,567
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	21,879	53,273	44,974	47,396	29,736
Total past due and nonaccrual loans and leases	28,793	58,348	50,870	57,394	40,303
Restructured 30–89 days past due	209	16	225	1,106	357
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	5,882	33,349	26,746	24,867	8,661
Total restructured loans and leases	6,091	33,365	26,971	25,973	9,018
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	30,364	24,706	24,692	25,972	26,056
Other real estate owned	271	0	0	43	0
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13			0.10			0.11			0.19			0.21		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.40			1.02			0.86			0.88			0.58		
90+ days past due and nonaccrual loans and leases	0.40			1.02			0.86			0.88			0.58		
30–89 days past due restructured	0			0			0			0.02			0.01		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.11			0.64			0.51			0.46			0.17		
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		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13			0.10			0.11			0.19			0.21		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.40			1.02			0.86			0.88			0.58		
30+ days past due and nonaccrual assets	0.53			1.11			0.97			1.07			0.79		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.14			0.34			0.28			0.32			0.22		
90+ days past due and nonaccrual assets + other real estate owned	0.14			0.34			0.28			0.32			0.22		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33			0.50			0.44			0.50			0.41		
Allowance for loan and lease losses	75.91			99.67			98.26			73.63			105.24		
Equity capital + allowance for loan and lease losses	2.29			3.19			2.84			3.06			2.41		
Tier 1 capital + allowance for loan and lease losses	75.91			99.67			98.26			73.63			105.24		
Loans and leases + other real estate owned	0.97			1.49			1.34			1.39			1.09		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.10			0.07			0.07			0.14			0.07		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.42			1.09			0.95			0.90			0.44		
Commercial and industrial	30–89 days past due	0.14			0.06			0.13			0.09			0.22		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.19			0.52			0.29			0.58			0.96		
Individuals	30–89 days past due	0.90			1.24			1.43			1.83			2.37		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.98			2.01			1.64			2.35			2		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	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		
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.23			0.28			0.24			0.43			0.65		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.12			0.09			0.10			0.16			0.09		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.59			0.93			0.80			0.61			0.55		
Revolving	30–89 days past due	0.01			0.02			0.07			0.06			0.05		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.57			0.88			0.90			0.81			0.66		
Closed-end	30–89 days past due	0.15			0.11			0.11			0.20			0.10		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.59			0.94			0.78			0.54			0.51		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0.01			0.01			0.01			0.01		
Commercial real estate	30–89 days past due	0.04			0			0			0.06			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.02			1.50			1.35			1.69			0.07		
Construction and development	30–89 days past due	0.09			0			0			0.43			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.24			0.75			0.34			0.25			0.45		
1–4 family	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		
Other	30–89 days past due	0.09			0			0			0.43			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.24			0.75			0.34			0.25			0.45		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			10.99			11.09			15.01			0		
Nonfarm non-residential	30–89 days past due	0.04			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.16			0.13			0.33			0.03		
Owner Occupied	30–89 days past due	0.04			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.16			0.13			0.33			0.03		
Other	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		
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	0			0			0			0			0		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	0			0			0			0			0		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs															

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	345	364	707	772	651	-5.22	-12.88
Other insurance activities income	345	364	707	772	651	-5.22	-12.88
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	194,887	177,838	191,323	176,499	170,144	9.59	23.43

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.02			0.03			0.03			0.03			0.02		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	280.59			227.26			268.98			174.40			318.89		
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			0			0			0		

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	11,899	7,505	8,022	7,520	7,153
Real estate loans	11,899	7,505	8,022	7,520	7,153
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	11,899	7,505	8,022	7,520	7,153
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	58.55			-10.80			6.68			5.13			-9.33		
Total selected assets	58.55			-10.80			6.68			5.13			-9.33		
Deposits															

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					
Total retained credit exposure and asset sale credit exposure					

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	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 nonbank subsidiaries	66,722	59,998	118,852	120,262	108,301	11.21	41.31
Dividends	63,002	57,002	112,905	114,039	101,357	10.53	43.39
Interest	0	0	0	103	620		-100.00
Management and service fees	3,720	2,996	5,947	6,120	6,324	24.17	13.52
Other income	0	0	0	0	0		
Income from subsidiary holding companies	28,062	29,123	61,120	33,264	58,255	-3.64	40.89
Dividends	27,000	28,000	59,000	31,000	56,000	-3.57	44.00
Interest	0	0	0	0	0		
Management and service fees	1,062	1,123	2,120	2,264	2,255	-5.43	-9.08
Other income	0	0	0	0	0		
Total income from subsidiaries	94,784	89,121	179,972	153,526	166,556	6.35	41.19
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	52		-100.00
Total operating income	94,784	89,121	179,972	153,526	166,608	6.35	40.65
Operating Expenses							
Personnel expenses	8,901	8,307	18,446	14,368	13,874	7.15	12.26
Interest expense	9,962	9,103	17,870	17,819	17,464	9.44	143.75
Other expenses	8,193	9,244	14,910	16,833	15,843	-11.37	34.75
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	27,056	26,654	51,226	49,020	47,181	1.51	49.51
Income (loss) before taxes	67,728	62,467	128,746	104,506	119,427	8.42	37.40
Applicable income taxes (credit)	-6,279	-5,909	-10,582	-11,259	-9,807		
Extraordinary items							
Income before undistributed income of subsidiaries	74,007	68,376	139,328	115,765	129,234	8.24	32.37
Equity in undistributed income of subsidiaries	47,701	59,854	106,838	82,059	88,648	-20.30	181.50
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	33,365	28,014	64,604	55,476	55,679	19.10	957.19
Subsidiary holding companies	14,336	31,840	42,234	26,583	32,969	-54.97	3.97
Net income (loss)	121,708	128,230	246,166	197,824	217,882	-5.09	67.06
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	96,367	85,016	177,509	169,515	157,036	13.35	104.64
Subsidiary holding companys' net income	41,336	59,840	101,234	57,583	88,969	-30.92	27.04

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	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 nonbank subsidiaries	2,366,648	80.68	2,191,651	73.92	2,303,054	75.21	2,162,017	2,091,118	7.98	31.03
Common and preferred stock	2,362,492	80.54	2,190,905	73.89	2,297,891	75.04	2,157,586	2,062,732	7.83	30.85
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	22,598		
Other receivables	4,156	0.14	746	0.03	5,163	0.17	4,431	5,788	457.10	474.03
Investment in subsidiary holding companies	533,492	18.19	740,410	24.97	729,424	23.82	738,962	702,824	-27.95	-10.56
Common and preferred stock	531,969	18.14	740,410	24.97	727,838	23.77	736,195	699,071	-28.15	-10.81
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	1,523	0.05	0	0	1,586	0.05	2,767	3,753		8361.11
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	0	0	0	0	0	0	0	0		-100.00
Cash and due from unrelated depository institution	470	0.02	1,351	0.05	479	0.02	299	953	-65.21	-73.63
Premises, furnishings, fixtures and equipment	3,851	0.13	2,606	0.09	2,285	0.07	2,697	3,344	47.77	2.67
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	28,788	0.98	28,897	0.97	26,831	0.88	26,261	23,348	-0.38	4.71
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,933,249	100.00	2,964,915	100.00	3,062,073	100.00	2,930,236	2,821,587	-1.07	20.41
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	69,030	2.35	57,749	1.95	53,998	1.76	14,909	96,723	19.53	1090.38
Other borrowings 1 year or less	199,976	6.82	0	0	149,955	4.90	64,491	0		59.99
Borrowings with maturity over 1 year	348,613	11.88	473,739	15.98	398,525	13.01	449,145	399,064	-26.41	99.42
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	80,738	2.75	64,738	2.18	68,483	2.24	64,000	45,345	24.72	54.04
Balance due to subsidiaries and related institutions	1,388	0.05	1,360	0.05	228	0.01	189	195	2.06	-52.72
Total liabilities	699,745	23.86	597,586	20.16	671,189	21.92	592,734	541,327	17.10	93.86
Equity Capital	2,233,504	76.14	2,367,329	79.84	2,390,884	78.08	2,337,502	2,280,260	-5.65	7.64
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,688,009	57.55	1,681,820	56.72	1,685,496	55.04	1,678,368	1,678,257	0.37	1.66
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	803,027	27.38	714,317	24.09	757,921	24.75	660,398	622,042	12.42	80.70
Accumulated other comprehensive income	-257,532	-8.78	-28,808	-0.97	-52,533	-1.72	-1,264	-20,039		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,933,249	100.00	2,964,915	100.00	3,062,073	100.00	2,930,236	2,821,587	-1.07	20.41
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		-100.00
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		-100.00
Subordinated and long-term debt 1 year or less	1,388	0.05	1,360	0.05	228	0.01	189	195	2.06	-52.72
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	10.55			10.97			10.43			8.60			9.84		
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks	8.27			7.82			8.03			8.11			7.85		
Subsidiary HCs net income / Average equity investment in sub HCs	13.23			16.38			13.84			8.10			13.43		
Bank net income / Parent net income	0			0			0			0			0		
Nonbank net income / Parent net income	79.18			66.30			72.11			85.69			72.07		
Subsidiary holding companies' net income / Parent net income	33.96			46.67			41.12			29.11			40.83		
Leverage															
Total liabilities / Equity capital	31.33			25.24			28.07			25.36			23.74		
Total debt / Equity capital	27.65			22.45			25.20			22.61			21.74		
Total debt + notes payable to subs that issued TPS / Equity capital	27.65			22.45			25.20			22.61			21.74		
Total debt + Loans guaranteed for affiliate / Equity capital	27.65			22.45			25.20			22.61			21.74		
Total debt / Equity capital – excess over fair value	27.65			22.45			25.20			22.61			21.74		
Long-term debt / Equity capital	15.61			20.01			16.67			19.21			17.50		
Short-term debt / Equity capital	12.04			2.44			8.53			3.40			4.24		
Current portion of long-term debt / Equity capital	0.06			0.06			0.01			0.01			0.01		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	16.56			21.43			19.05			21.76			21.40		
Double Leverage															
Equity investment in subs / Equity capital	129.59			123.82			126.55			123.80			121.12		
Total investment in subs / Equity capital	129.85			123.86			126.84			124.11			122.53		
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)	2.72			2.20			2.58			2.81			2.21		
Equity investment in subs – equity cap / Net income-div (X)	7.33			5.23			6.51			10.35			6.14		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	103.30			100.01			100.37			88.88			100.36		
Cash from ops + noncash items + op expense / Op expense + dividend	118.23			110.57			107.78			98.51			101.37		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.80			104.64			104.09			102.39			104.35		
Pretax operating income + interest expense / Interest expense	779.86			786.22			820.46			686.49			783.85		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	779.86			786.22			820.46			686.49			783.85		
Dividends + interest from subsidiaries / Interest expense + dividends	103.97			101.90			103.24			89.64			100.67		
Fees + other income from subsidiaries / Salary + other expenses	27.97			23.47			24.18			26.87			28.87		
Net income / Current part of long-term debt + preferred dividends (X)	87.69			94.29			1,079.68			1,046.69			1,117.34		
Other Ratios															
Net assets that reprice within 1 year / Total assets	-10.36			-2.78			-7.56			-3.25			-2.41		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	43.06			43.01			42.16			44.09			47.33		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	103.51			108.68			106.69			124.47			107.92		
Dividends declared / Net income	62.94			57.95			60.38			72.84			64.01		
Net income – dividends / Average equity	3.91			4.61			4.13			2.34			3.54		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	82.25			76.71			75.96			79.14			72.68		
Dividends from subsidiary holding companies	35.25			37.68			39.69			21.51			40.15		
Dividends from all subsidiaries	117.49			114.39			115.65			100.65			112.83		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	65.38			67.05			63.61			67.27			64.54		
Interest income from nonbank subsidiaries	0			0			0			0.06			0.39		
Management and service fees from nonbank subsidiaries	3.86			3.52			3.35			3.61			4.03		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	69.24			70.57			66.96			70.94			68.97		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	65.32			46.79			58.28			53.84			62.94		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	2.57			1.88			2.09			3.93			2.53		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	67.89			48.67			60.37			57.77			65.48		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	66.47			63.96			62.73			74.28			60.84		
Interest income from nonbank subsidiaries	0			0			0			0.07			0.37		
Management and service fees from nonbank subsidiaries	3.92			3.36			3.30			3.99			3.80		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	70.39			67.32			66.04			78.33			65		
Dividends from subsidiary holding companies	28.49			31.42			32.78			20.19			33.61		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	1.12			1.26			1.18			1.47			1.35		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	29.61			32.68			33.96			21.67			34.97		
Loans and advances from subsidiaries / Short term debt	0			0			0			0			0		
Loans and advances from subsidiaries / Total debt	0			0			0			0			0		