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

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BHC Name WSFS FINANCIAL CORPORATION

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 3
Consolidated Assets ($000): 20,550,216
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:

WSFS FINANCIAL CORPORATION
500 DELAWARE AVENUE

WILMINGTON, DE 19801

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	21,033,532	14,494,970	14,886,988	13,081,876	11,453,951
Net income ($000)	64,544	160,749	271,442	114,774	148,809
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.78	2.67	56	3.06	2.65	78	2.92	2.60	72	3.57	2.77	89	3.90	3.01	88
+ Non-interest income	1.21	0.96	70	1.26	1.11	64	1.21	1.04	65	1.45	1.21	67	1.40	1.32	63
– Overhead expense	2.95	2.17	85	2.66	2.24	78	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84
– Provision for credit losses	0.26	0.09	89	-1.21	-0.15	0	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73
+ Securities gains (losses)	0	0	43	0	0.01	68	0	0.01	61	0.07	0.02	87	0	0.01	60
+ 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)	0.85	1.40	9	2.96	1.79	93	2.41	1.66	89	1.12	1.04	52	1.71	1.56	61
Net operating income	0.61	1.06	9	2.22	1.36	93	1.82	1.26	88	0.88	0.81	53	1.30	1.19	59
Net income	0.61	1.06	9	2.22	1.35	93	1.82	1.26	89	0.88	0.82	52	1.30	1.19	59
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.31	3.12	62	3.58	3.14	76	3.41	3.06	72	4.37	3.55	91	5.21	4.41	88
Interest expense	0.13	0.24	25	0.20	0.27	39	0.17	0.25	37	0.41	0.52	39	0.76	1.08	28
Net interest income (tax equivalent)	3.18	2.88	69	3.38	2.85	81	3.24	2.80	79	3.96	3.01	90	4.45	3.33	92
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.08	69	0.20	0.13	68	0.20	0.11	77	0.08	0.27	27	0.22	0.21	60
Earnings coverage of net loan and lease losses (X)	19.78	-9.51	52	14.56	4.52	53	13.98	39.72	36	39.60	22.91	82	12.55	24.40	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.24	1.17	61	1.60	1.39	73	1.20	1.23	49	2.54	1.58	86	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.23	1.15	61	1.58	1.37	73	1.18	1.20	48	2.48	1.55	86	0.56	0.81	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.41	19	0.30	0.63	20	0.24	0.49	19	0.49	0.71	36	0.30	0.57	21
30–89 days past due loans and leases / Total loans and leases	0.29	0.32	53	0.38	0.27	75	0.37	0.32	66	0.31	0.39	48	0.38	0.43	53
Liquidity and Funding															
Net noncore funding dependence	-3.07	3.09	25	-12.27	-1.82	19	-4.87	-2.33	42	-4.12	3.20	31	7.90	14.45	30
Net short-term noncore funding dependence	-4.21	-1.79	29	-14.01	-8.21	25	-6.26	-7.71	51	-6.69	-4.76	37	5.09	3.38	49
Net loans and leases / Total assets	55.48	61.60	30	54.43	59.81	30	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56
Capitalization															
Tier 1 leverage ratio	9.20	9.08	57	9.96	9.11	76	10.24	8.98	79	9.76	9.13	74	11.54	9.76	86
Holding company equity capital / Total assets	11.27	10.04	72	12.44	10.88	73	12.29	10.71	73	12.50	11.16	71	15.10	12.43	83
Total equity capital (including minority interest) / Total assets	11.25	10.14	70	12.42	11.01	71	12.28	10.82	70	12.48	11.29	69	15.09	12.57	82
Common equity tier 1 capital / Total risk-weighted assets	12.48	11.90	63	13.32	12.69	64	14.16	12.42	77	11.87	12.38	46	12.65	12.17	67
Net loans and leases / Equity capital (X)	4.92	6.22	27	4.38	5.51	25	4.08	5.53	22	5.02	5.58	39	4.60	5.21	34
Cash dividends / Net income	26.29	34	34	7.39	25.30	18	8.93	28.27	13	21.23	42.30	22	15.10	33.12	17
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	35.66	7.91	93	11.61	9.29	62	10.07	10.50	54	16.95	16.68	55	69.08	9.26	96
Equity capital	22.89	-0.29	86	3.31	9.31	21	8.23	7.46	66	-3.17	6.99	9	125.39	10.49	99
Net loans and leases	38.28	11.87	92	-10.67	0.79	6	-12.10	3.36	4	5.70	9.07	43	74.02	9.10	95
Noncore funding	-7.24	10.50	40	-44.20	-23.76	22	-53.23	-14.79	6	-28.38	-12.18	32	-4.62	6.59	31
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	10.73	11.61	57	7.85	11.05	51	7.63	10.95	51	13.76	13.56	66	5.33	13.04	43
Equity investment in subsidiaries / Equity capital	107.84	103.92	73	105	103.07	65	105.57	103.22	67	104.07	102.81	61	105.16	103.22	62
Cash from ops + noncash items + op expense / Op expense + dividends	245.47	116.54	86	7.09	130.64	6	25.43	154.48	7	633.12	147.24	99	842.32	190.27	98

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	229,657	198,527	373,264	444,156	453,761	15.68	107.36
Income from lease financing receivables	18,566	8,970	19,984	16,238	9,459	106.98	
Fully taxable income on loans and leases	248,118	207,384	393,028	460,156	462,958	19.64	124.35
Tax-exempt income on loans and leases	105	113	220	238	262	-7.08	-34.38
Estimated tax benefit on income on loans and leases	50	495	978	968	980	-89.81	-95.58
Income on loans and leases (tax equivalent)	248,273	207,992	394,226	461,362	464,200	19.37	121.88
Investment interest income (tax equivalent)	53,756	26,060	61,348	53,179	53,205	106.28	352.90
Interest on balances due from depository institutions	2,631	578	1,709	480	3,396	355.19	20138.46
Interest income on other earning assets	152	66	86	535	1,507	130.30	-81.71
Total interest income (tax equivalent)	304,812	234,696	457,369	515,556	522,308	29.88	144.61
Interest on time deposits of $250K or more	633	659	1,148	3,170	5,191	-3.95	12.63
Interest on time deposits < $250K	2,220	4,502	7,692	18,910	20,829	-50.69	-8.98
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,041	3,113	6,083	17,182	34,055	29.81	18.33
Interest on other borrowings and trading liabilities	3,390	4,975	7,797	9,188	16,069	-31.86	-63.65
Interest on subordinated debt and mandatory convertible securities	1,700	0	0	0	0		
Total interest expense	11,984	13,249	22,720	48,450	76,144	-9.55	-23.88
Net interest income (tax equivalent)	292,828	221,447	434,649	467,106	446,164	32.23	168.98
Non-interest income	126,880	91,604	179,431	190,146	160,455	38.51	115.34
Adjusted operating income (tax equivalent)	419,708	313,051	614,080	657,252	606,619	34.07	150.14
Overhead expense	310,408	192,497	378,505	368,456	411,981	61.25	197.29
Provision for credit losses	27,124	-87,896	-117,955	153,180	25,560		577.25
Securities gains (losses)	0	329	331	9,076	333	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	89,686	214,359	358,700	146,107	195,586	-58.16	48.49
Applicable income taxes	24,162	53,094	86,095	31,636	46,452	-54.49	24.29
Tax equivalent adjustments	655	513	1,000	1,151	1,216	27.68	-54.83
Applicable income taxes (tax equivalent)	24,817	53,607	87,095	32,787	47,668	-53.71	18.80
Minority interest	325	3	163	-1,454	-891	10733.33	
Net income before discontinued operations, net of minority interest	64,544	160,749	271,442	114,774	148,809	-59.85	63.37
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	64,544	160,749	271,442	114,774	148,809	-59.85	63.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest	64,869	160,752	271,605	113,320	147,918	-59.65	64.20
Investment securities income (tax equivalent)	53,756	26,060	61,348	53,179	53,205	106.28	352.90
US Treasury and agency securities (excluding mortgage-backed securities)	1,399	1,398	2,796	1,142	0	0.07	1037.40
Mortgage-backed securities	50,490	23,210	55,802	48,377	48,954	117.54	450.18
All other securities	1,867	1,452	2,750	3,660	4,251	28.59	-27.35
Cash dividends declared	16,966	11,878	24,242	24,369	22,463	42.84	285.68
Common	16,966	11,878	24,242	24,369	22,463	42.84	285.68
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.90	2.90	48	3.24	2.92	69	3.07	2.85	68	3.94	3.27	87	4.56	4	85
Less: Interest expense	0.11	0.22	24	0.18	0.25	38	0.15	0.23	35	0.37	0.48	39	0.66	0.98	27
Equals: Net interest income (tax equivalent)	2.78	2.67	56	3.06	2.65	78	2.92	2.60	72	3.57	2.77	89	3.90	3.01	88
Plus: Non-interest income	1.21	0.96	70	1.26	1.11	64	1.21	1.04	65	1.45	1.21	67	1.40	1.32	63
Equals: adjusted operating income (tax equivalent)	3.99	3.67	74	4.32	3.82	78	4.12	3.70	76	5.02	4.04	88	5.30	4.41	85
Less: Overhead expense	2.95	2.17	85	2.66	2.24	78	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84
Less: Provision for credit losses	0.26	0.09	89	-1.21	-0.15	0	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73
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	68	0	0.01	60	0.07	0.02	87	0	0.01	60
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)	0.85	1.40	9	2.96	1.79	93	2.41	1.66	89	1.12	1.04	52	1.71	1.56	61
Less: Applicable income taxes (tax equivalent)	0.24	0.33	20	0.74	0.41	92	0.59	0.38	89	0.25	0.23	55	0.42	0.36	67
Less: Minority interest	0	0	90	0	0	79	0	0	84	-0.01	0	0	-0.01	0	1
Equals: Net operating income	0.61	1.06	9	2.22	1.36	93	1.82	1.26	88	0.88	0.81	53	1.30	1.19	59
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.61	1.06	9	2.22	1.35	93	1.82	1.26	89	0.88	0.82	52	1.30	1.19	59
Memo: Net income (last four quarters)	0.97	1.12	31	1.93	1.25	90	1.82	1.26	89	0.88	0.82	52	1.30	1.19	58
Net income–BHC and noncontrolling (minority) interest	0.62	1.07	7	2.22	1.37	93	1.82	1.27	90	0.87	0.83	52	1.29	1.20	57
Margin Analysis															
Average earning assets / Average assets	87.51	92.97	3	90.46	93.15	18	90.20	93.08	18	90.09	92.32	21	87.57	91.05	15
Average interest-bearing funds / Average assets	49.70	60.12	9	60.20	62.32	43	59.06	61.99	41	62.73	64.06	46	63.06	65.57	40
Interest income (tax equivalent) / Average earning assets	3.31	3.12	62	3.58	3.14	76	3.41	3.06	72	4.37	3.55	91	5.21	4.41	88
Interest expense / Average earning assets	0.13	0.24	25	0.20	0.27	39	0.17	0.25	37	0.41	0.52	39	0.76	1.08	28
Net interest income (tax equivalent) / Average earning assets	3.18	2.88	69	3.38	2.85	81	3.24	2.80	79	3.96	3.01	90	4.45	3.33	92
Yield or Cost															
Total loans and leases (tax equivalent)	4.35	4.01	78	4.73	4.05	83	4.66	4.01	83	5.04	4.27	87	5.79	5.09	84
Interest-bearing bank balances	0.46	0.42	63	0.08	0.11	16	0.13	0.14	22	0.10	0.27	3	5.87	2.04	99
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.30	3.09	66	3.57	3.11	80	3.40	3.04	73	4.36	3.51	91	5.20	4.36	88
Investment securities (tax equivalent)	1.94	1.85	59	1.70	1.80	45	1.68	1.77	47	2.34	2.25	60	2.86	2.76	61
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	1.22	48	1.20	1.28	45	1.21	1.14	55	0.87	1.75	15		2.32	
Mortgage-backed securities	1.77	1.78	50	1.58	1.56	53	1.49	1.57	46	2.35	2.05	78	2.77	2.61	71
All other securities	3.43	2.82	76	2.92	2.91	52	2.88	2.81	58	3.01	3.24	45	3.04	4.06	19
Interest-bearing deposits	0.13	0.20	39	0.20	0.24	46	0.18	0.21	51	0.52	0.53	54	0.92	1.10	36
Time deposits of $250K or more	0.91	0.50	92	0.88	0.76	63	0.82	0.66	72	1.58	1.42	63	2.26	1.96	72
Time deposits < $250K	0.49	0.44	64	0.92	0.72	73	0.83	0.62	74	1.62	1.36	69	1.76	1.82	42
Other domestic deposits	0.09	0.17	27	0.09	0.17	26	0.08	0.15	29	0.26	0.36	40	0.64	0.93	31
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.36			0.19		0	0.17	9	1.34	0.62	85	2.19	1.86	64
Other borrowed funds and trading liabilities	2.40	1.24	89	3.35	1.31	93	3.04	1.27	93	3.23	1.50	92	2.90	2.38	76
All interest-bearing funds	0.23	0.36	30	0.30	0.40	37	0.26	0.37	33	0.59	0.74	37	1.05	1.49	26

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	126,880	91,604	179,431	190,146	160,455
Fiduciary activities income	58,702	27,275	57,592	45,657	39,533
Service charges on deposit accounts - domestic	12,227	11,326	23,316	21,216	24,344
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	2,662	2,328	4,719	3,314	2,759
Insurance activities revenue	3,160	1,260	2,347	3	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	452	353	1,008	525	192
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,228	15,753	27,513	55,162	13,657
Other non-interest income	38,449	33,309	62,936	64,269	79,970
Total overhead expenses	310,408	192,497	378,505	368,456	411,981
Personnel expense	150,447	104,979	213,404	195,246	209,922
Net occupancy expense	59,689	24,266	47,348	56,132	66,097
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,895	5,303	10,582	10,936	9,687
Other operating expenses	92,377	57,949	107,171	106,142	126,275
Fee income on mutual funds and annuities	2,102	1,817	3,681	2,597	2,104
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,209	1,859	1,801	1,838	1,782
Average personnel expense per employee	68.11	56.47	118.49	106.23	117.80
Average assets per employee	9,521.74	7,797.19	8,265.96	7,117.45	6,427.58

	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	1.66	2.35	48	1.98	2.15	52	2.05	2.17	51	1.37	2.02	46	1.31	2.72	39
Overhead expenses / Net Interest Income + non-interest income	74.07	59.40	90	61.59	59.03	59	61.74	59.28	55	56.16	62.28	30	68.05	61.29	76
Percent of Average Assets															
Total overhead expense	2.95	2.17	85	2.66	2.24	78	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84
Personnel expense	1.43	1.20	78	1.45	1.25	71	1.43	1.21	77	1.49	1.30	68	1.83	1.41	84
Net occupancy expense	0.57	0.22	98	0.33	0.24	87	0.32	0.23	83	0.43	0.26	94	0.58	0.28	97
Other operating expenses	0.95	0.72	82	0.87	0.73	77	0.79	0.72	70	0.89	0.94	65	1.19	0.97	77
Overhead less non-interest income	1.75	1.19	90	1.39	1.10	74	1.34	1.10	70	1.36	1.25	58	2.20	1.32	92
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	73.96	58.92	90	61.49	58.45	64	61.64	58.83	58	56.06	61.82	30	67.91	60.64	78
Personnel expense	35.85	32.65	65	33.53	33.10	48	34.75	32.93	59	29.71	32.36	29	34.61	32.39	60
Net occupancy expense	14.22	6.14	97	7.75	6.33	74	7.71	6.23	73	8.54	6.58	79	10.90	6.52	96
Other operating expenses	23.89	19.36	81	20.21	18.60	68	19.18	19.18	52	17.81	22.28	34	22.41	21.20	68
Total non-interest income	30.23	25.40	66	29.26	28.18	59	29.22	27.67	58	28.93	28.83	56	26.45	29.23	54
Fiduciary activities income	13.99	2.23	95	8.71	2.24	92	9.38	2.20	93	6.95	2.09	89	6.52	1.97	88
Service charges on domestic deposit accounts	2.91	3.45	39	3.62	3.19	56	3.80	3.27	55	3.23	3.27	48	4.01	3.88	50
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.63	2.25	33	0.74	2.52	34	0.77	2.58	34	0.50	2.46	30	0.45	3.54	24
Insurance activities revenue	0.75	0.36	78	0.40	0.37	70	0.38	0.36	70	0	0.41	24	0	0.47	11
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.11	1.38	34	0.11	0.55	41	0.16	0.60	44	0.08	0.01	62	0.03	0.28	39
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	2.68	1.51	72	5.03	3.83	73	4.48	3.30	72	8.39	3.92	82	2.25	1.86	66
Other non-interest income	9.16	9.09	64	10.64	9.26	69	10.25	9.27	65	9.78	9.65	61	13.18	10.04	72
Overhead less non-interest income	43.73	32.73	85	32.23	29.94	48	32.42	30.52	47	27.13	31.93	32	41.46	31.06	82
Applicable income taxes / Pretax net operating income (tax equivalent)	26.94	21.22	90	24.77	21.54	85	24	21.18	81	21.65	18.63	68	23.75	20.56	76
Applicable income tax + TE / Pretax net operating income + TE	27.67	23.38	85	25.01	23.10	73	24.28	22.67	72	22.44	21.18	52	24.37	23.23	65

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	8,812,294	6,475,401	6,125,293	6,689,394	6,686,898	36.09	139.13
Commercial and industrial loans	1,677,880	1,331,879	1,189,282	1,960,184	1,291,643	25.98	97.82
Loans to individuals	457,316	275,167	315,591	340,192	380,458	66.20	339.66
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4,644	4,491	4,830	4,449	4,896	3.41	-52.02
Other loans and leases	600,755	311,301	379,981	260,008	201,160	92.98	3691.21
Less: Unearned income	9,433	20,802	15,639	31,947	9,143	-54.65	22.76
Loans and leases, net of unearned income	11,543,456	8,377,437	7,999,338	9,222,280	8,555,912	37.79	147.97
Less: Allowance for loan and lease losses	141,970	132,418	94,507	228,804	47,576	7.21	254.88
Net loans and leases	11,401,486	8,245,019	7,904,831	8,993,476	8,508,336	38.28	147.05
Debt securities that reprice or mature in over 1 year	5,558,036	3,460,584	5,294,196	2,639,660	2,075,866	60.61	468.61
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	16,959,522	11,705,603	13,199,027	11,633,136	10,584,202	44.88	203.21
Interest-bearing bank balances	863,918	1,807,375	950,471	1,138,788	83,911	-52.20	4155.54
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	2,239	1,126	1,761	1,144	2,649	98.85	-25.22
Trading assets	0	0	0	0	0		
Total earning assets	17,825,679	13,514,104	14,151,259	12,773,068	10,670,762	31.90	217.38
Non-interest-bearing cash and due from depository institutions	804,279	605,630	574,275	506,863	487,841	32.80	10.93
Premises, fixed assets, and leases	265,352	242,708	231,287	247,399	270,581	9.33	459.42
Other real estate owned	358	1,044	2,320	3,061	2,605	-65.71	-83.12
Investment in unconsolidated subsidiaries	16,860	6,535	7,059	6,029	6,874	158.00	738.39
Intangible and other assets	1,637,694	778,845	811,131	797,500	817,639	110.27	281.46
Total assets	20,550,216	15,148,861	15,777,327	14,333,914	12,256,302	35.66	201.22
Quarterly average assets	21,156,627	14,779,185	15,439,731	13,691,815	12,195,619	43.15	214.29
Average loans and leases (YTD)	11,403,690	8,795,636	8,465,141	9,162,040	8,014,470	29.65	147.82
Memoranda							
Loans held-for-sale	60,775	113,173	113,349	197,541	83,872	-46.30	71.56
Loans not held-for-sale	11,482,681	8,264,264	7,885,989	9,024,739	8,472,040	38.94	148.56
Real estate loans secured by 1–4 family	2,309,801	1,842,615	1,766,716	2,110,100	2,204,711	25.35	129.14
Commercial real estate loans	6,479,506	4,601,208	4,334,363	4,544,315	4,443,428	40.82	146.20
Construction and land development	964,212	823,912	717,557	743,159	598,407	17.03	250.71
Multifamily	792,919	351,563	333,231	448,733	601,301	125.54	390.80
Nonfarm nonresidential	4,722,375	3,425,733	3,283,575	3,352,423	3,243,720	37.85	115.11
Real estate loans secured by farmland	22,987	31,578	24,214	34,979	38,759	-27.21	-49.18
Total investment securities	5,560,275	3,461,710	5,295,957	2,640,804	2,078,515	60.62	466.74
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	190,417	223,973	220,397	232,107	0	-14.98	
Municipal securities	132,267	94,630	90,146	111,246	131,600	39.77	-18.65
Mortgage-backed securities	5,237,091	3,142,606	4,984,914	2,296,950	1,944,914	66.65	542.68
Asset-backed securities	0	0	0	0	0		
Other debt securities	500	501	500	501	2,001	-0.20	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	4,496,087	3,366,579	5,205,311	2,529,057	1,944,914	33.55	449.31
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	190,417	223,973	220,397	232,107	0	-14.98	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	4,305,670	3,142,606	4,984,914	2,296,950	1,944,914	37.01	428.38
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-830	4,139	3,489	4,680	3,024		
Available-for-sale securites appreciation (depreciation)	-520,016	18,614	-44,571	78,793	35,432		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,493,434	1,759,809	2,156,501	1,295,135	1,048,959	41.69	361.32

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	6,262,799	4,142,095	4,418,007	1,073,570	849,433	51.20	1108.78
NOW, ATS and transaction accounts	4,157,483	3,162,283	3,319,456	774,833	620,143	31.47	793.86
Time deposits less brokered deposits < $250K	899,101	860,294	812,904	836,126	1,035,200	4.51	170.81
MMDA and other savings accounts	5,784,045	4,359,386	4,553,043	8,784,836	6,581,572	32.68	78.23
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,103,428	12,524,058	13,103,410	11,469,365	9,086,348	36.56	275.04
Time deposits of $250K or more	146,040	137,330	121,788	170,894	258,030	6.34	59.82
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	195,000		-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	31,067	21,636	24,527	27,013	49,462	43.59	-96.36
Other borrowings w/remaining maturity over 1 year	148,054	147,823	147,939	246,617	177,815	0.16	-16.44
Brokered deposits < $250K	20,139	65,457	14,864	216,405	242,479	-69.23	-88.95
Noncore funding	345,300	372,246	309,118	660,929	922,786	-7.24	-74.78
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	190,662	67,011	67,011	67,011	67,011	184.52	184.52
Other liabilities	597,950	303,735	360,772	347,129	330,666	96.87	480.53
Total liabilities	18,237,340	13,267,050	13,840,311	12,544,434	10,406,811	37.46	198.98
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	759	577	577	576	575	31.54	30.64
Common surplus	1,968,175	1,054,276	1,058,997	1,053,022	1,049,064	86.68	492.99
Retained earnings	1,272,192	1,126,284	1,224,614	977,414	917,377	12.95	92.12
Accumulated other comprehensive income	-518,878	10,238	-37,768	56,007	23,501		
Other equity capital components	-406,888	-307,321	-307,321	-295,293	-140,211		
Total holding company equity capital	2,315,360	1,884,054	1,939,099	1,791,726	1,850,306	22.89	220.41
Noncontrolling (minority) interest in subsidiaries	-2,484	-2,243	-2,083	-2,246	-815		
Total equity capital, including minority interest	2,312,876	1,881,811	1,937,016	1,789,480	1,849,491	22.91	220.07
Total liabilities and capital	20,550,216	15,148,861	15,777,327	14,333,914	12,256,302	35.66	201.22
Memoranda							
Non-interest-bearing deposits	6,551,542	4,328,060	4,565,143	3,415,021	2,189,573	51.37	396.42
Interest-bearing deposits	10,718,065	8,398,785	8,674,919	8,441,643	7,397,284	27.61	204.98
Total deposits	17,269,607	12,726,845	13,240,062	11,856,664	9,586,857	35.69	257.25
Long-term debt that reprices within 1 year	100,318	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,939,099	1,791,726	1,791,726	1,850,306	820,920		
Accounting restatements	0	0	0	-30,368	0		
Net income	64,544	160,749	271,442	114,774	148,809		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,493	2,129	7,216	4,709	11,363		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	101,716	12,903	13,268	155,832	97,186		
Changes incident to business combinations	908,016	0	0	0	949,968		
Less: Dividends declared	16,966	11,878	24,242	24,369	22,463		
Change in other comprehensive income	-481,110	-45,769	-93,775	32,506	38,895		
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	2,315,360	1,884,054	1,939,099	1,791,726	1,850,306		

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	42.88	38.78	54	42.75	36.32	64	38.82	36.25	53	46.67	36.22	71	54.56	37.78	78
Commercial and industrial loans	8.16	11.05	39	8.79	12.25	32	7.54	10.76	34	13.68	13.52	50	10.54	12.02	43
Loans to individuals	2.23	3.52	56	1.82	3.48	55	2	3.36	58	2.37	3.40	58	3.10	4.20	54
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	0.02	0.19	46	0.03	0.21	45	0.03	0.18	48	0.03	0.19	48	0.04	0.24	50
Other loans and leases	2.92	4.45	47	2.05	4.22	32	2.41	4.47	37	1.81	4.63	26	1.64	5.01	21
Net loans and leases	55.48	61.60	30	54.43	59.81	30	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56
Debt securities over 1 year	27.05	19.46	76	22.84	17.61	70	33.56	19.46	92	18.42	15.55	64	16.94	14.60	62
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	82.53	82.34	36	77.27	78.32	34	83.66	79.22	64	81.16	78.16	54	86.36	79.65	70
Interest-bearing bank balances	4.20	4.59	54	11.93	9.11	67	6.02	8.50	42	7.94	7.51	55	0.68	3.06	20
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.01	1.68	2	0.01	1.53	1	0.01	1.56	1	0.01	1.68	2	0.02	1.91	3
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	86.74	90.95	6	89.21	91.43	23	89.69	91.77	25	89.11	91.05	23	87.06	89.53	23
Non-interest cash and due from depository institutions	3.91	1.01	99	4	1.01	99	3.64	0.82	99	3.54	1.07	99	3.98	1.14	99
Other real estate owned	0	0.01	36	0.01	0.02	45	0.01	0.01	72	0.02	0.02	62	0.02	0.03	52
All other assets	9.34	7.97	66	6.79	7.50	44	6.67	7.35	42	7.35	7.82	42	8.96	9.27	48
Memoranda															
Short-term investments	4.21	7.68	39	11.94	12.01	56	6.04	11.47	29	7.95	11.17	40	0.71	7.63	3
U.S. Treasury securities	0	1.96	7	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.93	0.84	67	1.48	0.77	78	1.40	0.82	76	1.62	0.63	84	0	0.54	13
Municipal securities	0.64	1.75	45	0.62	1.72	46	0.57	1.73	45	0.78	1.69	48	1.07	1.34	57
Mortgage-backed securities	25.48	13.68	88	20.74	12.97	84	31.60	14.14	95	16.02	11.75	70	15.87	11.44	77
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	21	0	0.52	23	0	0.53	23	0	0.42	26	0.02	0.39	34
Loans held-for-sale	0.30	0.35	68	0.75	0.42	78	0.72	0.55	73	1.38	0.52	85	0.68	0.39	74
Loans held for investment	55.88	61.41	31	54.55	59.85	30	49.98	58.06	23	62.96	61.72	44	69.12	63.50	54
Real estate loans secured by 1–4 family	11.24	12.26	48	12.16	11.69	54	11.20	11.46	52	14.72	11.91	62	17.99	13.29	69
Revolving	2.47	1.49	74	2.30	1.45	67	2.35	1.42	74	2.51	1.66	66	3.10	2.07	69
Closed-end, secured by first liens	6.17	10.40	31	6.88	9.84	35	6.05	9.67	32	9.41	9.81	51	12.56	10.69	62
Closed-end, secured by junior liens	2.60	0.18	99	2.98	0.20	98	2.79	0.17	99	2.81	0.22	98	2.33	0.28	97
Commercial real estate loans	31.53	24.34	65	30.37	22.48	70	27.47	22.69	62	31.70	22.22	72	36.25	22.23	83
Construction and land development	4.69	3.75	63	5.44	3.35	76	4.55	3.34	66	5.18	3.40	75	4.88	3.44	69
Multifamily	3.86	3.69	63	2.32	3.31	44	2.11	3.57	42	3.13	3.12	59	4.91	3.01	80
Nonfarm nonresidential	22.98	15.50	74	22.61	14.81	79	20.81	14.57	71	23.39	14.72	80	26.47	14.69	84
Real estate loans secured by farmland	0.11	0.35	54	0.21	0.34	62	0.15	0.30	61	0.24	0.33	64	0.32	0.36	67

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	76.34	62.08	72	77.30	59.66	81	76.57	61.05	76	72.54	57.15	78	78.16	57.46	82
Real estate loans secured by 1–4 family	20.01	20.31	48	21.99	19.82	58	22.09	19.86	56	22.88	19.43	61	25.77	20.75	65
Revolving	4.40	2.40	78	4.16	2.42	78	4.64	2.43	80	3.90	2.64	67	4.43	3.15	68
Closed-end	15.61	17.67	41	17.83	17.22	56	17.45	17.24	51	18.98	16.59	63	21.33	17.39	66
Commercial real estate loans	56.13	38.23	81	54.92	36.54	86	54.18	37.86	80	49.28	34.63	80	51.93	33.52	85
Construction and land development	8.35	5.97	72	9.83	5.50	81	8.97	5.65	77	8.06	5.26	75	6.99	5.09	69
1–4 family	1.42	1.34	60	1.04	1.11	59	1.06	1.18	58	0.81	0.93	57	1.07	0.94	64
Other	6.93	4.56	72	8.80	4.33	90	7.91	4.40	80	7.25	4.19	81	5.92	4.02	73
Multifamily	6.87	5.72	68	4.20	5.34	48	4.17	5.78	46	4.87	4.96	57	7.03	4.69	76
Nonfarm nonresidential	40.91	24.64	84	40.89	24.14	90	41.05	24.56	85	36.35	22.93	83	37.91	22.15	88
Owner-occupied	15.99	8.28	87	16.52	8.14	90	16.78	8.29	88	14.60	7.68	86	15.76	7.72	88
Other	24.92	16.13	79	24.37	15.71	81	24.27	15.94	78	21.75	14.95	76	22.15	14.34	76
Real estate loans secured by farmland	0.20	0.59	54	0.38	0.59	63	0.30	0.54	63	0.38	0.54	65	0.45	0.55	67
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	14.54	18.46	40	15.90	20.98	34	14.87	18.86	44	21.25	22.17	48	15.10	19.53	39
Loans to individuals	3.96	6.27	58	3.28	6.28	54	3.95	6.24	61	3.69	6.13	56	4.45	7.13	55
Credit card loans	0.09	0.53	60	0.08	0.51	61	0.10	0.53	61	0.07	0.65	58	0.07	0.81	53
Agricultural loans	0.04	0.32	46	0.05	0.37	43	0.06	0.34	47	0.05	0.32	44	0.06	0.37	46
Other loans and leases	5.20	8.30	50	3.72	8.03	37	4.75	8.75	45	2.82	9.09	26	2.35	9.85	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	442.52	407.54	53	420.88	383.17	51	380.99	391.81	43	448.30	381.27	57	480.16	391.26	62
Real estate loans secured by 1–4 family	115.99	130.40	44	119.76	124.52	49	109.89	126.06	43	141.41	125.03	57	158.31	138.18	60
Revolving	25.49	15.55	73	22.67	15.53	67	23.07	15.44	66	24.08	17.42	65	27.25	21.26	63
Closed-end	90.50	113.22	40	97.10	107.53	47	86.82	108.85	40	117.33	106.14	57	131.07	115.20	60
Commercial real estate loans	325.38	254.23	65	299.06	238.21	61	269.60	245.88	55	304.54	234.65	64	319.07	229.44	69
Construction and land development	48.42	38.88	62	53.55	35.52	73	44.63	35.95	61	49.80	35.62	69	42.97	34.95	64
1–4 family	8.23	8.60	59	5.65	7.06	55	5.27	7.42	54	5.01	6.34	53	6.59	6.61	58
Other	40.19	29.76	65	47.91	28.07	80	39.36	28.11	68	44.79	28.16	74	36.38	27.32	66
Multifamily	39.82	39.14	63	22.85	34.78	41	20.73	38.66	37	30.07	32.74	56	43.18	31.04	75
Nonfarm nonresidential	237.14	162.28	74	222.66	157.17	74	204.24	158.05	66	224.67	155.06	72	232.92	152.10	74
Owner-occupied	92.68	54.20	82	89.95	52.65	81	83.47	52.99	76	90.23	52.37	79	96.85	53.07	81
Other	144.46	106.54	71	132.71	102.08	65	120.77	102.54	59	134.44	100.54	66	136.07	97.41	67
Real estate loans secured by farmland	1.15	3.62	53	2.05	3.59	62	1.51	3.22	60	2.34	3.44	64	2.78	3.60	64
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	84.26	115.10	39	86.57	127.07	29	73.97	114.45	33	131.36	139.91	46	92.75	122.02	38
Loans to individuals	22.96	35.52	58	17.89	35.29	55	19.63	34.55	54	22.80	37.47	57	27.32	43.51	53
Credit card loans	0.50	2.76	61	0.45	2.61	61	0.50	2.77	60	0.41	3.30	58	0.40	4.34	54
Agricultural loans	0.23	1.81	46	0.29	2.01	43	0.30	1.86	46	0.30	1.88	46	0.35	2.18	49
Other loans and leases	30.17	50.19	45	20.23	46.75	30	23.63	51.06	33	17.42	49.54	27	14.44	52.44	19
Supplemental															
Non-owner occupied CRE loans / Gross loans	40.44	30.64	70	38.40	28.84	71	37.41	30.07	67	34.68	27.32	67	36.17	26.45	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	234.40	203.71	58	209.11	187.37	54	186.13	195.33	50	214.31	183.76	56	222.22	178.57	58
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.08	261.50	65	299.06	244.59	61	269.60	252.85	53	304.54	240.85	62	319.07	236.10	67

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	4.21	7.68	39	11.94	12.01	56	6.04	11.47	29	7.95	11.17	40	0.71	7.63	3
Liquid assets	34.53	25.39	78	38.15	28.17	80	42.66	29.03	83	29.12	26.22	64	20.53	22.44	53
Investment securities	27.06	21.68	69	22.85	19.64	61	33.57	21.63	85	18.42	17.85	56	16.96	16.99	53
Net loans and leases	55.48	61.60	30	54.43	59.81	30	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56
Net loans, leases and standby letters of credit	55.99	62.44	29	55.02	60.62	30	50.65	59.49	21	63.39	62.48	43	70.27	64.84	55
Core deposits	83.23	75.64	78	82.67	74.75	81	83.05	75.71	80	80.02	70.67	79	74.14	63.09	71
Noncore funding	1.68	10.86	6	2.46	10.89	8	1.96	10.30	5	4.61	14.13	17	7.53	19.36	15
Time deposits of $250K or more	0.71	1.54	29	0.91	1.81	26	0.77	1.58	26	1.19	2.11	32	2.11	2.94	41
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	1.59	1.94	60
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	1.59	0.48	76
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	0.15	1.63	33	0.14	0.99	46	0.16	1	44	0.19	1.24	37	0.40	3.01	20
Earning assets that reprice within 1 year	45.61	36.16	72	49.90	38.93	79	42.99	37.37	64	52.55	39.38	84	39.90	39.29	51
Interest-bearing liabilities that reprice within 1 year	3.92	6.49	38	4.33	7.04	37	4.63	6.39	48	5.57	8.20	43	7.34	10.19	33
Long-term debt that reprices within 1 year	0.49	0.28	78	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	41.20	28.22	81	45.57	30.25	86	38.36	29.65	71	46.99	29.11	89	32.56	26.63	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.07	3.09	25	-12.27	-1.82	19	-4.87	-2.33	42	-4.12	3.20	31	7.90	14.45	30
Net short-term noncore funding dependence	-4.21	-1.79	29	-14.01	-8.21	25	-6.26	-7.71	51	-6.69	-4.76	37	5.09	3.38	49
Short-term investment / Short-term noncore funding	571.39	166.36	92	1,071.05	284.81	92	755.23	273.46	91	315.18	184.19	80	13.84	77.77	16
Liquid assets - short-term noncore funding / Nonliquid assets	51.61	28.61	79	59.88	34.02	85	72.99	36.68	87	37.53	28.18	72	19.42	16.97	62
Net loans and leases / Total deposits	66.02	76.80	27	64.78	74.66	25	59.70	72.79	20	75.85	79.43	39	88.75	90.31	43
Net loans and leases / Core deposits	66.66	82.80	21	65.83	81.17	20	60.33	78.25	15	78.41	88.34	32	93.64	103.93	36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.04	-6.37	88	0.29	0.84	43	0.23	0.12	61	0.36	1.57	30	0.22	0.72	39
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-28	-13.54	11	1.31	1.94	41	-2.92	-0.25	7	6.13	4.31	75	2.63	1.36	80
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	19.14	23.58	45	2.75	13.42	43	1.71	14.28	38	4.23	11.38	53	6.43	12.67	53
Available-for-sale securities	80.86	74.56	55	97.25	84.66	59	98.29	83.77	65	95.77	87.23	49	93.57	85.40	49
U.S. Treasury securities	0	9.26	7	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	3.42	4.02	63	6.47	4.50	72	4.16	4.12	67	8.79	4.01	80	0	3.49	13
Municipal securities	2.38	8	42	2.73	8.87	42	1.70	8.22	35	4.21	9.83	45	6.33	7.75	56
Mortgage-backed securities	94.19	63.23	95	90.78	66.59	86	94.13	66.54	94	86.98	66.64	75	93.57	67.43	88
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.01	3.01	21	0.01	3.17	23	0.01	3.08	22	0.02	3.01	26	0.10	2.94	34
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	0.04	8.89	2	0.03	8.69	1	0.03	7.78	1	0.04	10.55	1	0.13	11.86	2
Debt securities 1 to 5 years	1.82	20.02	6	2.79	17.05	14	2.04	18.25	9	1.55	17.03	11	1.27	17.94	10
Debt securities over 5 years	98.14	68.75	97	97.18	72.17	96	97.92	71.11	97	98.41	69.86	95	98.60	66.02	99
Pledged securities	44.84	30.80	73	50.84	33.87	74	40.72	32.26	63	49.04	35.67	69	50.47	30.57	77
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-52.11	-31.70	33	280.62	51.37	94	-16.47	27.98	19	1,216.93	183.32	97	221.87	26.69	94
Investment securities	60.62	21.19	86	49.02	33.34	69	100.54	31.36	92	27.05	23.62	66	53.39	11.75	89
Core deposits	36.56	9.58	91	17.88	16.88	62	14.25	16.94	53	26.23	26.88	54	71.25	11.23	96
Noncore funding	-7.24	10.50	40	-44.20	-23.76	22	-53.23	-14.79	6	-28.38	-12.18	32	-4.62	6.59	31

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)	3,288,252	2,483,948	2,343,252	2,451,491	2,406,874
Commit: Secured commercial real estate loans	554,837	407,534	381,037	567,431	531,925
Commit: Unsecured real estate loans	23,322	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	84,647	62,182	71,941	55,852	48,698
Securities underwriting	0	0	0	0	0
Standby letters of credit	104,851	89,821	87,078	93,069	104,070
Commercial and similar letters of credit	13	13	13	13	19
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	52,956	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	66,635	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	119,590	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	120,528	288,295	210,936	419,219	206,594
Written options contracts (interest rate)	85,660	182,682	109,142	238,849	124,029
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,304,746	1,306,955	1,250,882	1,300,237	1,231,894
Futures and forward foreign exchange	1,277	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	113,177	113,177	113,177	113,177	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)	16	24.48	18	16.40	22.45	31	14.85	22.78	21	17.10	22.01	38	19.64	23.52	46
Standby letters of credit	0.51	0.66	52	0.59	0.67	59	0.55	0.65	56	0.65	0.71	63	0.85	0.84	63
Commercial and similar letters of credit	0	0.02	42	0	0.02	39	0	0.02	41	0	0.02	43	0	0.02	38
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)	0.26	0.26	66	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.18	76	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	0.58	0.17	84	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	22.51	44.65	57	12.48	49.75	37	10.67	46.30	39	14.45	48.62	37	12.75	68.47	32
Interest rate contracts	21.95	32.11	60	11.74	35.96	39	9.96	32.46	41	13.66	34.36	38	12.75	47.31	35
Interest rate futures and forward contracts	0.59	3.60	66	1.90	5.17	75	1.34	3.25	70	2.92	6.21	72	1.69	10.67	69
Written options contracts (interest rate)	0.42	1.58	57	1.21	1.82	62	0.69	1.41	61	1.67	2.18	64	1.01	2.47	65
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	20.95	21.90	64	8.63	20.67	39	7.93	20.49	38	9.07	20.83	38	10.05	28.86	37
Foreign exchange contracts	0.01	6.76	56	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0.01	4.19	58	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	0.55	1.19	81	0.75	0.86	82	0.72	0.92	82	0.79	1.86	80	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	0.55	0.32	84	0.75	0.29	86	0.72	0.31	86	0.79	0.32	85	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.83	46.07	24	28.24	42.93	37	27.68	44.98	25	26.76	42.82	34	30.03	45.53	38

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	4,625,388	1,891,109	1,684,137	2,071,482	1,562,517
Interest rate contracts	4,510,934	1,777,932	1,570,960	1,958,305	1,562,517
Foreign exchange contracts	1,277	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	113,177	0
Derivatives Position					
Futures and forwards	121,805	288,295	210,936	419,219	206,594
Written options	85,660	182,682	109,142	238,849	124,029
Exchange-traded	0	0	0	0	0
Over-the-counter	85,660	182,682	109,142	238,849	124,029
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	4,417,923	1,420,132	1,364,059	1,413,414	1,231,894
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	4,625,388	1,891,109	1,684,137	2,071,482	1,562,517
Interest rate contracts	4,510,934	1,777,932	1,570,960	1,958,305	1,562,517
Foreign exchange contracts	1,277	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	113,177	113,177	0
Derivative contracts (excluding futures and FX 14 days or less)	4,525,673	1,602,543	1,360,024	1,652,263	1,355,923
One year or less	186,216	222,615	186,980	278,031	167,496
Over 1 year to 5 years	774,113	424,057	378,719	362,823	376,361
Over 5 years	3,565,344	955,871	794,325	1,011,409	812,066
Gross negative fair value (absolute value)	119,869	80,791	59,128	117,823	33,691
Gross positive fair value	152,741	8,461	10,806	14,247	4,836
Held for trading	0	0	0	0	0
Non-traded	152,741	8,461	10,806	14,247	4,836
Current credit exposure on risk-based capital derivative contracts	152,828	3,754	10,086	5,369	2,520
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	97.53	93.66	33	94.02	94.09	30	93.28	94.17	31	94.54	94.10	31	100	93.44	80
Foreign exchange contracts	0.03	3.30	54	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	2.45	1.20	81	5.98	1.17	86	6.72	1.14	86	5.46	1.17	85	0	1.64	31
Futures and forwards	2.63	9.78	45	15.24	12.57	67	12.52	11.16	64	20.24	14.05	68	13.22	13.49	63
Written options	1.85	5.78	43	9.66	7.49	70	6.48	6.28	63	11.53	8.18	71	7.94	5.91	70
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	1.85	5.46	45	9.66	7.20	71	6.48	5.96	64	11.53	7.73	73	7.94	5.10	74
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	95.51	74.97	71	75.10	71.23	45	80.99	74.26	46	68.23	68.76	40	78.84	69.75	46
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	97.53	57.94	60	94.02	56.19	63	93.28	56.71	62	94.54	53.82	67	100	52.22	88
Foreign exchange contracts	0.03	0.36	69	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	2.45	0.10	95	5.98	0.13	95	6.72	0.09	96	5.46	0.10	96	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	97.84	93.09	44	84.74	91.87	24	80.75	92.53	15	79.76	91.48	21	86.78	93.86	21
One year or less	4.03	31.78	25	11.77	28.05	40	11.10	27.56	39	13.42	32.05	42	10.72	32.17	35
Over 1 year to 5 years	16.74	24.76	33	22.42	26.03	43	22.49	27.01	42	17.52	27.06	37	24.09	30.45	47
Over 5 years	77.08	27.14	93	50.55	30.08	70	47.17	29.89	69	48.83	29.56	73	51.97	28.09	74
Gross negative fair value (absolute value)	2.59	1.56	79	4.27	1.25	95	3.51	0.98	95	5.69	1.55	98	2.16	0.83	91
Gross positive fair value	3.30	1.74	84	0.45	1.68	8	0.64	1.34	15	0.69	2.23	9	0.31	1.19	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.07	68	0.06	0.05	75	0.04	0.04	73	0.09	0.07	80	0.03	0.06	66
Gross positive fair value (X)	0.08	0.08	76	0.01	0.07	19	0.01	0.05	25	0.01	0.09	19	0	0.07	19
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)	0.08	0.02	94	0.01	0.01	45	0.01	0.01	57	0.01	0.02	55	0	0.01	54
Current credit exposure (X)	0.08	0.04	82	0	0.05	19	0.01	0.04	30	0	0.06	23	0	0.05	20
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	1.03	0.54	80	0.04	0.63	20	0.10	0.46	30	0.05	0.85	20	0.02	0.73	20

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	94,507	228,804	228,804	47,576	39,539
Gross losses	8,818	12,531	28,315	13,249	22,273
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,939	3,867	11,103	5,720	4,750
Net losses	5,879	8,664	17,212	7,529	17,523
Provision for loan and lease losses	27,239	-87,722	-117,085	153,174	25,560
Adjustments	26,103	0	0	35,583	0
Ending balance	141,970	132,418	94,507	228,804	47,576
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	0.26	0.08	89	-1.21	-0.14	0	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73
Provision for loan and lease losses / Average loans and leases	0.48	0.14	88	-1.99	-0.25	0	-1.38	-0.16	0	1.67	0.82	89	0.32	0.24	72
Provision for loan and lease losses / Net loan and lease losses	463.33	198.72	75	-1,012.49	77.32	9	-680.25	-105.48	11	2,034.45	487.86	93	145.87	130.58	69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.24	1.17	61	1.60	1.39	73	1.20	1.23	49	2.54	1.58	86	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.23	1.15	61	1.58	1.37	73	1.18	1.20	48	2.48	1.55	86	0.56	0.81	26
Allowance for loan and lease losses / Net loans and leases losses (X)	12.07	28.67	42	7.64	15.27	36	5.49	21.39	17	30.39	11.58	88	2.72	8.03	26
Allowance for loan and lease losses / Nonaccrual assets	675.69	413.77	81	551.19	318.67	86	569.01	364.13	80	545.97	299.17	86	207.56	218.72	65
ALLL / 90+ days past due + nonaccrual loans and leases	431.45	319.24	72	406.73	260.68	78	355.29	287.08	72	390.44	244.34	79	121.76	151.73	48
Gross loan and lease losses / Average loans and leases	0.15	0.16	60	0.28	0.22	70	0.33	0.19	80	0.14	0.34	31	0.28	0.28	58
Recoveries / Average loans and leases	0.05	0.07	46	0.09	0.08	61	0.13	0.08	77	0.06	0.07	55	0.06	0.08	46
Net losses / Average loans and leases	0.10	0.08	69	0.20	0.13	68	0.20	0.11	77	0.08	0.27	27	0.22	0.21	60
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	10.38	23.25	18	29.19	16.12	84	83.80	34.67	90	25.68	33.98	42	27.97	36.22	43
Earnings coverage of net loan and lease losses (X)	19.78	-9.51	52	14.56	4.52	53	13.98	39.72	36	39.60	22.91	82	12.55	24.40	46
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	27	0	0.03	48	0.06	0.02	80	0.02	0.04	42	0	0.01	46
Real estate loans secured by 1–4 family	-0.05	-0.02	23	-0.07	-0.01	11	-0.06	-0.02	15	-0.01	0.01	33	0.02	0.01	69
Revolving	-0.05	-0.08	42	0.10	-0.05	87	0	-0.07	79	-0.02	0.01	32	0.10	0.02	81
Closed-end	-0.05	-0.02	16	-0.11	-0.01	3	-0.07	-0.01	7	0	0	40	0.01	0	61
Commercial real estate loans	-0.01	0	27	0.03	0.05	63	0.10	0.04	79	0.03	0.07	45	-0.01	0.01	15
Construction and land development	0	-0.02	73	0	0	64	0.34	0	93	0	0	36	0.01	-0.01	78
1–4 family	0	0	60	0	0	57	0	0	57	0	0	17	0	0	25
Other	0	-0.01	71	0	-0.01	63	0.34	0	95	0	0	57	0.01	-0.01	82
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	82
Nonfarm nonresidential	-0.01	0	24	0.04	0.07	63	0.06	0.05	70	0.04	0.11	44	-0.01	0.02	12
Owner-occupied	0	0	23	0	0.01	16	0	0.01	18	0.02	0.02	71	0.02	0.01	83
Other	-0.01	0	17	0.04	0.06	67	0.06	0.04	76	0.02	0.08	43	-0.04	0.01	2
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.31	0.10	81	1.10	0.20	96	0.94	0.17	96	0.11	0.47	21	1.12	0.37	91
Loans to individuals	0.84	0.65	67	0.45	0.78	46	0.47	0.71	46	0.49	1.13	28	0.57	1.17	30
Credit card loans	2.97	1.99	78	7.39	2.18	97	3.93	1.84	88	2.73	2.92	41	0	3.11	7
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0		0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.72	0.14	88	0.45	0.08	91	0.31	0.10	85	1.06	0.15	93	0.38	0.15	83

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	33,483	31,591	29,290	28,152	32,683
90+ days past due loans and leases	11,894	8,533	9,991	16,694	16,150
Nonaccrual loans and leases	21,011	24,024	16,609	41,908	22,922
Total past due and nonaccrual loans and leases	66,388	64,148	55,890	86,754	71,755
Restructured 30–89 days past due	713	0	0	360	762
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	613	2,674	756	4,602	5,896
Total restructured loans and leases	1,326	2,674	756	4,962	6,658
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	12,668	15,229	14,398	15,539	14,281
Other real estate owned	358	1,044	2,320	3,061	2,605
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	0.29	0.32	53	0.38	0.27	75	0.37	0.32	66	0.31	0.39	48	0.38	0.43	53
90+ days past due loans and leases	0.10	0.09	73	0.10	0.10	75	0.12	0.10	73	0.18	0.12	77	0.19	0.15	73
Nonaccrual loans and leases	0.18	0.38	21	0.29	0.58	22	0.21	0.46	17	0.45	0.66	38	0.27	0.51	22
90+ days past due and nonaccrual loans and leases	0.29	0.53	30	0.39	0.73	25	0.33	0.62	26	0.64	0.85	39	0.46	0.71	33
30–89 days past due restructured	0.01	0.01	67	0	0.01	19	0	0.01	21	0	0.01	51	0.01	0.01	60
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	12	0.03	0.12	25	0.01	0.10	16	0.05	0.13	31	0.07	0.14	39
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	0.29	0.32	53	0.38	0.27	75	0.37	0.32	66	0.31	0.40	48	0.38	0.43	53
90+ days past due assets	0.10	0.10	73	0.10	0.10	75	0.12	0.10	73	0.18	0.12	77	0.19	0.15	73
Nonaccrual assets	0.18	0.39	21	0.29	0.59	21	0.21	0.47	17	0.45	0.67	38	0.27	0.53	22
30+ days past due and nonaccrual assets	0.58	0.88	40	0.77	1.04	43	0.70	0.97	39	0.94	1.29	41	0.84	1.19	39
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.16	0.32	25	0.21	0.43	21	0.17	0.36	23	0.41	0.52	41	0.32	0.44	39
90+ days past due and nonaccrual assets + other real estate owned	0.16	0.34	23	0.22	0.46	20	0.18	0.37	22	0.43	0.55	41	0.34	0.48	38
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.17	0.38	21	0.27	0.52	24	0.21	0.41	23	0.42	0.60	33	0.33	0.53	26
Allowance for loan and lease losses	24.48	57.44	21	30.43	67.93	21	35.26	62.64	26	26.60	66.66	13	85.27	115.41	40
Equity capital + allowance for loan and lease losses	1.41	3.52	18	2	4.43	21	1.64	3.60	19	3.01	4.97	28	2.14	4.28	24
Tier 1 capital + allowance for loan and lease losses	1.74	3.97	21	2.59	5.28	20	2.05	4.30	19	4.02	6.05	29	2.91	5.65	21
Loans and leases + other real estate owned	0.30	0.63	24	0.48	0.88	29	0.42	0.71	29	0.66	0.97	31	0.47	0.85	21

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	0.20	0.26	49	0.27	0.24	67	0.28	0.26	61	0.25	0.39	42	0.26	0.38	41
	90+ days past due	0.01	0.11	49	0.02	0.12	52	0.02	0.12	54	0.03	0.16	56	0.02	0.16	45
	Nonaccrual	0.21	0.45	28	0.33	0.65	26	0.21	0.52	25	0.58	0.76	42	0.25	0.46	29
Commercial and industrial	30–89 days past due	0.14	0.28	42	0.44	0.17	88	0.13	0.24	42	0.07	0.23	20	0.32	0.31	63
	90+ days past due	0	0.03	17	0.02	0.02	67	0	0.04	18	0.17	0.03	93	0.16	0.05	85
	Nonaccrual	0.15	0.46	21	0.21	0.64	22	0.33	0.57	39	0.16	0.75	14	0.49	0.83	34
Individuals	30–89 days past due	2.29	0.70	91	2.67	0.55	96	2.94	0.63	97	2.28	0.83	94	3.01	0.83	96
	90+ days past due	2.42	0.07	99	2.53	0.07	99	2.69	0.09	99	3.24	0.14	99	3.35	0.17	99
	Nonaccrual	0.01	0.18	26	0.01	0.18	27	0	0.17	11	0.01	0.28	24	0	0.17	11
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0		0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0		0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual		0.18		0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due	0.48	0.11	88	0.34	0.11	86	0.32	0.12	83	0.86	0.18	91	0	0.20	14
	90+ days past due	0.01	0.01	84	0.01	0.01	78	0.15	0.01	96	0	0.01	75	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	0.30	0.39	54	0.20	0.35	40	0.31	0.46	41	0.34	0.65	26	0.45	0.67	37
	90+ days past due	0.01	0.22	46	0.06	0.27	60	0.01	0.24	46	0.07	0.33	59	0.02	0.31	45
	Nonaccrual	0.25	0.61	24	0.39	0.82	24	0.39	0.71	35	0.32	0.89	17	0.32	0.73	23
Revolving	30–89 days past due	0.09	0.26	25	0.08	0.29	22	0.11	0.28	31	0.21	0.48	28	0.31	0.45	34
	90+ days past due	0.04	0.02	80	0	0.02	34	0.04	0.02	79	0	0.03	30	0.03	0.05	65
	Nonaccrual	0.23	1.15	27	0.40	1.05	33	0.43	1.18	42	0.36	1.13	27	0.30	1	24
Closed-end	30–89 days past due	0.36	0.42	59	0.23	0.36	49	0.36	0.49	50	0.36	0.65	32	0.48	0.70	41
	90+ days past due	0	0.25	43	0.07	0.29	61	0	0.26	18	0.08	0.38	60	0.02	0.35	47
	Nonaccrual	0.25	0.60	26	0.38	0.77	27	0.38	0.67	37	0.31	0.87	20	0.33	0.70	28
Junior lien	30–89 days past due	0.01	0.01	80	0.01	0.01	63	0.01	0.01	60	0.02	0.02	63	0.01	0.02	47
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.05	0.02	79	0.08	0.04	76	0.05	0.03	71	0.04	0.04	56	0.03	0.04	47
Commercial real estate	30–89 days past due	0.17	0.16	64	0.30	0.14	80	0.26	0.15	77	0.22	0.26	59	0.16	0.18	55
	90+ days past due	0.01	0.01	70	0.01	0.01	62	0.02	0.01	82	0.02	0.02	73	0.02	0.03	64
	Nonaccrual	0.20	0.32	42	0.31	0.52	39	0.13	0.38	24	0.70	0.62	62	0.21	0.23	56
Construction and development	30–89 days past due	0.24	0.22	75	0.90	0.12	92	1.11	0.17	91	0.05	0.28	37	0.01	0.28	25
	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	0.54	0.16	84	0	0.36	14	0	0.20	33	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0.04	0.02	74	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	0.21	0.17	78	0.90	0.07	95	1.11	0.13	92	0.05	0.22	49	0.01	0.20	31
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.54	0.13	85	0	0.29	15	0	0.16	37	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.27	0.04	90	0.31	0.06	89	0.59	0.07	95	0.26	0.09	82	0.18	0.08	85
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0.14	0	95
	Nonaccrual	0.05	0.07	69	0	0.14	42	0	0.17	43	2.43	0.11	99	0	0.05	45
Nonfarm non-residential	30–89 days past due	0.13	0.13	62	0.15	0.14	64	0.04	0.13	40	0.25	0.23	64	0.19	0.14	71
	90+ days past due	0.01	0.01	74	0.01	0.01	69	0.02	0.01	86	0.03	0.02	76	0	0.03	22
	Nonaccrual	0.15	0.39	31	0.41	0.66	43	0.17	0.45	29	0.63	0.80	49	0.29	0.28	59
Owner Occupied	30–89 days past due	0.09	0.04	82	0.11	0.04	83	0.02	0.04	51	0.12	0.07	75	0.05	0.07	47
	90+ days past due	0	0	34	0	0	34	0	0	37	0.03	0	88	0	0.01	26
	Nonaccrual	0.03	0.14	24	0.11	0.25	31	0.05	0.17	26	0.16	0.27	35	0.24	0.16	69
Other	30–89 days past due	0.04	0.08	59	0.04	0.09	50	0.02	0.08	54	0.13	0.14	64	0.14	0.07	80
	90+ days past due	0.01	0	85	0.01	0.01	78	0.02	0	92	0	0.01	33	0	0.01	30
	Nonaccrual	0.12	0.21	46	0.31	0.40	57	0.12	0.23	45	0.47	0.44	59	0.05	0.10	45
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	1.88	0.10	96	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	0.83	1.02	44	0.70	0.63	55	0	0.81	6	2.39	0.95	90	1.29	1.19	54
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0.14	0.78	29
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,562,046	747,531	752,253	758,306	909,429
Retained earnings	1,279,784	1,141,468	1,239,797	1,000,190	917,377
Accumulated other comprehensive income (AOCI)	-518,878	10,238	-37,768	56,007	23,501
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,322,952	1,899,237	1,954,282	1,814,503	1,850,307
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	984,816	532,699	528,652	537,345	546,743
Accumulated other comprehensive income-related adjustments	-518,877	10,237	-37,768	56,008	23,502
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,857,013	1,356,301	1,463,398	1,221,150	1,280,062
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,857,013	1,356,301	1,463,398	1,221,150	1,280,062
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	65,000	65,000	65,000	65,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	-2,484	0	0	0	0
Additional tier 1 capital before deductions	-2,484	65,000	65,000	65,000	65,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	65,000	65,000	65,000	65,000
Tier 1 Capital	1,857,013	1,421,301	1,528,398	1,286,150	1,345,062
Tier 2 Capital					
Tier 2 capital instruments and related surplus	175,878	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	143,801	121,175	82,566	129,630	49,605
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	319,679	121,175	82,566	129,630	49,605
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	319,679	121,175	82,566	129,630	49,605
Exited advanced approach tier 2 capital					
Total capital	2,176,692	1,542,476	1,610,964	1,415,780	1,394,667
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,163,478	14,792,887	15,453,433	13,712,367	12,195,619
Less: Deductions from common equity tier 1 capital	984,816	532,699	528,652	537,346	546,743
Less: Other deductions	-4,744	-4,826	-4,888	-4,787	-3,317
Total assets for leverage ratio	20,183,406	14,265,014	14,929,669	13,179,808	11,652,193
Total risk-weighted assets	14,883,922	10,185,562	10,335,485	10,291,942	10,121,624
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	12.48	11.85	63	13.32	12.66	64	14.16	12.37	77	11.87	12.35	46	12.65	12.11	68
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	12.48	12.53	54	13.95	13.44	64	14.79	13.11	77	12.50	13.08	48	13.29	12.78	67
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.62	14.37	63	15.14	15.42	54	15.59	14.91	66	13.76	15.23	25	13.78	14.36	50
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	9.20	9.08	57	9.96	9.11	76	10.24	8.98	79	9.76	9.13	74	11.54	9.76	86
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	3,160	1,260	2,347	3	0	150.79	
Other insurance activities income	3,160	1,260	2,347	3	0	150.79	
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	100,515	32,760	33,098	32,051	30,293	206.82	-1.46

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	0.75	0.36	78	0.40	0.37	70	0.38	0.36	70	0	0.41	24	0	0.47	11
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40		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	5.03	12.13	24	2.11	11.54	15	2.04	12	12	2.12	11.03	17	2.18	11.51	18
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	0	6,584	6,408	6,771	7,138
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	6,584	6,408	6,771	7,138
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	500	501	500	501	2,001
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	500	7,085	6,908	7,272	9,139
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			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	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-100	11.61	4	-5.25	-1.19	48	-5.36	6.83	40	-5.14	-2.40	48		22.48	
Total selected assets	-92.94	18.50	5	-4.90	3.19	39	-5.01	9.48	36	-20.43	2.04	20		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	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	65,232	245	357	201,439	237,777	26525.31	698.04
Dividends	65,000	0	0	201,083	232,000		983.33
Interest	158	245	357	356	5,589	-35.51	-92.42
Management and service fees	0	0	0	0	188		-100.00
Other income	74	0	0	0	0		
Income from nonbank subsidiaries	6,175	4,759	4,759	7,679	8,030	29.75	479.27
Dividends	6,175	4,759	4,759	7,679	8,030	29.75	479.27
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	71,407	5,004	5,116	209,118	245,807	1327.00	672.80
Securities gains (losses)	0	0	0	0	0		
Other operating income	11	0	-706	0	190		-89.42
Total operating income	71,418	5,004	4,410	209,118	245,997	1327.22	664.32
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	3,878	4,319	6,497	4,998	4,717	-10.21	-8.58
Other expenses	9,805	4,838	8,782	4,303	3,032	102.67	832.03
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	13,683	9,157	15,279	9,301	7,749	49.43	158.46
Income (loss) before taxes	59,257	1,272	-5,480	198,200	241,894	4558.57	1363.14
Applicable income taxes (credit)	-1,275	-32	-714	-920	1,065		
Extraordinary items							
Income before undistributed income of subsidiaries	60,532	1,304	-4,766	199,120	240,829	4542.02	1236.84
Equity in undistributed income of subsidiaries	4,012	159,445	276,208	-84,346	-92,020	-97.48	-88.53
Bank subsidiaries	4,332	160,877	274,129	-82,846	-90,214	-97.31	-87.13
Nonbank subsidiaries	-320	-1,432	2,079	-1,500	-1,806		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	64,544	160,749	271,442	114,774	148,809	-59.85	63.37
Memoranda							
Bank net income	69,332	160,877	274,129	118,237	141,786	-56.90	74.84
Nonbank net income	5,855	3,327	6,838	6,179	6,224	75.98	144.98
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,397,699	90.22	1,944,407	92.54	2,009,320	93.23	1,829,289	1,909,768	23.31	197.65
Common and preferred stock	2,397,699	90.22	1,944,069	92.52	2,009,320	93.23	1,828,968	1,909,676	23.33	197.84
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	338	0.02	0	0	321	92	-100.00	-100.00
Investment in nonbank subsidiaries	99,199	3.73	34,260	1.63	37,771	1.75	35,692	36,109	189.55	222.44
Common and preferred stock	65,296	2.46	32,426	1.54	35,937	1.67	33,858	34,275	101.37	125.70
Excess cost over fair value	33,903	1.28	1,834	0.09	1,834	0.09	1,834	1,834	1748.58	1748.58
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	148,742	5.60	112,345	5.35	103,708	4.81	244,925	71,430	32.40	65.97
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	2,045	0.08	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	9,980	0.38	10,153	0.48	4,514	0.21	4,728	4,041	-1.70	-42.56
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,657,665	100.00	2,101,165	100.00	2,155,313	100.00	2,114,634	2,021,348	26.49	181.74
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	148,054	5.57	147,823	7.04	147,939	6.86	246,617	98,605	0.16	-2.80
Subordinated notes and debentures	100,318	3.77	0	0	0	0	0	0		
Other liabilities	3,589	0.14	2,277	0.11	1,264	0.06	9,280	5,426	57.62	162.55
Balance due to subsidiaries and related institutions	90,344	3.40	67,011	3.19	67,011	3.11	67,011	67,011	34.82	34.82
Total liabilities	342,305	12.88	217,111	10.33	216,214	10.03	322,908	171,042	57.66	55.11
Equity Capital	2,315,360	87.12	1,884,054	89.67	1,939,099	89.97	1,791,726	1,850,306	22.89	220.41
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	759	0.03	577	0.03	577	0.03	576	575	31.54	30.64
Common surplus	1,968,175	74.06	1,054,276	50.18	1,058,997	49.13	1,053,022	1,049,064	86.68	492.99
Retained earnings	1,272,192	47.87	1,126,284	53.60	1,224,614	56.82	977,414	917,377	12.95	92.12
Accumulated other comprehensive income	-518,878	-19.52	10,238	0.49	-37,768	-1.75	56,007	23,501		
Other equity capital components	-406,888	-15.31	-307,321	-14.63	-307,321	-14.26	-295,293	-140,211		
Total liabilities and equity capital	2,657,665	100.00	2,101,165	100.00	2,155,313	100.00	2,114,634	2,021,348	26.49	181.74
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	90,344	3.40	67,011	3.19	67,011	3.11	67,011	67,011	34.82	34.82
Notes payable to subsidiaries that issued TPS	90,000	3.39	65,000	3.09	65,000	3.02	65,000	65,000	38.46	38.46
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	5.04	10.52	6	18	12.64	84	14.69	11.94	74	6.25	7.29	32	8.92	9.68	39
Bank net income / Average equity investment in banks	5.93	11.07	7	17.24	12.37	85	14.30	11.80	77	6.26	7.45	33	8.64	10.51	30
Nonbank net income / Average equity investment in nonbanks	14.87	10.05	72	19.25	13.40	69	19.27	13.12	71	18.13	9.75	78	17.85	7.89	79
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	107.42	98.83	78	100.08	96.24	39	100.99	96.79	46	103.02	88.16	50	95.28	82.22	29
Nonbank net income / Parent net income	9.07	2.55	84	2.07	3.10	69	2.52	3.40	67	5.38	3.59	78	4.18	5.93	71
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	14.78	17.48	54	11.52	16.87	44	11.15	16.81	45	18.02	20.06	68	9.24	20.43	41
Total debt / Equity capital	10.73	12.15	57	7.85	11.60	51	7.63	11.71	50	13.76	14.41	65	5.33	14.31	42
Total debt + notes payable to subs that issued TPS / Equity capital	14.61	14.28	60	11.30	13.82	48	10.98	13.63	48	17.39	16.67	68	8.84	16.36	47
Total debt + Loans guaranteed for affiliate / Equity capital	10.73	12.21	56	7.85	11.69	50	7.63	11.77	49	13.76	14.68	65	5.33	14.56	42
Total debt / Equity capital – excess over fair value	10.89	12.27	57	7.85	11.71	51	7.64	11.81	50	13.78	14.52	65	5.33	14.51	42
Long-term debt / Equity capital	10.73	11.61	57	7.85	11.05	51	7.63	10.95	51	13.76	13.56	66	5.33	13.04	43
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	1.46	0.09	94	0.10	0.09	84	0.09	0.05	85	0.10	0.08	83	0.10	0.12	81
Long-term debt / Consolidated long-term debt	73.33	39.62	78	68.81	39.10	75	68.82	39.86	71	78.63	34.67	89	40.28	28.44	61
Double Leverage															
Equity investment in subs / Equity capital	107.84	103.92	73	105	103.07	65	105.57	103.22	67	104.07	102.81	61	105.16	103.22	62
Total investment in subs / Equity capital	107.84	109.01	63	105.02	108.26	55	105.57	108.40	54	104.09	110.16	45	105.17	111.07	48
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)	1.41	0.41	85	0.29	0.25	58	0.40	0.29	64	0.64	0.47	60	0.64	0.36	65
Equity investment in subs – equity cap / Net income-div (X)	1.91	1.23	74	0.32	0.83	26	0.44	1.05	32	0.81	1.82	31	0.76	1.22	41
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	237.18	126.15	87	23.94	138.64	8	12.97	152.85	3	623.81	136.59	99	810.71	177.68	98
Cash from ops + noncash items + op expense / Op expense + dividend	245.47	116.54	86	7.09	130.64	6	25.43	154.48	7	633.12	147.24	99	842.32	190.27	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	246.93	92.87	90	-9.54	103.17	11	-1.22	98.54	7	615.28	134.08	96	235.21	116.34	95
Pretax operating income + interest expense / Interest expense	1,628.03	1,457.38	64	129.45	1,479.01	14	15.65	1,835.33	4	4,065.59	2,016.32	85	5,228.13	1,968.54	85
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,265.79	1,417.74	60	125.65	1,667.11	13	29.48	1,770.77	5	3,036.73	1,539.23	83	3,329.99	1,632.83	85
Dividends + interest from subsidiaries / Interest expense + dividends	342.22	140.52	90	30.89	153.06	11	16.64	174.12	4	712.08	150.43	97	903.68	210.80	97
Fees + other income from subsidiaries / Salary + other expenses	0.75	10.93	68	0	12.78	34	0	11.92	32	0	13.95	31	6.20	16.52	62
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-3.77	3.32	7	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			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.36	1.69	66	0.22	1.79	58	0.24	1.76	60	0.24	2.66	59	0.29	5.62	56
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	28.03	82.17	15	910.89	78.46	96		66.37		12.24	81.10	5	9.33	57.84	6
Dividends declared / Net income	26.29	34	34	7.39	25.30	18	8.93	28.27	13	21.23	42.29	22	15.10	33.08	17
Net income – dividends / Average equity	3.71	7.04	15	16.67	9.64	88	13.37	8.62	84	4.92	4.14	59	7.57	6.46	65
Percent of Dividends Paid															
Dividends from bank subsidiaries	383.12	128.25	89	0	139.49	9	0	155.92	7	825.16	132.17	98	1,032.81	178.13	96
Dividends from nonbank subsidiaries	36.40	2.20	94	40.07	3.97	93	19.63	4.90	87	31.51	3.41	91	35.75	7.53	90
Dividends from subsidiary holding companies	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	419.52	168.66	87	40.07	193.08	13	19.63	203.53	6	856.67	174.85	98	1,068.56	260.40	95
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	93.75	43.08	86	0	36.56	9	0	45.96	5	170.07	60.28	98	163.63	66.55	97
Interest income from bank subsidiaries	0.23	0.13	84	0.15	0.11	80	0.13	0.11	80	0.30	0.36	70	3.94	0.54	92
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0.13	1.55	73
Other income from bank subsidiaries	0.11	0	94	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	94.09	46.71	85	0.15	38.35	11	0.13	51.33	8	170.37	62.88	97	167.70	69.36	97
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	105.47	45.98	81	143.04	54.17	82	69.60	62.63	53	124.28	56.39	83	129.02	82.95	80
Interest income from nonbank subsidiaries	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	105.47	54.49	79	143.04	76.16	77	69.60	87.22	50	124.28	79.84	76	129.02	150.41	65
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	91.01	65.33	46	0	67.82	10	0	74.16	7	96.16	69.76	57	94.31	67.32	56
Interest income from bank subsidiaries	0.22	0.78	73	4.90	0.39	93	8.10	0.23	96	0.17	0.63	64	2.27	0.80	82
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0.08	1.81	73
Other income from bank subsidiaries	0.10	0.03	90	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	91.34	75.26	36	4.90	81.78	14	8.10	83.13	11	96.33	82.20	42	96.66	78.80	42
Dividends from nonbank subsidiaries	8.65	3.28	84	95.10	2.67	96	107.91	3.07	99	3.67	1.95	80	3.26	2.65	77
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	8.65	5.58	80	95.10	6.48	96	107.91	4.67	99	3.67	4.70	73	3.26	7.29	69
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	36.37	28.16	65	45.33	28.31	73	45.30	26.38	75	27.17	27.08	59	67.96	28.33	79