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

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**BHC Name** FLAGSTAR BANCORP, INC.

**City/State** TROY, MI

## Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 24,899,262
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:

FLAGSTAR BANCORP, INC.
5151 CORPORATE DRIVE

TROY, MI 48098

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# Summary Ratios

| | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| Average assets ($000) | 24,081,122 | 29,029,625 | 28,198,929 | 26,864,532 | 20,682,274 |
| Net income ($000) | 113,046 | 295,877 | 533,275 | 537,973 | 217,586 |
| 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) | 3 | 2.67 | 75 | 2.59 | 2.65 | 41 | 2.68 | 2.60 | 51 | 2.55 | 2.77 | 30 | 2.76 | 3.01 | 30 |
| + Non-interest income | 6.40 | 0.96 | 99 | 4.50 | 1.11 | 96 | 4.11 | 1.04 | 97 | 4.94 | 1.21 | 97 | 2.87 | 1.32 | 88 |
| – Overhead expense | 8.31 | 2.17 | 99 | 4.94 | 2.24 | 98 | 4.74 | 2.17 | 98 | 4.38 | 2.57 | 91 | 4.29 | 2.69 | 92 |
| – Provision for credit losses | -0.11 | 0.09 | 3 | -0.50 | -0.15 | 8 | -0.40 | -0.09 | 5 | 0.49 | 0.51 | 52 | 0.09 | 0.15 | 36 |
| + Securities gains (losses) | 0 | 0 | 43 | 0 | 0.01 | 26 | 0 | 0.01 | 23 | 0 | 0.02 | 16 | 0.03 | 0.01 | 88 |
| + 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) | 1.20 | 1.40 | 32 | 2.64 | 1.79 | 88 | 2.45 | 1.66 | 93 | 2.62 | 1.04 | 98 | 1.29 | 1.56 | 24 |
| Net operating income | 0.94 | 1.06 | 36 | 2.04 | 1.36 | 90 | 1.89 | 1.26 | 92 | 2 | 0.81 | 97 | 1.05 | 1.19 | 30 |
| Net income | 0.94 | 1.06 | 36 | 2.04 | 1.35 | 90 | 1.89 | 1.26 | 92 | 2 | 0.82 | 97 | 1.05 | 1.19 | 30 |
| Net income (Subchapter S adjusted) | | 1.63 | | | 2.16 | | | 1.97 | | | 1.18 | | | 1.17 | |
| **Percent of Average Earning Assets** | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 3.62 | 3.12 | 81 | 3.13 | 3.14 | 46 | 3.20 | 3.06 | 55 | 3.38 | 3.55 | 33 | 4.35 | 4.41 | 48 |
| Interest expense | 0.26 | 0.24 | 68 | 0.26 | 0.27 | 59 | 0.25 | 0.25 | 63 | 0.55 | 0.52 | 63 | 1.27 | 1.08 | 72 |
| Net interest income (tax equivalent) | 3.36 | 2.88 | 81 | 2.86 | 2.85 | 45 | 2.95 | 2.80 | 57 | 2.83 | 3.01 | 34 | 3.07 | 3.33 | 32 |
| **Losses, Allowance, and Past Due + Nonaccrual** | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.24 | 0.08 | 87 | -0.10 | 0.13 | 1 | -0.01 | 0.11 | 6 | 0.04 | 0.27 | 13 | 0.25 | 0.21 | 69 |
| Earnings coverage of net loan and lease losses (X) | 6.14 | -9.51 | 30 | -27.06 | 4.52 | 14 | -232.59 | 39.72 | 5 | 90.22 | 22.91 | 89 | 7.26 | 24.40 | 29 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 0.77 | 1.17 | 17 | 1.24 | 1.39 | 42 | 1.02 | 1.23 | 31 | 1.35 | 1.58 | 37 | 0.83 | 0.83 | 50 |
| Allowance for loan and lease losses / Total loans and leases | 0.63 | 1.15 | 12 | 0.90 | 1.37 | 19 | 0.77 | 1.20 | 18 | 0.98 | 1.55 | 15 | 0.59 | 0.81 | 30 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 3.52 | 0.41 | 99 | 1.89 | 0.63 | 93 | 1.84 | 0.49 | 95 | 1.82 | 0.71 | 91 | 2.74 | 0.57 | 97 |
| 30–89 days past due loans and leases / Total loans and leases | 0.72 | 0.32 | 87 | 0.07 | 0.27 | 15 | 4.38 | 0.32 | 99 | 0.47 | 0.39 | 68 | 1.17 | 0.43 | 90 |
| **Liquidity and Funding** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 24.41 | 3.09 | 92 | 24.74 | -1.82 | 92 | 20.92 | -2.33 | 93 | 32.47 | 3.20 | 93 | 29.63 | 14.45 | 86 |
| Net short-term noncore funding dependence | 20.64 | -1.79 | 96 | 13.23 | -8.21 | 93 | 10.55 | -7.71 | 93 | 16.07 | -4.76 | 93 | 22.67 | 3.38 | 93 |
| Net loans and leases / Total assets | 76.94 | 61.60 | 86 | 82.07 | 59.81 | 96 | 78.31 | 58.67 | 90 | 82.44 | 61.58 | 97 | 77.44 | 63.77 | 84 |
| **Capitalization** | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 12.17 | 9.08 | 93 | 9.21 | 9.11 | 56 | 10.54 | 8.98 | 85 | 7.71 | 9.13 | 10 | 7.57 | 9.76 | 6 |
| Holding company equity capital / Total assets | 10.82 | 10.04 | 60 | 9.23 | 10.88 | 24 | 10.67 | 10.71 | 53 | 7.09 | 11.16 | 6 | 7.68 | 12.43 | 3 |
| Total equity capital (including minority interest) / Total assets | 10.82 | 10.14 | 59 | 9.23 | 11.01 | 21 | 10.67 | 10.82 | 51 | 7.09 | 11.29 | 3 | 7.69 | 12.57 | 2 |
| Common equity tier 1 capital / Total risk-weighted assets | 13.22 | 11.90 | 76 | 11.38 | 12.69 | 31 | 13.19 | 12.42 | 70 | 9.15 | 12.38 | 3 | 9.32 | 12.17 | 5 |
| Net loans and leases / Equity capital (X) | 7.11 | 6.22 | 69 | 8.89 | 5.51 | 94 | 7.34 | 5.53 | 83 | 11.63 | 5.58 | 96 | 10.08 | 5.21 | 98 |
| Cash dividends / Net income | 5.73 | 34 | 10 | 2.18 | 25.30 | 12 | 2.40 | 28.27 | 7 | 2.09 | 42.30 | 10 | 4.15 | 33.12 | 11 |
| Cash dividends / Net income (Subchapter S adjusted) | | 69.44 | | | -21.71 | | | 3.14 | | | -0.65 | | | -12.02 | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Assets | -8 | 7.91 | 3 | -1.47 | 9.29 | 9 | -17.90 | 10.50 | 0 | 33.41 | 16.68 | 88 | 25.54 | 9.26 | 86 |
| Equity capital | 7.82 | -0.29 | 75 | 26.72 | 9.31 | 90 | 23.52 | 7.46 | 90 | 23.07 | 6.99 | 89 | 13.86 | 10.49 | 77 |
| Net loans and leases | -13.75 | 11.87 | 0 | 1.04 | 0.79 | 67 | -22.01 | 3.36 | 0 | 42.04 | 9.07 | 93 | 36.27 | 9.10 | 91 |
| Noncore funding | -10.69 | 10.50 | 34 | -13.61 | -23.76 | 65 | -43 | -14.79 | 16 | 47.12 | -12.18 | 95 | 32.09 | 6.59 | 84 |
| **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 | 5.45 | 11.61 | 39 | 5.93 | 11.05 | 43 | 5.46 | 10.95 | 39 | 17.90 | 13.56 | 73 | 13.89 | 13.04 | 68 |
| Equity investment in subsidiaries / Equity capital | 106.23 | 103.92 | 65 | 105.42 | 103.07 | 66 | 105.61 | 103.22 | 68 | 115.90 | 102.81 | 93 | 113.61 | 103.22 | 90 |
| Cash from ops + noncash items + op expense / Op expense + dividends | -10.92 | 116.54 | 12 | 911.61 | 130.64 | 98 | 435.56 | 154.48 | 96 | 214.62 | 147.24 | 78 | 342.12 | 190.27 | 87 |

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 | 357,300 | 382,250 | 763,573 | 734,094 | 701,987 | -6.53 | 81.73 |
| Income from lease financing receivables | 0 | -265 | -266 | 1,295 | 1,561 | | -100.00 |
| Fully taxable income on loans and leases | 357,300 | 380,974 | 761,736 | 733,318 | 700,742 | -6.21 | 81.72 |
| Tax-exempt income on loans and leases | 0 | 1,011 | 1,571 | 2,071 | 2,806 | -100.00 | -100.00 |
| Estimated tax benefit on income on loans and leases | 0 | 89 | 119 | 133 | 280 | -100.00 | -100.00 |
| Income on loans and leases (tax equivalent) | 357,300 | 382,074 | 763,426 | 735,522 | 703,828 | -6.48 | 80.99 |
| Investment interest income (tax equivalent) | 27,702 | 24,025 | 46,220 | 70,085 | 77,409 | 15.31 | -28.61 |
| Interest on balances due from depository institutions | 1,289 | 100 | 462 | 1,259 | 4,018 | 1189.00 | 310.51 |
| Interest income on other earning assets | 3,147 | 4,211 | 8,032 | 12,492 | 20,670 | -25.27 | -25.28 |
| Total interest income (tax equivalent) | 389,438 | 410,410 | 818,140 | 819,358 | 805,925 | -5.11 | 61.77 |
| | | | | | | | |
| Interest on time deposits of $250K or more | 1,400 | 2,184 | 3,694 | 12,540 | 20,590 | -35.90 | -41.40 |
| Interest on time deposits < $250K | 5,730 | 11,406 | 18,927 | 40,482 | 56,678 | -49.76 | 30.88 |
| Interest on foreign office deposits | 0 | 0 | 0 | 0 | 0 | | |
| Interest on other deposits | 5,736 | 4,662 | 9,702 | 27,819 | 65,002 | 23.04 | -66.88 |
| Interest on other borrowings and trading liabilities | 12,839 | 11,470 | 22,688 | 36,125 | 77,366 | 11.94 | -52.55 |
| Interest on subordinated debt and mandatory convertible securities | 2,627 | 4,766 | 8,049 | 17,299 | 16,353 | -44.88 | -67.94 |
| Total interest expense | 28,332 | 34,488 | 63,060 | 134,265 | 235,989 | -17.85 | -52.25 |
| | | | | | | | |
| Net interest income (tax equivalent) | 361,106 | 375,922 | 755,080 | 685,093 | 569,936 | -3.94 | 99.06 |
| Non-interest income | 770,499 | 652,687 | 1,160,262 | 1,326,178 | 593,920 | 18.05 | 271.21 |
| Adjusted operating income (tax equivalent) | 1,131,605 | 1,028,609 | 1,915,342 | 2,011,271 | 1,163,856 | 10.01 | 190.92 |
| | | | | | | | |
| Overhead expense | 1,000,126 | 717,216 | 1,337,262 | 1,175,373 | 886,557 | 39.45 | 247.46 |
| Provision for credit losses | -13,103 | -71,861 | -112,533 | 131,751 | 17,601 | | |
| Securities gains (losses) | 0 | 0 | 0 | 0 | 6,622 | | -100.00 |
| Other tax equivalent adjustments | 0 | 0 | 0 | 0 | 0 | | |
| Pretax net operating income (tax equivalent) | 144,582 | 383,254 | 690,613 | 704,147 | 266,320 | -62.28 | 44.55 |
| | | | | | | | |
| Applicable income taxes | 31,536 | 87,102 | 156,915 | 165,752 | 48,135 | -63.79 | -2.14 |
| Tax equivalent adjustments | 0 | 275 | 423 | 422 | 599 | -100.00 | -100.00 |
| Applicable income taxes (tax equivalent) | 31,536 | 87,377 | 157,338 | 166,174 | 48,734 | -63.91 | -2.90 |
| Minority interest | 0 | 0 | 0 | 0 | 0 | | |
| Net income before discontinued operations, net of minority interest | 113,046 | 295,877 | 533,275 | 537,973 | 217,586 | -61.79 | 67.37 |
| Discontinued operations, net of applicable income taxes | 0 | 0 | 0 | 0 | 0 | | |
| Net income attributable to holding company | 113,046 | 295,877 | 533,275 | 537,973 | 217,586 | -61.79 | 67.37 |
| | | | | | | | |
| **Memoranda** | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest | 113,046 | 295,877 | 533,275 | 537,973 | 217,586 | -61.79 | 67.37 |
| Investment securities income (tax equivalent) | 27,702 | 24,025 | 46,220 | 70,085 | 77,409 | 15.31 | -28.61 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | 0 | | |
| Mortgage-backed securities | 25,994 | 21,727 | 41,922 | 65,315 | 73,883 | 19.64 | -31.72 |
| All other securities | 1,708 | 2,298 | 4,298 | 4,770 | 3,526 | -25.67 | 132.70 |
| | | | | | | | |
| Cash dividends declared | 6,478 | 6,452 | 12,779 | 11,238 | 9,035 | 0.40 | |
| Common | 6,478 | 6,452 | 12,779 | 11,238 | 9,035 | 0.40 | |
| 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) | 3.23 | 2.90 | 73 | 2.83 | 2.92 | 44 | 2.90 | 2.85 | 50 | 3.05 | 3.27 | 28 | 3.90 | 4 | 40 |
| Less: Interest expense | 0.24 | 0.22 | 61 | 0.24 | 0.25 | 56 | 0.22 | 0.23 | 60 | 0.50 | 0.48 | 62 | 1.14 | 0.98 | 69 |
| Equals: Net interest income (tax equivalent) | 3 | 2.67 | 75 | 2.59 | 2.65 | 41 | 2.68 | 2.60 | 51 | 2.55 | 2.77 | 30 | 2.76 | 3.01 | 30 |
| Plus: Non-interest income | 6.40 | 0.96 | 99 | 4.50 | 1.11 | 96 | 4.11 | 1.04 | 97 | 4.94 | 1.21 | 97 | 2.87 | 1.32 | 88 |
| Equals: adjusted operating income (tax equivalent) | 9.40 | 3.67 | 97 | 7.09 | 3.82 | 95 | 6.79 | 3.70 | 95 | 7.49 | 4.04 | 96 | 5.63 | 4.41 | 91 |
| Less: Overhead expense | 8.31 | 2.17 | 99 | 4.94 | 2.24 | 98 | 4.74 | 2.17 | 98 | 4.38 | 2.57 | 91 | 4.29 | 2.69 | 92 |
| Less: Provision for credit losses | -0.11 | 0.09 | 3 | -0.50 | -0.15 | 8 | -0.40 | -0.09 | 5 | 0.49 | 0.51 | 52 | 0.09 | 0.15 | 36 |
| Plus: Realized gains (losses) on held-to-maturities securities | 0 | 0 | 48 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 46 | 0 | 0 | 49 |
| Plus: Realized gains (losses) on available-for-sale securities | 0 | 0 | 44 | 0 | 0.01 | 27 | 0 | 0.01 | 23 | 0 | 0.02 | 17 | 0.03 | 0.01 | 88 |
| 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) | 1.20 | 1.40 | 32 | 2.64 | 1.79 | 88 | 2.45 | 1.66 | 93 | 2.62 | 1.04 | 98 | 1.29 | 1.56 | 24 |
| Less: Applicable income taxes (tax equivalent) | 0.26 | 0.33 | 27 | 0.60 | 0.41 | 84 | 0.56 | 0.38 | 86 | 0.62 | 0.23 | 97 | 0.24 | 0.36 | 16 |
| Less: Minority interest | 0 | 0 | 44 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0 | 42 | 0 | 0 | 36 |
| Equals: Net operating income | 0.94 | 1.06 | 36 | 2.04 | 1.36 | 90 | 1.89 | 1.26 | 92 | 2 | 0.81 | 97 | 1.05 | 1.19 | 30 |
| Plus: Net extraordinary items | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Equals: Net income | 0.94 | 1.06 | 36 | 2.04 | 1.35 | 90 | 1.89 | 1.26 | 92 | 2 | 0.82 | 97 | 1.05 | 1.19 | 30 |
| Memo: Net income (last four quarters) | 1.36 | 1.12 | 78 | 2.32 | 1.25 | 94 | 1.89 | 1.26 | 92 | 2 | 0.82 | 97 | 1.05 | 1.19 | 29 |
| Net income–BHC and noncontrolling (minority) interest | 0.94 | 1.07 | 35 | 2.04 | 1.37 | 90 | 1.89 | 1.27 | 92 | 2 | 0.83 | 97 | 1.05 | 1.20 | 30 |
| **Margin Analysis** | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 89.35 | 92.97 | 9 | 90.44 | 93.15 | 17 | 90.76 | 93.08 | 24 | 90.27 | 92.32 | 23 | 89.62 | 91.05 | 32 |
| Average interest-bearing funds / Average assets | 58.60 | 60.12 | 51 | 58.62 | 62.32 | 36 | 57.72 | 61.99 | 34 | 62.48 | 64.06 | 44 | 66.81 | 65.57 | 57 |
| Interest income (tax equivalent) / Average earning assets | 3.62 | 3.12 | 81 | 3.13 | 3.14 | 46 | 3.20 | 3.06 | 55 | 3.38 | 3.55 | 33 | 4.35 | 4.41 | 48 |
| Interest expense / Average earning assets | 0.26 | 0.24 | 68 | 0.26 | 0.27 | 59 | 0.25 | 0.25 | 63 | 0.55 | 0.52 | 63 | 1.27 | 1.08 | 72 |
| Net interest income (tax equivalent) / Average earning assets | 3.36 | 2.88 | 81 | 2.86 | 2.85 | 45 | 2.95 | 2.80 | 57 | 2.83 | 3.01 | 34 | 3.07 | 3.33 | 32 |
| **Yield or Cost** | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 3.93 | 4.01 | 48 | 3.21 | 4.05 | 11 | 3.32 | 4.01 | 13 | 3.50 | 4.27 | 10 | 4.58 | 5.09 | 19 |
| Interest-bearing bank balances | 0.62 | 0.42 | 90 | 0.07 | 0.11 | 10 | 0.13 | 0.14 | 43 | 0.77 | 0.27 | 96 | 3.08 | 2.04 | 89 |
| Federal funds sold and reverse repos | | 0.58 | | | 0.26 | | | 0.25 | | | 0.68 | | | 2.44 | |
| Trading assets | 0 | 0.52 | 26 | 0 | 0.42 | 27 | 0 | 0.45 | 26 | 0 | 0.60 | 23 | 0 | 0.99 | 21 |
| Total earning assets | 3.62 | 3.09 | 83 | 3.12 | 3.11 | 48 | 3.20 | 3.04 | 58 | 3.38 | 3.51 | 36 | 4.34 | 4.36 | 51 |
| Investment securities (tax equivalent) | 2.42 | 1.85 | 89 | 2.20 | 1.80 | 79 | 2.16 | 1.77 | 79 | 2.58 | 2.25 | 77 | 2.63 | 2.76 | 41 |
| US Treasury and agency securities (excluding mortgage-backed securities) | | 1.22 | | | 1.28 | | | 1.14 | | | 1.75 | | | 2.32 | |
| Mortgage-backed securities | 2.18 | 1.78 | 87 | 2.24 | 1.56 | 93 | 2.18 | 1.57 | 90 | 2.59 | 2.05 | 92 | 2.98 | 2.61 | 87 |
| All other securities | 4.17 | 2.82 | 86 | 4.70 | 2.91 | 89 | 4.55 | 2.81 | 88 | 4.67 | 3.24 | 86 | 3.72 | 4.06 | 47 |
| Interest-bearing deposits | 0.25 | 0.20 | 66 | 0.24 | 0.24 | 56 | 0.25 | 0.21 | 67 | 0.50 | 0.53 | 52 | 1.02 | 1.10 | 45 |
| Time deposits of $250K or more | 0.42 | 0.50 | 42 | 0.61 | 0.76 | 39 | 0.50 | 0.66 | 33 | 1.69 | 1.42 | 77 | 2.37 | 1.96 | 85 |
| Time deposits < $250K | 0.65 | 0.44 | 80 | 1.06 | 0.72 | 81 | 0.89 | 0.62 | 79 | 1.75 | 1.36 | 85 | 2.23 | 1.82 | 74 |
| Other domestic deposits | 0.14 | 0.17 | 51 | 0.12 | 0.17 | 39 | 0.12 | 0.15 | 45 | 0.38 | 0.36 | 60 | 1.03 | 0.93 | 60 |
| Foreign deposits | | 0.25 | | | 0.12 | | | 0.14 | | | 0.42 | | | 1.19 | |
| Federal funds purchased and repos | 0.57 | 0.36 | 81 | 0.09 | 0.19 | 40 | 0.10 | 0.17 | 45 | 0.35 | 0.62 | 30 | 1.93 | 1.86 | 52 |
| Other borrowed funds and trading liabilities | 0.87 | 1.24 | 32 | 0.32 | 1.31 | 17 | 0.38 | 1.27 | 21 | 0.60 | 1.50 | 11 | 2.09 | 2.38 | 30 |
| All interest-bearing funds | 0.40 | 0.36 | 66 | 0.41 | 0.40 | 59 | 0.39 | 0.37 | 62 | 0.80 | 0.74 | 60 | 1.71 | 1.49 | 69 |

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 | 770,499 | 652,687 | 1,160,262 | 1,326,178 | 593,920 |
| Fiduciary activities income | 0 | 0 | 0 | 0 | 0 |
| Service charges on deposit accounts - domestic | 10,904 | 9,337 | 19,634 | 18,314 | 24,000 |
| Trading revenue | -91,993 | 35,400 | 37,744 | 65,207 | 76,133 |
| Investment banking fees and commissions | 4,399 | 3,963 | 8,398 | 8,205 | 6,060 |
| Insurance activities revenue | 79 | 88 | 137 | 103 | 199 |
| Venture capital revenue | 0 | 0 | 0 | 0 | 0 |
| Net servicing fees | 223,505 | 101,899 | 210,515 | 57,774 | -32,259 |
| Net securitization income | 0 | 0 | 0 | 0 | 0 |
| Net gains (losses) on sales of loans, OREO, other assets | 560,254 | 160,919 | 199,555 | -619,148 | -159,751 |
| Other non-interest income | 63,351 | 341,081 | 684,279 | 1,795,723 | 679,538 |
| Total overhead expenses | 1,000,126 | 717,216 | 1,337,262 | 1,175,373 | 886,557 |
| Personnel expense | 296,525 | 387,279 | 735,088 | 664,245 | 467,801 |
| Net occupancy expense | 27,554 | 35,699 | 111,710 | 152,040 | 72,289 |
| Goodwill impairment losses | 0 | 0 | 0 | 0 | 0 |
| Amortization expenses and impairment loss (other intangible assets) | 4,512 | 5,447 | 10,578 | 12,714 | 14,736 |
| Other operating expenses | 671,535 | 288,791 | 479,886 | 346,374 | 331,731 |
| Fee income on mutual funds and annuities | 3,525 | 2,515 | 3,702 | 7,524 | 4,635 |
| **Memoranda** | | | | | |
| Assets under management in proprietary mutual funds and annuities | 0 | 0 | 0 | 0 | 0 |
| Number of equivalent employees | 5,036 | 5,503 | 5,395 | 5,214 | 4,453 |
| Average personnel expense per employee | 58.88 | 70.38 | 136.25 | 127.40 | 105.05 |
| Average assets per employee | 4,781.80 | 5,275.24 | 5,226.86 | 5,152.38 | 4,644.57 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Analysis Ratios** | | | | | | | | | | | | | | | |
| Mutual fund fee income / Non-interest income | 0.46 | 2.35 | 31 | 0.39 | 2.15 | 31 | 0.32 | 2.17 | 32 | 0.57 | 2.02 | 34 | 0.78 | 2.72 | 32 |
| Overhead expenses / Net Interest Income + non-interest income | 88.38 | 59.40 | 98 | 69.75 | 59.03 | 87 | 69.83 | 59.28 | 87 | 58.45 | 62.28 | 36 | 76.21 | 61.29 | 87 |
| **Percent of Average Assets** | | | | | | | | | | | | | | | |
| Total overhead expense | 8.31 | 2.17 | 99 | 4.94 | 2.24 | 98 | 4.74 | 2.17 | 98 | 4.38 | 2.57 | 91 | 4.29 | 2.69 | 92 |
| Personnel expense | 2.46 | 1.20 | 98 | 2.67 | 1.25 | 97 | 2.61 | 1.21 | 98 | 2.47 | 1.30 | 97 | 2.26 | 1.41 | 95 |
| Net occupancy expense | 0.23 | 0.22 | 54 | 0.25 | 0.24 | 54 | 0.40 | 0.23 | 95 | 0.57 | 0.26 | 97 | 0.35 | 0.28 | 75 |
| Other operating expenses | 5.61 | 0.72 | 99 | 2.03 | 0.73 | 96 | 1.74 | 0.72 | 94 | 1.34 | 0.94 | 82 | 1.68 | 0.97 | 84 |
| Overhead less non-interest income | 1.91 | 1.19 | 94 | 0.44 | 1.10 | 9 | 0.63 | 1.10 | 12 | -0.56 | 1.25 | 3 | 1.41 | 1.32 | 51 |
| **Percent of Adjusted Operating Income (Tax Equivalent)** | | | | | | | | | | | | | | | |
| Total overhead expense | 88.38 | 58.92 | 98 | 69.73 | 58.45 | 88 | 69.82 | 58.83 | 88 | 58.44 | 61.82 | 39 | 76.17 | 60.64 | 89 |
| Personnel expense | 26.20 | 32.65 | 18 | 37.65 | 33.10 | 72 | 38.38 | 32.93 | 75 | 33.03 | 32.36 | 48 | 40.19 | 32.39 | 88 |
| Net occupancy expense | 2.43 | 6.14 | 8 | 3.47 | 6.33 | 10 | 5.83 | 6.23 | 44 | 7.56 | 6.58 | 67 | 6.21 | 6.52 | 43 |
| Other operating expenses | 59.74 | 19.36 | 99 | 28.61 | 18.60 | 93 | 25.61 | 19.18 | 89 | 17.85 | 22.28 | 34 | 29.77 | 21.20 | 87 |
| Total non-interest income | 68.09 | 25.40 | 93 | 63.45 | 28.18 | 93 | 60.58 | 27.67 | 93 | 65.94 | 28.83 | 92 | 51.03 | 29.23 | 86 |
| Fiduciary activities income | 0 | 2.23 | 13 | 0 | 2.24 | 12 | 0 | 2.20 | 13 | 0 | 2.09 | 12 | 0 | 1.97 | 14 |
| Service charges on domestic deposit accounts | 0.96 | 3.45 | 14 | 0.91 | 3.19 | 14 | 1.03 | 3.27 | 17 | 0.91 | 3.27 | 15 | 2.06 | 3.88 | 29 |
| Trading revenue | -8.13 | 0.45 | 1 | 3.44 | 0.72 | 88 | 1.97 | 0.62 | 86 | 3.24 | 1.28 | 83 | 6.54 | 1.18 | 90 |
| Investment banking fees and commissions | 0.39 | 2.25 | 28 | 0.39 | 2.52 | 25 | 0.44 | 2.58 | 27 | 0.41 | 2.46 | 27 | 0.52 | 3.54 | 25 |
| Insurance activities revenue | 0.01 | 0.36 | 36 | 0.01 | 0.37 | 32 | 0.01 | 0.36 | 32 | 0.01 | 0.41 | 29 | 0.02 | 0.47 | 34 |
| 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 | 19.75 | 1.38 | 97 | 9.91 | 0.55 | 98 | 10.99 | 0.60 | 99 | 2.87 | 0.01 | 96 | -2.77 | 0.28 | 1 |
| 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 | 49.51 | 1.51 | 99 | 15.64 | 3.83 | 92 | 10.42 | 3.30 | 89 | -30.78 | 3.92 | 0 | -13.73 | 1.86 | 0 |
| Other non-interest income | 5.60 | 9.09 | 30 | 33.16 | 9.26 | 96 | 35.73 | 9.27 | 96 | 89.28 | 9.65 | 99 | 58.39 | 10.04 | 99 |
| Overhead less non-interest income | 20.29 | 32.73 | 15 | 6.27 | 29.94 | 9 | 9.24 | 30.52 | 10 | -7.50 | 31.93 | 5 | 25.14 | 31.06 | 28 |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 21.81 | 21.22 | 59 | 22.73 | 21.54 | 63 | 22.72 | 21.18 | 68 | 23.54 | 18.63 | 83 | 18.07 | 20.56 | 27 |
| Applicable income tax + TE / Pretax net operating income + TE | 21.81 | 23.38 | 32 | 22.80 | 23.10 | 48 | 22.78 | 22.67 | 51 | 23.60 | 21.18 | 70 | 18.30 | 23.23 | 12 |

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

# Assets

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change 1-Year | Percent Change 5-Year |
|---|---|---|---|---|---|---|---|
| Real estate loans | 10,858,787 | 14,034,208 | 12,071,173 | 15,754,908 | 13,016,997 | -22.63 | 16.32 |
| Commercial and industrial loans | 1,452,421 | 906,588 | 1,156,999 | 937,167 | 1,095,105 | 60.21 | 134.38 |
| Loans to individuals | 1,331,054 | 1,133,302 | 1,235,985 | 1,004,181 | 726,757 | 17.45 | 5183.64 |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 29,250 | 29,250 | | -100.00 |
| Agricultural loans | 32 | 41 | 36 | 134 | 145 | -21.95 | |
| Other loans and leases | 5,638,588 | 6,341,668 | 5,647,073 | 8,115,648 | 3,254,520 | -11.09 | 263.51 |
| Less: Unearned income | 0 | 0 | 0 | 0 | 0 | | |
| Loans and leases, net of unearned income | 19,280,882 | 22,415,807 | 20,111,266 | 25,841,288 | 18,122,774 | -13.99 | 66.78 |
| Less: Allowance for loan and lease losses | 122,158 | 202,296 | 154,206 | 252,491 | 107,000 | -39.61 | -12.74 |
| Net loans and leases | 19,158,724 | 22,213,511 | 19,957,060 | 25,588,797 | 18,015,774 | -13.75 | 67.76 |
| Debt securities that reprice or mature in over 1 year | 2,511,878 | 2,085,595 | 1,996,664 | 2,314,037 | 2,616,622 | 20.44 | -4.42 |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | |
| Subtotal | 21,670,602 | 24,299,106 | 21,953,724 | 27,902,834 | 20,632,396 | -10.82 | 54.26 |
| Interest-bearing bank balances | 238,037 | 178,004 | 775,309 | 373,342 | 206,977 | 33.73 | 130.08 |
| Federal funds sold and reverse repos | 0 | 0 | 0 | 0 | 0 | | |
| Debt securities that reprice or mature within 1 year | 6,180 | 6,229 | 11,596 | 5,309 | 95,785 | -0.79 | |
| Trading assets | 210,437 | 44,106 | 60,011 | 15,859 | 28,723 | 377.12 | 1593.52 |
| Total earning assets | 22,125,256 | 24,527,445 | 22,800,640 | 28,297,344 | 20,963,881 | -9.79 | 56.20 |
| Non-interest-bearing cash and due from depository institutions | 198,128 | 168,469 | 276,285 | 251,474 | 220,483 | 17.61 | 147.30 |
| Premises, fixed assets, and leases | 238,412 | 249,650 | 245,561 | 264,836 | 271,287 | -4.50 | 18.78 |
| Other real estate owned | 4,789 | 5,705 | 6,442 | 8,242 | 9,840 | -16.06 | -47.64 |
| Investment in unconsolidated subsidiaries | 107,026 | 84,459 | 97,324 | 75,939 | 55,254 | 26.72 | 1339.49 |
| Intangible and other assets | 2,225,651 | 2,029,236 | 2,056,863 | 2,139,917 | 1,744,265 | 9.68 | 47.64 |
| Total assets | 24,899,262 | 27,064,964 | 25,483,115 | 31,037,752 | 23,265,010 | -8.00 | 55.92 |
| Quarterly average assets | 23,981,315 | 28,002,106 | 26,700,559 | 29,625,121 | 23,030,007 | -14.36 | 52.58 |
| Average loans and leases (YTD) | 18,202,574 | 23,783,435 | 23,020,000 | 20,990,342 | 15,375,384 | -23.47 | 84.43 |
| **Memoranda** | | | | | | | |
| Loans held-for-sale | 3,481,741 | 6,137,769 | 5,053,589 | 7,097,809 | 5,258,283 | -43.27 | -22.74 |
| Loans not held-for-sale | 15,799,141 | 16,278,038 | 15,057,677 | 18,743,479 | 12,864,491 | -2.94 | 123.98 |
| Real estate loans secured by 1–4 family | 7,379,793 | 10,784,709 | 8,765,332 | 12,603,394 | 10,109,820 | -31.57 | -5.19 |
| Commercial real estate loans | 3,478,994 | 3,249,499 | 3,305,841 | 3,151,514 | 2,907,177 | 7.06 | 124.19 |
| Construction and land development | 1,652,178 | 1,502,989 | 1,633,530 | 1,540,667 | 1,430,313 | 9.93 | 170.48 |
| Multifamily | 180,939 | 210,593 | 206,316 | 162,853 | 140,510 | -14.08 | 44.68 |
| Nonfarm nonresidential | 1,645,877 | 1,535,917 | 1,465,995 | 1,447,994 | 1,336,354 | 7.16 | 101.73 |
| Real estate loans secured by farmland | 0 | 0 | 0 | 0 | 0 | | |
| Total investment securities | 2,518,058 | 2,091,824 | 2,008,260 | 2,319,346 | 2,712,407 | 20.38 | -4.18 |
| U.S. Treasury securities | 0 | 0 | 0 | 0 | 0 | | |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | 0 | | |
| Municipal securities | 15,838 | 24,059 | 19,841 | 27,100 | 30,804 | -34.17 | -57.30 |
| Mortgage-backed securities | 2,444,905 | 1,993,776 | 1,915,055 | 2,214,603 | 2,604,666 | 22.63 | -4.51 |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | | |
| Other debt securities | 57,315 | 73,989 | 73,364 | 77,643 | 76,937 | -22.54 | 88.40 |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | |
| Available-for-sale securities | 2,344,666 | 1,821,816 | 1,803,204 | 1,942,475 | 2,114,570 | 28.70 | 45.25 |
| U.S. Treasury securities | 0 | 0 | 0 | 0 | 0 | | |
| US agency securities (excluding mortgage-backed securities) | 0 | 0 | 0 | 0 | 0 | | |
| Municipal securities | 15,838 | 24,059 | 19,841 | 27,100 | 30,804 | -34.17 | -57.30 |
| Mortgage-backed securities | 2,271,513 | 1,723,768 | 1,709,999 | 1,837,732 | 2,006,829 | 31.78 | 46.86 |
| Asset-backed securities | 0 | 0 | 0 | 0 | 0 | | |
| Other debt securities | 57,315 | 73,989 | 73,364 | 77,643 | 76,937 | -22.54 | 88.40 |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | |
| Held-to-maturity securities appreciation (depreciation) | -8,138 | 9,301 | 4,571 | 15,968 | 1,272 | | |
| Available-for-sale securites appreciation (depreciation) | -154,010 | 46,394 | 16,058 | 74,311 | 1,365 | | |
| Structured notes, fair value | 0 | 0 | 0 | 0 | 0 | | |
| Pledged securities | 257,265 | 226,369 | 1,533,019 | 202,333 | 874,183 | 13.65 | -81.60 |

# 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 | 6,958,730 | 8,608,179 | 7,338,624 | 9,908,613 | 5,797,221 | -19.16 | 214.54 |
| NOW, ATS and transaction accounts | 2,342,856 | 889,334 | 2,533,999 | 1,257,658 | 285,876 | 163.44 | 7210.69 |
| Time deposits less brokered deposits < $250K | 710,695 | 915,613 | 823,490 | 379,442 | 1,834,722 | -22.38 | -4.06 |
| MMDA and other savings accounts | 5,708,524 | 7,239,926 | 5,899,116 | 6,717,035 | 6,281,440 | -21.15 | 9.52 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 | | |
| Core deposits | 15,720,805 | 17,653,052 | 16,595,229 | 18,262,748 | 14,199,259 | -10.95 | 91.78 |
| Time deposits of $250K or more | 577,690 | 723,361 | 736,695 | 682,354 | 874,692 | -20.14 | 17.69 |
| Foreign deposits | 0 | 0 | 0 | 0 | 0 | | |
| Federal funds purchased and repos | 0 | 665,002 | 280,003 | 485,004 | 470,042 | -100.00 | |
| Secured federal funds purchased | 0 | 0 | 0 | 485,004 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings w/remaining maturity of 1 year or less | 3,800,000 | 1,630,000 | 1,800,000 | 3,415,000 | 3,697,790 | 133.13 | -1.17 |
| Other borrowings w/remaining maturity over 1 year | 320,223 | 2,012,911 | 1,421,604 | 3,074,124 | 740,682 | -84.09 | -68.93 |
| Brokered deposits < $250K | 837,249 | 1,166,111 | 1,143,503 | 1,785,783 | 634,942 | -28.20 | 303.27 |
| Noncore funding | 5,535,162 | 6,197,385 | 5,381,805 | 9,442,265 | 6,418,148 | -10.69 | -0.70 |
| Trading liabilities | 34,940 | 30,989 | 14,333 | 99,744 | 42,219 | 12.75 | 1399.57 |
| Subordinated notes and debentures + trust preferred securities | 394,244 | 395,630 | 395,820 | 641,292 | 495,831 | -0.35 | -20.07 |
| Other liabilities | 520,689 | 289,867 | 377,905 | 391,118 | 321,542 | 79.63 | 77.27 |
| Total liabilities | 22,205,840 | 24,566,923 | 22,765,092 | 28,837,167 | 21,476,999 | -9.61 | 52.50 |
| **Equity Capital** | | | | | | | |
| Perpetual preferred stock (including surplus) | 0 | 0 | 0 | 0 | 108 | | |
| Common stock | 533 | 529 | 532 | 527 | 566 | 0.76 | -6.82 |
| Common surplus | 1,358,550 | 1,356,398 | 1,356,333 | 1,345,832 | 1,483,054 | 0.16 | -9.98 |
| Retained earnings | 1,433,576 | 1,096,040 | 1,326,418 | 806,684 | 302,774 | 30.80 | |
| Accumulated other comprehensive income | -99,441 | 44,866 | 34,540 | 47,330 | 1,374 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | | |
| Total holding company equity capital | 2,693,218 | 2,497,833 | 2,717,823 | 2,200,373 | 1,787,876 | 7.82 | 91.25 |
| Noncontrolling (minority) interest in subsidiaries | 204 | 208 | 200 | 212 | 135 | -1.92 | |
| Total equity capital, including minority interest | 2,693,422 | 2,498,041 | 2,718,023 | 2,200,585 | 1,788,011 | 7.82 | 91.26 |
| Total liabilities and capital | 24,899,262 | 27,064,964 | 25,483,115 | 31,037,752 | 23,265,010 | -8.00 | 55.92 |
| **Memoranda** | | | | | | | |
| Non-interest-bearing deposits | 6,958,730 | 8,608,179 | 7,338,624 | 9,908,613 | 5,797,221 | -19.16 | 214.54 |
| Interest-bearing deposits | 10,177,014 | 10,934,345 | 11,136,803 | 10,822,272 | 9,911,672 | -6.93 | 52.27 |
| Total deposits | 17,135,744 | 19,542,524 | 18,475,427 | 20,730,885 | 15,708,893 | -12.32 | 92.62 |
| Long-term debt that reprices within 1 year | 247,435 | 247,435 | 247,435 | 247,435 | 278,996 | 0.00 | -75.86 |
| **Changes in Holding Company Equity Capital** | | | | | | | |
| Equity capital, previous year-end as amended | 2,717,823 | 2,200,373 | 2,200,373 | 1,787,876 | 1,570,233 | | |
| Accounting restatements | 0 | 0 | 0 | -22,795 | 0 | | |
| Net income | 113,046 | 295,877 | 533,275 | 537,973 | 217,586 | | |
| Net sale of new perpetual preferred stock | 0 | 0 | 0 | 0 | 0 | | |
| Net sale of new common stock | 2,783 | 10,566 | 9,934 | 12,601 | 11,331 | | |
| Sale of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Less: Purchase of treasury stock | 0 | 66 | 0 | 150,000 | 50,166 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | 0 | | |
| Less: Dividends declared | 6,478 | 6,452 | 12,779 | 11,238 | 9,035 | | |
| Change in other comprehensive income | -133,982 | -2,465 | -12,790 | 45,956 | 47,927 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | 26 | 0 | -190 | 0 | 0 | | |
| Holding company equity capital, ending balance | 2,693,218 | 2,497,833 | 2,717,823 | 2,200,373 | 1,787,876 | | |

# 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 | 43.61 | 38.78 | 58 | 51.85 | 36.32 | 81 | 47.37 | 36.25 | 77 | 50.76 | 36.22 | 80 | 55.95 | 37.78 | 82 |
| Commercial and industrial loans | 5.83 | 11.05 | 20 | 3.35 | 12.25 | 8 | 4.54 | 10.76 | 14 | 3.02 | 13.52 | 9 | 4.71 | 12.02 | 15 |
| Loans to individuals | 5.35 | 3.52 | 75 | 4.19 | 3.48 | 68 | 4.85 | 3.36 | 73 | 3.24 | 3.40 | 62 | 3.12 | 4.20 | 55 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.02 | 33 | 0 | 0.01 | 32 | 0 | 0.02 | 34 | 0.09 | 0.03 | 86 | 0.13 | 0.04 | 84 |
| Agricultural loans | 0 | 0.19 | 24 | 0 | 0.21 | 25 | 0 | 0.18 | 25 | 0 | 0.19 | 24 | 0 | 0.24 | 25 |
| Other loans and leases | 22.65 | 4.45 | 96 | 23.43 | 4.22 | 98 | 22.16 | 4.47 | 97 | 26.15 | 4.63 | 98 | 13.99 | 5.01 | 93 |
| Net loans and leases | 76.94 | 61.60 | 86 | 82.07 | 59.81 | 96 | 78.31 | 58.67 | 90 | 82.44 | 61.58 | 97 | 77.44 | 63.77 | 84 |
| Debt securities over 1 year | 10.09 | 19.46 | 17 | 7.71 | 17.61 | 12 | 7.84 | 19.46 | 9 | 7.46 | 15.55 | 14 | 11.25 | 14.60 | 30 |
| 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 | 87.03 | 82.34 | 68 | 89.78 | 78.32 | 95 | 86.15 | 79.22 | 76 | 89.90 | 78.16 | 95 | 88.68 | 79.65 | 87 |
| Interest-bearing bank balances | 0.96 | 4.59 | 12 | 0.66 | 9.11 | 1 | 3.04 | 8.50 | 21 | 1.20 | 7.51 | 8 | 0.89 | 3.06 | 23 |
| 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 | 0.02 | 1.68 | 3 | 0.02 | 1.53 | 2 | 0.05 | 1.56 | 5 | 0.02 | 1.68 | 3 | 0.41 | 1.91 | 25 |
| Trading assets | 0.85 | 0.55 | 80 | 0.16 | 0.60 | 52 | 0.24 | 0.49 | 63 | 0.05 | 1.01 | 38 | 0.12 | 1.19 | 43 |
| Total earning assets | 88.86 | 90.95 | 24 | 90.62 | 91.43 | 39 | 89.47 | 91.77 | 21 | 91.17 | 91.05 | 53 | 90.11 | 89.53 | 56 |
| Non-interest cash and due from depository institutions | 0.80 | 1.01 | 34 | 0.62 | 1.01 | 23 | 1.08 | 0.82 | 74 | 0.81 | 1.07 | 31 | 0.95 | 1.14 | 34 |
| | | | | | | | | | | | | | | | |
| Other real estate owned | 0.02 | 0.01 | 78 | 0.02 | 0.02 | 71 | 0.03 | 0.01 | 83 | 0.03 | 0.02 | 69 | 0.04 | 0.03 | 70 |
| All other assets | 10.35 | 7.97 | 78 | 8.75 | 7.50 | 65 | 9.44 | 7.35 | 74 | 8.02 | 7.82 | 54 | 8.94 | 9.27 | 47 |
| | | | | | | | | | | | | | | | |
| **Memoranda** | | | | | | | | | | | | | | | |
| Short-term investments | 0.98 | 7.68 | 3 | 0.68 | 12.01 | 0 | 3.09 | 11.47 | 11 | 1.22 | 11.17 | 1 | 1.30 | 7.63 | 12 |
| 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 | 0.84 | 11 | 0 | 0.77 | 10 | 0 | 0.82 | 11 | 0 | 0.63 | 11 | 0 | 0.54 | 13 |
| Municipal securities | 0.06 | 1.75 | 24 | 0.09 | 1.72 | 25 | 0.08 | 1.73 | 25 | 0.09 | 1.69 | 24 | 0.13 | 1.34 | 29 |
| Mortgage-backed securities | 9.82 | 13.68 | 35 | 7.37 | 12.97 | 23 | 7.51 | 14.14 | 19 | 7.14 | 11.75 | 27 | 11.20 | 11.44 | 50 |
| 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 | 0.23 | 0.52 | 49 | 0.27 | 0.52 | 52 | 0.29 | 0.53 | 49 | 0.25 | 0.42 | 56 | 0.33 | 0.39 | 65 |
| Loans held-for-sale | 13.98 | 0.35 | 96 | 22.68 | 0.42 | 99 | 19.83 | 0.55 | 97 | 22.87 | 0.52 | 99 | 22.60 | 0.39 | 99 |
| Loans held for investment | 63.45 | 61.41 | 51 | 60.14 | 59.85 | 46 | 59.09 | 58.06 | 52 | 60.39 | 61.72 | 39 | 55.30 | 63.50 | 23 |
| Real estate loans secured by 1–4 family | 29.64 | 12.26 | 94 | 39.85 | 11.69 | 96 | 34.40 | 11.46 | 96 | 40.61 | 11.91 | 97 | 43.46 | 13.29 | 98 |
| Revolving | 2.49 | 1.49 | 75 | 2.61 | 1.45 | 75 | 2.33 | 1.42 | 72 | 2.63 | 1.66 | 68 | 4.22 | 2.07 | 82 |
| Closed-end, secured by first liens | 26.73 | 10.40 | 92 | 36.86 | 9.84 | 96 | 31.66 | 9.67 | 96 | 37.54 | 9.81 | 96 | 38.60 | 10.69 | 97 |
| Closed-end, secured by junior liens | 0.42 | 0.18 | 84 | 0.38 | 0.20 | 84 | 0.41 | 0.17 | 87 | 0.44 | 0.22 | 83 | 0.63 | 0.28 | 86 |
| Commercial real estate loans | 13.97 | 24.34 | 24 | 12.01 | 22.48 | 24 | 12.97 | 22.69 | 25 | 10.15 | 22.22 | 23 | 12.50 | 22.23 | 30 |
| Construction and land development | 6.64 | 3.75 | 80 | 5.55 | 3.35 | 78 | 6.41 | 3.34 | 83 | 4.96 | 3.40 | 71 | 6.15 | 3.44 | 76 |
| Multifamily | 0.73 | 3.69 | 15 | 0.78 | 3.31 | 18 | 0.81 | 3.57 | 19 | 0.52 | 3.12 | 13 | 0.60 | 3.01 | 16 |
| Nonfarm nonresidential | 6.61 | 15.50 | 21 | 5.67 | 14.81 | 18 | 5.75 | 14.57 | 19 | 4.67 | 14.72 | 20 | 5.74 | 14.69 | 24 |
| Real estate loans secured by farmland | 0 | 0.35 | 8 | 0 | 0.34 | 8 | 0 | 0.30 | 8 | 0 | 0.33 | 8 | 0 | 0.36 | 9 |

# Loan Mix and Analysis of Concentrations of Credit

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Loan Mix, Percent of Gross Loans and Leases** | | | | | | | | | | | | | | | |
| Real estate loans | 56.32 | 62.08 | 32 | 62.61 | 59.66 | 49 | 60.02 | 61.05 | 41 | 60.97 | 57.15 | 50 | 71.83 | 57.46 | 69 |
| Real estate loans secured by 1–4 family | 38.28 | 20.31 | 92 | 48.11 | 19.82 | 95 | 43.58 | 19.86 | 94 | 48.77 | 19.43 | 96 | 55.79 | 20.75 | 97 |
| Revolving | 3.22 | 2.40 | 63 | 3.15 | 2.42 | 62 | 2.95 | 2.43 | 59 | 3.16 | 2.64 | 58 | 5.42 | 3.15 | 76 |
| Closed-end | 35.06 | 17.67 | 90 | 44.96 | 17.22 | 96 | 40.64 | 17.24 | 94 | 45.62 | 16.59 | 96 | 50.37 | 17.39 | 97 |
| Commercial real estate loans | 18.04 | 38.23 | 22 | 14.50 | 36.54 | 15 | 16.44 | 37.86 | 19 | 12.20 | 34.63 | 13 | 16.04 | 33.52 | 21 |
| Construction and land development | 8.57 | 5.97 | 73 | 6.71 | 5.50 | 61 | 8.12 | 5.65 | 70 | 5.96 | 5.26 | 60 | 7.89 | 5.09 | 73 |
| 1–4 family | 3.68 | 1.34 | 87 | 2.71 | 1.11 | 85 | 2.87 | 1.18 | 84 | 2.33 | 0.93 | 82 | 3.84 | 0.94 | 96 |
| Other | 4.89 | 4.56 | 54 | 4 | 4.33 | 50 | 5.26 | 4.40 | 61 | 3.63 | 4.19 | 48 | 4.05 | 4.02 | 57 |
| Multifamily | 0.94 | 5.72 | 10 | 0.94 | 5.34 | 11 | 1.03 | 5.78 | 11 | 0.63 | 4.96 | 7 | 0.78 | 4.69 | 11 |
| Nonfarm nonresidential | 8.54 | 24.64 | 15 | 6.85 | 24.14 | 11 | 7.29 | 24.56 | 13 | 5.60 | 22.93 | 10 | 7.37 | 22.15 | 14 |
| Owner-occupied | 1.94 | 8.28 | 15 | 1.60 | 8.14 | 13 | 2.11 | 8.29 | 16 | 1.51 | 7.68 | 15 | 2.46 | 7.72 | 19 |
| Other | 6.59 | 16.13 | 21 | 5.25 | 15.71 | 13 | 5.17 | 15.94 | 13 | 4.10 | 14.95 | 11 | 4.91 | 14.34 | 15 |
| Real estate loans secured by farmland | 0 | 0.59 | 8 | 0 | 0.59 | 8 | 0 | 0.54 | 8 | 0 | 0.54 | 8 | 0 | 0.55 | 9 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.05 | 33 | 0 | 0.03 | 32 | 0 | 0.04 | 34 | 0.11 | 0.06 | 86 | 0.16 | 0.11 | 84 |
| Commercial and industrial loans | 7.53 | 18.46 | 12 | 4.04 | 20.98 | 3 | 5.75 | 18.86 | 9 | 3.63 | 22.17 | 5 | 6.04 | 19.53 | 10 |
| Loans to individuals | 6.90 | 6.27 | 66 | 5.06 | 6.28 | 61 | 6.15 | 6.24 | 64 | 3.89 | 6.13 | 58 | 4.01 | 7.13 | 52 |
| Credit card loans | 0 | 0.53 | 22 | 0 | 0.51 | 22 | 0 | 0.53 | 22 | 0 | 0.65 | 22 | 0 | 0.81 | 21 |
| Agricultural loans | 0 | 0.32 | 24 | 0 | 0.37 | 25 | 0 | 0.34 | 25 | 0 | 0.32 | 23 | 0 | 0.37 | 25 |
| Other loans and leases | 29.24 | 8.30 | 92 | 28.29 | 8.03 | 93 | 28.08 | 8.75 | 90 | 31.41 | 9.09 | 93 | 17.96 | 9.85 | 80 |
| **Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)** | | | | | | | | | | | | | | | |
| Real estate loans | 361.97 | 407.54 | 37 | 515.67 | 383.17 | 77 | 413.20 | 391.81 | 53 | 639.18 | 381.27 | 92 | 712.38 | 391.26 | 94 |
| Real estate loans secured by 1–4 family | 246 | 130.40 | 86 | 396.27 | 124.52 | 96 | 300.04 | 126.06 | 93 | 511.32 | 125.03 | 97 | 553.28 | 138.18 | 98 |
| Revolving | 20.68 | 15.55 | 66 | 25.92 | 15.53 | 70 | 20.29 | 15.44 | 64 | 33.09 | 17.42 | 77 | 53.73 | 21.26 | 92 |
| Closed-end | 225.33 | 113.22 | 87 | 370.34 | 107.53 | 96 | 279.75 | 108.85 | 92 | 478.23 | 106.14 | 97 | 499.55 | 115.20 | 98 |
| Commercial real estate loans | 115.97 | 254.23 | 21 | 119.40 | 238.21 | 23 | 113.16 | 245.88 | 20 | 127.86 | 234.65 | 25 | 159.10 | 229.44 | 34 |
| Construction and land development | 55.07 | 38.88 | 71 | 55.23 | 35.52 | 75 | 55.92 | 35.95 | 74 | 62.50 | 35.62 | 79 | 78.28 | 34.95 | 87 |
| 1–4 family | 23.68 | 8.60 | 88 | 22.28 | 7.06 | 90 | 19.72 | 7.42 | 86 | 24.43 | 6.34 | 92 | 38.07 | 6.61 | 97 |
| Other | 31.40 | 29.76 | 53 | 32.94 | 28.07 | 61 | 36.19 | 28.11 | 62 | 38.07 | 28.16 | 66 | 40.20 | 27.32 | 70 |
| Multifamily | 6.03 | 39.14 | 13 | 7.74 | 34.78 | 15 | 7.06 | 38.66 | 16 | 6.61 | 32.74 | 15 | 7.69 | 31.04 | 19 |
| Nonfarm nonresidential | 54.86 | 162.28 | 16 | 56.44 | 157.17 | 17 | 50.18 | 158.05 | 16 | 58.75 | 155.06 | 21 | 73.13 | 152.10 | 28 |
| Owner-occupied | 12.49 | 54.20 | 16 | 13.20 | 52.65 | 16 | 14.56 | 52.99 | 18 | 15.79 | 52.37 | 21 | 24.41 | 53.07 | 29 |
| Other | 42.38 | 106.54 | 21 | 43.23 | 102.08 | 22 | 35.62 | 102.54 | 17 | 42.96 | 100.54 | 25 | 48.72 | 97.41 | 31 |
| Real estate loans secured by farmland | 0 | 3.62 | 7 | 0 | 3.59 | 8 | 0 | 3.22 | 8 | 0 | 3.44 | 8 | 0 | 3.60 | 8 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.27 | 32 | 0 | 0.18 | 32 | 0 | 0.21 | 34 | 1.19 | 0.28 | 87 | 1.60 | 0.44 | 85 |
| Commercial and industrial loans | 48.42 | 115.10 | 13 | 33.31 | 127.07 | 6 | 39.60 | 114.45 | 9 | 38.02 | 139.91 | 9 | 59.93 | 122.02 | 21 |
| Loans to individuals | 44.37 | 35.52 | 70 | 41.64 | 35.29 | 66 | 42.31 | 34.55 | 68 | 40.74 | 37.47 | 64 | 39.77 | 43.51 | 60 |
| Credit card loans | 0 | 2.76 | 22 | 0 | 2.61 | 22 | 0 | 2.77 | 23 | 0 | 3.30 | 22 | 0 | 4.34 | 21 |
| Agricultural loans | 0 | 1.81 | 25 | 0 | 2.01 | 25 | 0 | 1.86 | 25 | 0.01 | 1.88 | 23 | 0.01 | 2.18 | 25 |
| Other loans and leases | 187.96 | 50.19 | 95 | 233.02 | 46.75 | 96 | 193.30 | 51.06 | 95 | 329.25 | 49.54 | 98 | 178.11 | 52.44 | 95 |
| **Supplemental** | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 18.80 | 30.64 | 26 | 13.61 | 28.84 | 15 | 15.83 | 30.07 | 19 | 11.01 | 27.32 | 13 | 14.30 | 26.45 | 23 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 120.81 | 203.71 | 28 | 112.06 | 187.37 | 28 | 108.95 | 195.33 | 26 | 115.41 | 183.76 | 29 | 141.82 | 178.57 | 38 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 133.30 | 261.50 | 21 | 125.26 | 244.59 | 21 | 123.51 | 252.85 | 20 | 131.20 | 240.85 | 24 | 166.23 | 236.10 | 34 |

# 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 | 0.98 | 7.68 | 3 | 0.68 | 12.01 | 0 | 3.09 | 11.47 | 11 | 1.22 | 11.17 | 1 | 1.30 | 7.63 | 12 |
| Liquid assets | 11.51 | 25.39 | 13 | 8.48 | 28.17 | 4 | 10.83 | 29.03 | 9 | 9.06 | 26.22 | 4 | 12.96 | 22.44 | 21 |
| Investment securities | 10.11 | 21.68 | 12 | 7.73 | 19.64 | 9 | 7.88 | 21.63 | 6 | 7.47 | 17.85 | 10 | 11.66 | 16.99 | 23 |
| Net loans and leases | 76.94 | 61.60 | 86 | 82.07 | 59.81 | 96 | 78.31 | 58.67 | 90 | 82.44 | 61.58 | 97 | 77.44 | 63.77 | 84 |
| Net loans, leases and standby letters of credit | 77.38 | 62.44 | 85 | 82.45 | 60.62 | 96 | 78.73 | 59.49 | 89 | 82.74 | 62.48 | 97 | 77.79 | 64.84 | 85 |
| Core deposits | 63.14 | 75.64 | 17 | 65.22 | 74.75 | 16 | 65.12 | 75.71 | 15 | 58.84 | 70.67 | 20 | 61.03 | 63.09 | 32 |
| Noncore funding | 22.23 | 10.86 | 83 | 22.90 | 10.89 | 84 | 21.12 | 10.30 | 83 | 30.42 | 14.13 | 83 | 27.59 | 19.36 | 75 |
| Time deposits of $250K or more | 2.32 | 1.54 | 78 | 2.67 | 1.81 | 71 | 2.89 | 1.58 | 83 | 2.20 | 2.11 | 61 | 3.76 | 2.94 | 66 |
| 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 | 2.46 | 1.20 | 83 | 1.10 | 1.23 | 64 | 1.56 | 1.47 | 68 | 2.02 | 1.94 | 68 |
| Secured federal funds purchased | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 1.56 | 0 | 98 | 0 | 0 | 49 |
| Net federal funds purchased (sold) | 0 | 0.50 | 32 | 2.46 | 0.52 | 90 | 1.10 | 0.54 | 73 | 1.56 | 0.54 | 79 | 2.02 | 0.48 | 83 |
| 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 | 15.26 | 1.63 | 96 | 6.02 | 0.99 | 93 | 7.06 | 1 | 96 | 11 | 1.24 | 96 | 15.89 | 3.01 | 98 |
| Earning assets that reprice within 1 year | 45.07 | 36.16 | 71 | 38.33 | 38.93 | 46 | 38.88 | 37.37 | 54 | 43.37 | 39.38 | 56 | 36.15 | 39.29 | 36 |
| Interest-bearing liabilities that reprice within 1 year | 6.24 | 6.49 | 69 | 6.89 | 7.04 | 65 | 6.75 | 6.39 | 72 | 6.25 | 8.20 | 47 | 9.93 | 10.19 | 62 |
| Long-term debt that reprices within 1 year | 0.99 | 0.28 | 83 | 0.91 | 0.26 | 85 | 0.97 | 0.26 | 87 | 0.80 | 0.47 | 80 | 1.20 | 0.96 | 73 |
| Net assets that reprice within 1 year | 37.83 | 28.22 | 69 | 30.53 | 30.25 | 46 | 31.16 | 29.65 | 53 | 36.32 | 29.11 | 62 | 25.03 | 26.63 | 40 |
| **Other Liquidity and Funding Ratios** | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 24.41 | 3.09 | 92 | 24.74 | -1.82 | 92 | 20.92 | -2.33 | 93 | 32.47 | 3.20 | 93 | 29.63 | 14.45 | 86 |
| Net short-term noncore funding dependence | 20.64 | -1.79 | 96 | 13.23 | -8.21 | 93 | 10.55 | -7.71 | 93 | 16.07 | -4.76 | 93 | 22.67 | 3.38 | 93 |
| Short-term investment / Short-term noncore funding | 5.18 | 166.36 | 1 | 5.42 | 284.81 | 1 | 25.35 | 273.46 | 4 | 7.79 | 184.19 | 2 | 6.08 | 77.77 | 4 |
| Liquid assets - short-term noncore funding / Nonliquid assets | -8.40 | 28.61 | 5 | -4.46 | 34.02 | 6 | -1.52 | 36.68 | 6 | -7.26 | 28.18 | 6 | -9.71 | 16.97 | 7 |
| Net loans and leases / Total deposits | 111.81 | 76.80 | 93 | 113.67 | 74.66 | 94 | 108.02 | 72.79 | 94 | 123.43 | 79.43 | 94 | 114.69 | 90.31 | 88 |
| Net loans and leases / Core deposits | 121.87 | 82.80 | 93 | 125.83 | 81.17 | 93 | 120.26 | 78.25 | 93 | 140.11 | 88.34 | 92 | 126.88 | 103.93 | 83 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -0.28 | -6.37 | 84 | 0.36 | 0.84 | 44 | 0.16 | 0.12 | 56 | 0.70 | 1.57 | 41 | 0.07 | 0.72 | 25 |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -5.31 | -13.54 | 80 | 1.81 | 1.94 | 57 | 0.57 | -0.25 | 74 | 3.27 | 4.31 | 44 | 0.08 | 1.36 | 17 |
| Structured notes appreciation (depreciation) / Tier 1 capital | | -0.29 | | | 0.01 | | | -0.02 | | | 0.02 | | | 0 | |
| **Percent of Investment Securities** | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 6.89 | 23.58 | 30 | 12.91 | 13.42 | 59 | 10.21 | 14.28 | 50 | 16.25 | 11.38 | 65 | 22.04 | 12.67 | 67 |
| Available-for-sale securities | 93.11 | 74.56 | 69 | 87.09 | 84.66 | 42 | 89.79 | 83.77 | 50 | 83.75 | 87.23 | 35 | 77.96 | 85.40 | 34 |
| 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) | 0 | 4.02 | 11 | 0 | 4.50 | 10 | 0 | 4.12 | 11 | 0 | 4.01 | 10 | 0 | 3.49 | 13 |
| Municipal securities | 0.63 | 8 | 24 | 1.15 | 8.87 | 28 | 0.99 | 8.22 | 26 | 1.17 | 9.83 | 25 | 1.14 | 7.75 | 30 |
| Mortgage-backed securities | 97.09 | 63.23 | 97 | 95.31 | 66.59 | 93 | 95.36 | 66.54 | 96 | 95.48 | 66.64 | 89 | 96.03 | 67.43 | 92 |
| 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 | 2.28 | 3.01 | 60 | 3.54 | 3.17 | 64 | 3.65 | 3.08 | 64 | 3.35 | 3.01 | 67 | 2.84 | 2.94 | 67 |
| 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 | 0.25 | 8.89 | 3 | 0.30 | 8.69 | 5 | 0.58 | 7.78 | 9 | 0.23 | 10.55 | 3 | 3.53 | 11.86 | 24 |
| Debt securities 1 to 5 years | 0.52 | 20.02 | 3 | 0.99 | 17.05 | 5 | 0.51 | 18.25 | 3 | 0.74 | 17.03 | 6 | 72.20 | 17.94 | 96 |
| Debt securities over 5 years | 99.23 | 68.75 | 99 | 98.71 | 72.17 | 97 | 98.91 | 71.11 | 99 | 99.03 | 69.86 | 98 | 24.27 | 66.02 | 11 |
| Pledged securities | 10.22 | 30.80 | 15 | 10.82 | 33.87 | 19 | 76.34 | 32.26 | 94 | 8.72 | 35.67 | 17 | 32.23 | 30.57 | 55 |
| 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 | 32.56 | -31.70 | 91 | 37.24 | 51.37 | 53 | 107.82 | 27.98 | 90 | 25.07 | 183.32 | 21 | 74.43 | 26.69 | 82 |
| Investment securities | 20.38 | 21.19 | 56 | -26.40 | 33.34 | 2 | -13.41 | 31.36 | 6 | -14.49 | 23.62 | 6 | -4.65 | 11.75 | 16 |
| Core deposits | -10.95 | 9.58 | 1 | 2.10 | 16.88 | 5 | -9.13 | 16.94 | 0 | 28.62 | 26.88 | 65 | 26.25 | 11.23 | 86 |
| Noncore funding | -10.69 | 10.50 | 34 | -13.61 | -23.76 | 65 | -43 | -14.79 | 16 | 47.12 | -12.18 | 95 | 32.09 | 6.59 | 84 |

# 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) | 14,937,677 | 9,384,987 | 12,103,017 | 6,738,318 | 5,814,674 |
| Commit: Secured commercial real estate loans | 3,215,463 | 2,175,521 | 2,718,838 | 1,933,796 | 2,015,249 |
| Commit: Unsecured real estate loans | 108,124 | 33,962 | 97,986 | 30,552 | 46,006 |
| Credit card lines (reported semiannually, June/Dec) | 0 | 0 | 0 | 0 | 7 |
| Securities underwriting | 0 | 0 | 0 | 0 | 0 |
| Standby letters of credit | 107,318 | 102,073 | 106,937 | 92,991 | 81,695 |
| Commercial and similar letters of credit | 50 | 50 | 50 | 1,550 | 100 |
| Securities lent | 0 | 0 | 0 | 0 | 0 |
| Credit derivatives - notional amount (holding company as guarantor) | 190,891 | 230,784 | 242,965 | 240,440 | 200,327 |
| Credit derivatives - notional amount (holding company as beneficiary) | 66,980 | 61,497 | 69,792 | 3,181 | 3,817 |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0 | 0 | 0 | 0 | 0 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade | 257,870 | 292,279 | 312,756 | 240,440 | 204,143 |
| **Derivative Contracts** | | | | | |
| Interest rate futures and forward contracts | 7,174,753 | 11,441,612 | 9,148,446 | 13,289,390 | 8,216,400 |
| Written options contracts (interest rate) | 5,816,104 | 9,185,895 | 5,635,774 | 10,793,054 | 4,103,187 |
| Purchased options contracts (interest rate) | 5,264,000 | 1,188,000 | 2,392,000 | 72,000 | 316,000 |
| Interest rate swaps | 6,677,396 | 3,831,534 | 4,096,492 | 3,818,284 | 2,237,021 |
| Futures and forward foreign exchange | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (foreign exchange) | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange rate swaps | 0 | 0 | 0 | 0 | 0 |
| Commodity and other futures and forward contracts | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (commodity and other) | 0 | 0 | 0 | 0 | 0 |
| Commodity and other swaps | 0 | 0 | 0 | 0 | 0 |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 59.99 | 24.48 | 94 | 34.68 | 22.45 | 84 | 47.49 | 22.78 | 93 | 21.71 | 22.01 | 55 | 24.99 | 23.52 | 62 |
| Standby letters of credit | 0.43 | 0.66 | 45 | 0.38 | 0.67 | 41 | 0.42 | 0.65 | 45 | 0.30 | 0.71 | 29 | 0.35 | 0.84 | 31 |
| Commercial and similar letters of credit | 0 | 0.02 | 43 | 0 | 0.02 | 40 | 0 | 0.02 | 41 | 0 | 0.02 | 54 | 0 | 0.02 | 41 |
| 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) | 0.77 | 0.26 | 84 | 0.85 | 0.25 | 83 | 0.95 | 0.24 | 84 | 0.77 | 0.35 | 79 | 0.86 | 0.42 | 79 |
| Credit derivatives - notional amount (holding company as beneficiary) | 0.27 | 0.18 | 72 | 0.23 | 0.19 | 71 | 0.27 | 0.18 | 72 | 0.01 | 0.30 | 58 | 0.02 | 0.52 | 60 |
| 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 | 1.04 | 0.17 | 90 | 1.08 | 0.14 | 91 | 1.23 | 0.13 | 93 | 0.77 | 0.30 | 86 | 0.88 | 0.45 | 86 |
| Derivative contracts | 100.13 | 44.65 | 87 | 94.76 | 49.75 | 87 | 83.48 | 46.30 | 86 | 90.12 | 48.62 | 86 | 63.93 | 68.47 | 74 |
| Interest rate contracts | 100.13 | 32.11 | 91 | 94.76 | 35.96 | 90 | 83.48 | 32.46 | 90 | 90.12 | 34.36 | 89 | 63.93 | 47.31 | 79 |
| Interest rate futures and forward contracts | 28.82 | 3.60 | 91 | 42.27 | 5.17 | 92 | 35.90 | 3.25 | 92 | 42.82 | 6.21 | 90 | 35.32 | 10.67 | 86 |
| Written options contracts (interest rate) | 23.36 | 1.58 | 93 | 33.94 | 1.82 | 94 | 22.12 | 1.41 | 94 | 34.77 | 2.18 | 95 | 17.64 | 2.47 | 92 |
| Purchased options contracts (interest rate) | 21.14 | 1.48 | 93 | 4.39 | 1.33 | 87 | 9.39 | 1.31 | 93 | 0.23 | 1.46 | 56 | 1.36 | 2.65 | 69 |
| Interest rate swaps | 26.82 | 21.90 | 74 | 14.16 | 20.67 | 53 | 16.08 | 20.49 | 58 | 12.30 | 20.83 | 44 | 9.62 | 28.86 | 34 |
| Foreign exchange contracts | 0 | 6.76 | 26 | 0 | 6.16 | 25 | 0 | 6.30 | 26 | 0 | 6.01 | 25 | 0 | 10.12 | 22 |
| Futures and forward foreign exchange contracts | 0 | 4.19 | 27 | 0 | 3.93 | 26 | 0 | 3.78 | 27 | 0 | 3.47 | 25 | 0 | 5.23 | 23 |
| Written options contracts (foreign exchange) | 0 | 0.04 | 40 | 0 | 0.04 | 41 | 0 | 0.04 | 40 | 0 | 0.03 | 40 | 0 | 0.05 | 39 |
| Purchased options contracts (foreign exchange) | 0 | 0.05 | 40 | 0 | 0.04 | 41 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.08 | 39 |
| Foreign exchange rate swaps | 0 | 0.79 | 39 | 0 | 0.73 | 39 | 0 | 0.76 | 38 | 0 | 0.77 | 39 | 0 | 2.03 | 38 |
| Equity, commodity, and other derivative contracts | 0 | 1.19 | 35 | 0 | 0.86 | 34 | 0 | 0.92 | 34 | 0 | 1.86 | 32 | 0 | 3.32 | 31 |
| Commodity and other futures and forward contracts | 0 | 0.08 | 43 | 0 | 0.07 | 43 | 0 | 0.07 | 43 | 0 | 0.14 | 42 | 0 | 0.19 | 40 |
| Written options contracts (commodity and other) | 0 | 0.41 | 39 | 0 | 0.29 | 38 | 0 | 0.32 | 38 | 0 | 0.52 | 36 | 0 | 0.98 | 35 |
| Purchased options contracts (commodity and other) | 0 | 0.31 | 39 | 0 | 0.19 | 38 | 0 | 0.21 | 38 | 0 | 0.37 | 36 | 0 | 0.94 | 34 |
| Commodity and other swaps | 0 | 0.32 | 37 | 0 | 0.29 | 37 | 0 | 0.31 | 38 | 0 | 0.32 | 36 | 0 | 0.38 | 35 |
| **Percent of Average Loans and Leases** | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | 82.06 | 46.07 | 85 | 39.46 | 42.93 | 62 | 52.58 | 44.98 | 71 | 32.10 | 42.82 | 47 | 37.82 | 45.53 | 54 |

# 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 | 24,932,253 | 25,647,041 | 21,272,712 | 27,972,728 | 14,872,608 |
| Interest rate contracts | 24,932,253 | 25,647,041 | 21,272,712 | 27,972,728 | 14,872,608 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| **Derivatives Position** | | | | | |
| Futures and forwards | 7,174,753 | 11,441,612 | 9,148,446 | 13,289,390 | 8,216,400 |
| Written options | 5,816,104 | 9,185,895 | 5,635,774 | 10,793,054 | 4,103,187 |
| Exchange-traded | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter | 5,816,104 | 9,185,895 | 5,635,774 | 10,793,054 | 4,103,187 |
| Purchased options | 5,264,000 | 1,188,000 | 2,392,000 | 72,000 | 316,000 |
| Exchange-traded | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter | 5,264,000 | 1,188,000 | 2,392,000 | 72,000 | 316,000 |
| Swaps | 6,677,396 | 3,831,534 | 4,096,492 | 3,818,284 | 2,237,021 |
| Held for trading | 14,475,753 | 13,379,912 | 12,631,945 | 14,096,490 | 9,043,600 |
| Interest rate contracts | 14,475,753 | 13,379,912 | 12,631,945 | 14,096,490 | 9,043,600 |
| Foreign exchange contracts | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Non-traded | 10,456,500 | 12,267,129 | 8,640,767 | 13,876,238 | 5,829,008 |
| Interest rate contracts | 10,456,500 | 12,267,129 | 8,640,767 | 13,876,238 | 5,829,008 |
| 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) | 12,618,325 | 5,181,241 | 7,185,141 | 4,519,367 | 9,255,833 |
| One year or less | 6,034,425 | 671,505 | 3,512,988 | 1,117,475 | 6,235,643 |
| Over 1 year to 5 years | 6,072,538 | 3,053,288 | 3,190,334 | 1,590,582 | 1,825,792 |
| Over 5 years | 511,362 | 1,456,448 | 481,819 | 1,811,310 | 1,194,398 |
| Gross negative fair value (absolute value) | 81,533 | 37,224 | 21,358 | 102,931 | 43,864 |
| Gross positive fair value | 263,034 | 198,421 | 141,436 | 281,256 | 89,705 |
| Held for trading | 210,438 | 44,159 | 60,059 | 15,911 | 29,022 |
| Non-traded | 52,596 | 154,262 | 81,377 | 265,345 | 60,683 |
| Current credit exposure on risk-based capital derivative contracts | 228,600 | 83,467 | 87,288 | 73,584 | 53,357 |
| Credit losses on derivative contracts | 0 | 0 | 0 | 0 | 0 |
| **Past Due Derivative Instruments Fair Value** | | | | | |
| 30–89 days past due | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 0 | 0 |

# Derivatives Analysis

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Percent of Notional Amount** | | | | | | | | | | | | | | | |
| Interest rate contracts | 100 | 93.66 | 75 | 100 | 94.09 | 76 | 100 | 94.17 | 75 | 100 | 94.10 | 77 | 100 | 93.44 | 80 |
| Foreign exchange contracts | 0 | 3.30 | 26 | 0 | 3.27 | 25 | 0 | 3.47 | 25 | 0 | 3.49 | 25 | 0 | 3.20 | 22 |
| Equity, commodity, and other contracts | 0 | 1.20 | 35 | 0 | 1.17 | 34 | 0 | 1.14 | 34 | 0 | 1.17 | 32 | 0 | 1.64 | 31 |
| | | | | | | | | | | | | | | | |
| Futures and forwards | 28.78 | 9.78 | 85 | 44.61 | 12.57 | 88 | 43.01 | 11.16 | 89 | 47.51 | 14.05 | 87 | 55.25 | 13.49 | 88 |
| Written options | 23.33 | 5.78 | 90 | 35.82 | 7.49 | 94 | 26.49 | 6.28 | 90 | 38.58 | 8.18 | 94 | 27.59 | 5.91 | 92 |
| 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 | 23.33 | 5.46 | 90 | 35.82 | 7.20 | 94 | 26.49 | 5.96 | 90 | 38.58 | 7.73 | 94 | 27.59 | 5.10 | 92 |
| Purchased options | 21.11 | 3.69 | 93 | 4.63 | 3.44 | 68 | 11.24 | 3.27 | 85 | 0.26 | 3.42 | 45 | 2.12 | 4.42 | 58 |
| 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 | 21.11 | 3.17 | 94 | 4.63 | 3.04 | 70 | 11.24 | 2.87 | 86 | 0.26 | 2.86 | 50 | 2.12 | 3.35 | 61 |
| Swaps | 26.78 | 74.97 | 13 | 14.94 | 71.23 | 12 | 19.26 | 74.26 | 12 | 13.65 | 68.76 | 12 | 15.04 | 69.75 | 10 |
| | | | | | | | | | | | | | | | |
| Held for trading | 58.06 | 37.98 | 55 | 52.17 | 40.60 | 50 | 59.38 | 40.42 | 53 | 50.39 | 43.53 | 47 | 60.81 | 44.16 | 51 |
| Interest rate contracts | 58.06 | 31.52 | 62 | 52.17 | 34.42 | 54 | 59.38 | 34.15 | 60 | 50.39 | 36.62 | 53 | 60.81 | 37.24 | 60 |
| 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 | 41.94 | 62.02 | 44 | 47.83 | 59.40 | 50 | 40.62 | 59.58 | 46 | 49.61 | 56.47 | 52 | 39.19 | 55.84 | 48 |
| Interest rate contracts | 41.94 | 57.94 | 47 | 47.83 | 56.19 | 52 | 40.62 | 56.71 | 48 | 49.61 | 53.82 | 55 | 39.19 | 52.22 | 49 |
| Foreign exchange contracts | 0 | 0.36 | 33 | 0 | 0.38 | 33 | 0 | 0.40 | 33 | 0 | 0.46 | 34 | 0 | 0.34 | 33 |
| Equity, commodity, and other contracts | 0 | 0.10 | 38 | 0 | 0.13 | 38 | 0 | 0.09 | 38 | 0 | 0.10 | 37 | 0 | 0.13 | 38 |
| | | | | | | | | | | | | | | | |
| Derivative contracts (excluding futures and forex 14 days or less) | 50.61 | 93.09 | 10 | 20.20 | 91.87 | 3 | 33.78 | 92.53 | 3 | 16.16 | 91.48 | 3 | 62.23 | 93.86 | 9 |
| One year or less | 24.20 | 31.78 | 51 | 2.62 | 28.05 | 18 | 16.51 | 27.56 | 45 | 3.99 | 32.05 | 17 | 41.93 | 32.17 | 65 |
| Over 1 year to 5 years | 24.36 | 24.76 | 51 | 11.91 | 26.03 | 24 | 15 | 27.01 | 29 | 5.69 | 27.06 | 16 | 12.28 | 30.45 | 25 |
| Over 5 years | 2.05 | 27.14 | 16 | 5.68 | 30.08 | 20 | 2.26 | 29.89 | 16 | 6.48 | 29.56 | 19 | 8.03 | 28.09 | 27 |
| Gross negative fair value (absolute value) | 0.33 | 1.56 | 17 | 0.15 | 1.25 | 11 | 0.10 | 0.98 | 11 | 0.37 | 1.55 | 21 | 0.29 | 0.83 | 29 |
| Gross positive fair value | 1.05 | 1.74 | 39 | 0.77 | 1.68 | 16 | 0.66 | 1.34 | 16 | 1.01 | 2.23 | 16 | 0.60 | 1.19 | 25 |
| | | | | | | | | | | | | | | | |
| **Percent of Tier 1 Capital** | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0.03 | 0.07 | 50 | 0.01 | 0.05 | 42 | 0.01 | 0.04 | 33 | 0.05 | 0.07 | 61 | 0.03 | 0.06 | 67 |
| Gross positive fair value (X) | 0.09 | 0.08 | 78 | 0.08 | 0.07 | 72 | 0.05 | 0.05 | 70 | 0.12 | 0.09 | 75 | 0.05 | 0.07 | 68 |
| Held for trading (X) | 0.07 | 0.06 | 80 | 0.02 | 0.05 | 50 | 0.02 | 0.04 | 62 | 0.01 | 0.07 | 43 | 0.02 | 0.06 | 51 |
| Non-traded (X) | 0.02 | 0.02 | 68 | 0.06 | 0.01 | 92 | 0.03 | 0.01 | 86 | 0.12 | 0.02 | 96 | 0.04 | 0.01 | 88 |
| Current credit exposure (X) | 0.08 | 0.04 | 81 | 0.03 | 0.05 | 55 | 0.03 | 0.04 | 63 | 0.03 | 0.06 | 40 | 0.03 | 0.05 | 56 |
| 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 | 1.14 | 0.54 | 83 | 0.41 | 0.63 | 53 | 0.45 | 0.46 | 67 | 0.33 | 0.85 | 35 | 0.34 | 0.73 | 52 |

# 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 | 154,206 | 252,491 | 252,491 | 107,000 | 128,430 |
| Gross losses | 25,640 | 6,353 | 18,543 | 15,525 | 43,974 |
| Write-downs, transfers to loans held-for-sale | 0 | 0 | 0 | 0 | 425 |
| Recoveries | 3,742 | 18,214 | 21,077 | 6,265 | 4,943 |
| Net losses | 21,898 | -11,861 | -2,534 | 9,260 | 39,031 |
| | | | | | |
| Provision for loan and lease losses | -10,150 | -62,056 | -100,819 | 131,751 | 17,601 |
| Adjustments | 0 | 0 | 0 | 23,000 | 0 |
| Ending balance | 122,158 | 202,296 | 154,206 | 252,491 | 107,000 |
| | | | | | |
| 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 | -0.08 | 0.08 | 6 | -0.43 | -0.14 | 8 | -0.36 | -0.09 | 6 | 0.49 | 0.51 | 52 | 0.09 | 0.15 | 36 |
| Provision for loan and lease losses / Average loans and leases | -0.11 | 0.14 | 8 | -0.52 | -0.25 | 21 | -0.44 | -0.16 | 17 | 0.63 | 0.82 | 38 | 0.11 | 0.24 | 34 |
| Provision for loan and lease losses / Net loan and lease losses | -46.35 | 198.72 | 22 | 523.19 | 77.32 | 86 | 3,978.65 | -105.48 | 96 | 1,422.80 | 487.86 | 89 | 45.09 | 130.58 | 7 |
| | | | | | | | | | | | | | | | |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 0.77 | 1.17 | 17 | 1.24 | 1.39 | 42 | 1.02 | 1.23 | 31 | 1.35 | 1.58 | 37 | 0.83 | 0.83 | 50 |
| Allowance for loan and lease losses / Total loans and leases | 0.63 | 1.15 | 12 | 0.90 | 1.37 | 19 | 0.77 | 1.20 | 18 | 0.98 | 1.55 | 15 | 0.59 | 0.81 | 30 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 2.79 | 28.67 | 6 | | 15.27 | | | 21.39 | | 27.27 | 11.58 | 86 | 2.74 | 8.03 | 27 |
| Allowance for loan and lease losses / Nonaccrual assets | 18.12 | 413.77 | 0 | 48.52 | 318.67 | 3 | 42.46 | 364.13 | 2 | 54.56 | 299.17 | 3 | 21.95 | 218.72 | 3 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 18.12 | 319.24 | 2 | 48.52 | 260.68 | 6 | 42.46 | 287.08 | 3 | 54.56 | 244.34 | 7 | 21.95 | 151.73 | 4 |
| | | | | | | | | | | | | | | | |
| Gross loan and lease losses / Average loans and leases | 0.28 | 0.16 | 78 | 0.05 | 0.22 | 16 | 0.08 | 0.19 | 27 | 0.07 | 0.34 | 11 | 0.29 | 0.28 | 59 |
| Recoveries / Average loans and leases | 0.04 | 0.07 | 38 | 0.15 | 0.08 | 82 | 0.09 | 0.08 | 62 | 0.03 | 0.07 | 25 | 0.03 | 0.08 | 27 |
| Net losses / Average loans and leases | 0.24 | 0.08 | 87 | -0.10 | 0.13 | 1 | -0.01 | 0.11 | 6 | 0.04 | 0.27 | 13 | 0.25 | 0.21 | 69 |
| 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 | 84 |
| Recoveries / Prior year-end losses | 20.18 | 23.25 | 47 | 117.32 | 16.12 | 98 | 135.76 | 34.67 | 96 | 14.25 | 33.98 | 11 | 60.51 | 36.22 | 86 |
| Earnings coverage of net loan and lease losses (X) | 6.14 | -9.51 | 30 | -27.06 | 4.52 | 14 | -232.59 | 39.72 | 5 | 90.22 | 22.91 | 89 | 7.26 | 24.40 | 29 |
| | | | | | | | | | | | | | | | |
| **Net Loan and Lease Losses By Type** | | | | | | | | | | | | | | | |
| Real estate loans | 0.01 | -0.01 | 81 | 0.03 | 0.03 | 67 | 0.01 | 0.02 | 62 | 0.02 | 0.04 | 46 | 0.02 | 0.01 | 64 |
| Real estate loans secured by 1–4 family | 0.01 | -0.02 | 90 | 0.03 | -0.01 | 89 | 0.02 | -0.02 | 86 | 0.03 | 0.01 | 71 | 0.02 | 0.01 | 66 |
| Revolving | -0.14 | -0.08 | 20 | 0.05 | -0.05 | 81 | -0.01 | -0.07 | 56 | 0.06 | 0.01 | 77 | 0.04 | 0.02 | 64 |
| Closed-end | 0.02 | -0.02 | 93 | 0.03 | -0.01 | 90 | 0.02 | -0.01 | 88 | 0.02 | 0 | 79 | 0.02 | 0 | 71 |
| Commercial real estate loans | 0 | 0 | 51 | 0 | 0.05 | 24 | 0.01 | 0.04 | 48 | 0 | 0.07 | 11 | 0 | 0.01 | 29 |
| Construction and land development | 0 | -0.02 | 55 | -0.01 | 0 | 35 | 0.01 | 0 | 82 | 0 | 0 | 41 | 0 | -0.01 | 48 |
| 1–4 family | 0 | 0 | 60 | 0 | 0 | 57 | 0 | 0 | 57 | 0 | 0 | 59 | 0 | 0 | 55 |
| Other | 0 | -0.01 | 49 | -0.01 | -0.01 | 33 | 0.01 | 0 | 85 | 0 | 0 | 33 | 0 | -0.01 | 46 |
| Multifamily | 0 | 0 | 58 | 0 | 0.01 | 51 | 0 | 0.01 | 48 | 0 | 0 | 58 | 0 | 0 | 56 |
| Nonfarm nonresidential | 0 | 0 | 58 | 0 | 0.07 | 35 | 0 | 0.05 | 29 | 0 | 0.11 | 14 | 0 | 0.02 | 25 |
| Owner-occupied | 0 | 0 | 60 | 0 | 0.01 | 46 | 0 | 0.01 | 44 | 0 | 0.02 | 26 | 0 | 0.01 | 45 |
| Other | 0 | 0 | 55 | 0 | 0.06 | 37 | 0 | 0.04 | 35 | 0 | 0.08 | 24 | 0 | 0.01 | 20 |
| Real estate loans secured by farmland | | 0 | | | -0.01 | | | 0 | | | 0.02 | | | 0.01 | |
| | | | | | | | | | | | | | | | |
| Commercial and industrial loans | 2.69 | 0.10 | 98 | 0.13 | 0.20 | 48 | 0.74 | 0.17 | 94 | 0.19 | 0.47 | 31 | 2.78 | 0.37 | 97 |
| Loans to individuals | 0.22 | 0.65 | 24 | 0.26 | 0.78 | 26 | 0.17 | 0.71 | 17 | 0.38 | 1.13 | 21 | 0.98 | 1.17 | 53 |
| Credit card loans | | 1.99 | | | 2.18 | | | 1.84 | | | 2.92 | | | 3.11 | |
| 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 | | | 0 | | | 0 | |
| Other loans and leases | 0.02 | 0.14 | 50 | -0.49 | 0.08 | 1 | -0.26 | 0.10 | 3 | 0.01 | 0.15 | 42 | -0.03 | 0.15 | 7 |

# 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 | 138,372 | 14,758 | 881,874 | 120,778 | 211,889 |
| 90+ days past due loans and leases | 0 | 0 | 0 | 0 | 0 |
| Nonaccrual loans and leases | 674,001 | 416,968 | 363,210 | 462,810 | 487,454 |
| Total past due and nonaccrual loans and leases | 812,373 | 431,726 | 1,245,084 | 583,588 | 699,343 |
| | | | | | |
| Restructured 30–89 days past due | 5,409 | 273 | 17,626 | 1,980 | 3,388 |
| Restructured 90+ days past due | 0 | 0 | 0 | 0 | 0 |
| Restructured nonaccrual | 43,163 | 32,348 | 26,130 | 35,820 | 48,414 |
| Total restructured loans and leases | 48,572 | 32,621 | 43,756 | 37,800 | 51,802 |
| | | | | | |
| 30–89 days past due loans held for sale | 15,108 | 3,485 | 22,064 | 2,571 | 4,142 |
| 90+ days past due loans held for sale | 0 | 0 | 0 | 0 | 0 |
| Nonaccrual loans held for sale | 18,258 | 8,206 | 16,828 | 8,397 | 4,862 |
| Total past due and nonaccrual loans held for sale | 33,366 | 11,691 | 38,892 | 10,968 | 9,004 |
| Restructured loans and leases in compliance | 43,212 | 73,702 | 43,626 | 71,555 | 56,027 |
| Other real estate owned | 4,789 | 5,705 | 6,442 | 8,242 | 9,840 |
| | | | | | |
| **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 | 0.72 | 0.32 | 87 | 0.07 | 0.27 | 15 | 4.38 | 0.32 | 99 | 0.47 | 0.39 | 68 | 1.17 | 0.43 | 90 |
| 90+ days past due loans and leases | 0 | 0.09 | 10 | 0 | 0.10 | 10 | 0 | 0.10 | 10 | 0 | 0.12 | 9 | 0 | 0.15 | 8 |
| Nonaccrual loans and leases | 3.50 | 0.38 | 99 | 1.86 | 0.58 | 94 | 1.81 | 0.46 | 95 | 1.79 | 0.66 | 92 | 2.69 | 0.51 | 98 |
| 90+ days past due and nonaccrual loans and leases | 3.50 | 0.53 | 98 | 1.86 | 0.73 | 90 | 1.81 | 0.62 | 93 | 1.79 | 0.85 | 88 | 2.69 | 0.71 | 95 |
| | | | | | | | | | | | | | | | |
| 30–89 days past due restructured | 0.03 | 0.01 | 86 | 0 | 0.01 | 49 | 0.09 | 0.01 | 93 | 0.01 | 0.01 | 60 | 0.02 | 0.01 | 71 |
| 90+ days past due restructured | 0 | 0 | 31 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0.01 | 29 | 0 | 0.01 | 29 |
| Nonaccrual restructured | 0.22 | 0.09 | 86 | 0.14 | 0.12 | 61 | 0.13 | 0.10 | 66 | 0.14 | 0.13 | 62 | 0.27 | 0.14 | 79 |
| 30–89 days past due loans held for sale | 0.08 | 0 | 96 | 0.02 | 0 | 93 | 0.11 | 0 | 96 | 0.01 | 0 | 92 | 0.02 | 0 | 92 |
| 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 | 0.09 | 0 | 96 | 0.04 | 0 | 91 | 0.08 | 0 | 96 | 0.03 | 0.01 | 87 | 0.03 | 0 | 92 |
| **Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual** | | | | | | | | | | | | | | | |
| 30–89 days past due assets | 0.72 | 0.32 | 87 | 0.07 | 0.27 | 15 | 4.38 | 0.32 | 99 | 0.47 | 0.40 | 68 | 1.17 | 0.43 | 90 |
| 90+ days past due assets | 0 | 0.10 | 9 | 0 | 0.10 | 9 | 0 | 0.10 | 9 | 0 | 0.12 | 8 | 0 | 0.15 | 6 |
| Nonaccrual assets | 3.50 | 0.39 | 99 | 1.86 | 0.59 | 94 | 1.81 | 0.47 | 95 | 1.79 | 0.67 | 92 | 2.69 | 0.53 | 98 |
| 30+ days past due and nonaccrual assets | 4.21 | 0.88 | 96 | 1.93 | 1.04 | 84 | 6.19 | 0.97 | 98 | 2.26 | 1.29 | 85 | 3.86 | 1.19 | 93 |
| **Percent of Total Assets** | | | | | | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 2.71 | 0.32 | 98 | 1.54 | 0.43 | 93 | 1.43 | 0.36 | 97 | 1.49 | 0.52 | 93 | 2.10 | 0.44 | 96 |
| 90+ days past due and nonaccrual assets + other real estate owned | 2.73 | 0.34 | 98 | 1.56 | 0.46 | 93 | 1.45 | 0.37 | 96 | 1.52 | 0.55 | 93 | 2.14 | 0.48 | 96 |
| **Restructured and Nonaccrual Loans and Leases + OREO as Percent of:** | | | | | | | | | | | | | | | |
| Total assets | 2.92 | 0.38 | 98 | 1.84 | 0.52 | 95 | 1.69 | 0.41 | 96 | 1.75 | 0.60 | 95 | 2.39 | 0.53 | 96 |
| Allowance for loan and lease losses | 595.47 | 57.44 | 99 | 245.51 | 67.93 | 96 | 279.43 | 62.64 | 96 | 215.69 | 66.66 | 96 | 520.29 | 115.41 | 96 |
| Equity capital + allowance for loan and lease losses | 25.84 | 3.52 | 97 | 18.39 | 4.43 | 96 | 15 | 3.60 | 96 | 22.20 | 4.97 | 96 | 29.38 | 4.28 | 97 |
| Tier 1 capital + allowance for loan and lease losses | 24.07 | 3.97 | 96 | 17.97 | 5.28 | 95 | 14.60 | 4.30 | 96 | 21.59 | 6.05 | 96 | 30.47 | 5.65 | 96 |
| Loans and leases + other real estate owned | 3.77 | 0.63 | 96 | 2.22 | 0.88 | 92 | 2.14 | 0.71 | 93 | 2.11 | 0.97 | 89 | 3.07 | 0.85 | 95 |

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 | 1.21 | 0.26 | 96 | 0.08 | 0.24 | 27 | 7.26 | 0.26 | 99 | 0.72 | 0.39 | 84 | 1.59 | 0.38 | 96 |
| | 90+ days past due | 0 | 0.11 | 16 | 0 | 0.12 | 15 | 0 | 0.12 | 15 | 0 | 0.16 | 14 | 0 | 0.16 | 13 |
| | Nonaccrual | 6.19 | 0.45 | 98 | 2.83 | 0.65 | 96 | 2.71 | 0.52 | 97 | 2.83 | 0.76 | 96 | 3.74 | 0.46 | 97 |
| Commercial and industrial | 30–89 days past due | 0 | 0.28 | 3 | 0 | 0.17 | 2 | 0 | 0.24 | 3 | 0.17 | 0.23 | 52 | 0.06 | 0.31 | 16 |
| | 90+ days past due | 0 | 0.03 | 17 | 0 | 0.02 | 16 | 0 | 0.04 | 18 | 0 | 0.03 | 16 | 0 | 0.05 | 14 |
| | Nonaccrual | 0 | 0.46 | 2 | 1.92 | 0.64 | 93 | 2.75 | 0.57 | 95 | 1.58 | 0.75 | 86 | 0 | 0.83 | 3 |
| Individuals | 30–89 days past due | 0.56 | 0.70 | 43 | 0.26 | 0.55 | 34 | 0.49 | 0.63 | 45 | 0.50 | 0.83 | 33 | 0.50 | 0.83 | 33 |
| | 90+ days past due | 0 | 0.07 | 19 | 0 | 0.07 | 18 | 0 | 0.09 | 17 | 0 | 0.14 | 19 | 0 | 0.17 | 16 |
| | Nonaccrual | 0.18 | 0.18 | 56 | 0.21 | 0.18 | 63 | 0.35 | 0.17 | 82 | 0.24 | 0.28 | 61 | 0.17 | 0.17 | 60 |
| Depository institution loans | 30–89 days past due | | 0.01 | | | 0 | | | 0.01 | | 0 | 0 | 46 | 0 | 0 | 47 |
| | 90+ days past due | | 0 | | | 0 | | | 0 | | 0 | 0 | 46 | 0 | 0 | 49 |
| | Nonaccrual | | 0.01 | | | 0 | | | 0 | | 0 | 0 | 47 | 0 | 0 | 48 |
| 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 | | | 0.01 | | | 0.50 | | | 0 | | | 0.07 | |
| | 90+ days past due | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| | Nonaccrual | | 0.18 | | | 0.04 | | | 0.15 | | | 0.09 | | | 0.03 | |
| Other loans and leases | 30–89 days past due | 0 | 0.11 | 20 | 0 | 0.11 | 18 | 0 | 0.12 | 16 | 0 | 0.18 | 15 | 0.01 | 0.20 | 33 |
| | 90+ days past due | 0 | 0.01 | 33 | 0 | 0.01 | 35 | 0 | 0.01 | 34 | 0 | 0.01 | 33 | 0 | 0.01 | 30 |
| | Nonaccrual | 0 | 0.07 | 23 | 0 | 0.13 | 22 | 0 | 0.09 | 21 | 0 | 0.15 | 19 | 0 | 0.13 | 15 |

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

# Past Due and Nonaccrual Loans and Leases—Continued

| | | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Memoranda** | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 1.77 | 0.39 | 94 | 0.11 | 0.35 | 22 | 9.98 | 0.46 | 99 | 0.74 | 0.65 | 70 | 2.04 | 0.67 | 90 |
| | 90+ days past due | 0 | 0.22 | 18 | 0 | 0.27 | 18 | 0 | 0.24 | 18 | 0 | 0.33 | 16 | 0 | 0.31 | 14 |
| | Nonaccrual | 9.06 | 0.61 | 99 | 3.61 | 0.82 | 95 | 3.65 | 0.71 | 96 | 3.49 | 0.89 | 96 | 4.80 | 0.73 | 97 |
| Revolving | 30–89 days past due | 0.14 | 0.26 | 32 | 0.05 | 0.29 | 19 | 1.21 | 0.28 | 94 | 0.15 | 0.48 | 22 | 0.09 | 0.45 | 15 |
| | 90+ days past due | 0 | 0.02 | 35 | 0 | 0.02 | 34 | 0 | 0.02 | 35 | 0 | 0.03 | 30 | 0 | 0.05 | 24 |
| | Nonaccrual | 0.38 | 1.15 | 37 | 0.29 | 1.05 | 26 | 0.41 | 1.18 | 38 | 0.17 | 1.13 | 18 | 0.13 | 1 | 18 |
| Closed-end | 30–89 days past due | 1.92 | 0.42 | 94 | 0.11 | 0.36 | 27 | 10.62 | 0.49 | 99 | 0.78 | 0.65 | 70 | 2.25 | 0.70 | 91 |
| | 90+ days past due | 0 | 0.25 | 19 | 0 | 0.29 | 18 | 0 | 0.26 | 18 | 0 | 0.38 | 17 | 0 | 0.35 | 16 |
| | Nonaccrual | 9.86 | 0.60 | 99 | 3.84 | 0.77 | 96 | 3.88 | 0.67 | 96 | 3.72 | 0.87 | 96 | 5.30 | 0.70 | 97 |
| Junior lien | 30–89 days past due | 0.04 | 0.01 | 95 | 0.02 | 0.01 | 81 | 0.03 | 0.01 | 85 | 0.01 | 0.02 | 40 | 0.01 | 0.02 | 26 |
| | 90+ days past due | 0 | 0 | 36 | 0 | 0 | 36 | 0 | 0 | 36 | 0 | 0 | 32 | 0 | 0 | 29 |
| | Nonaccrual | 0.10 | 0.02 | 91 | 0.06 | 0.04 | 72 | 0.09 | 0.03 | 82 | 0.03 | 0.04 | 48 | 0.03 | 0.04 | 50 |
| Commercial real estate | 30–89 days past due | 0.01 | 0.16 | 19 | 0 | 0.14 | 6 | 0.02 | 0.15 | 20 | 0.65 | 0.26 | 87 | 0.03 | 0.18 | 17 |
| | 90+ days past due | 0 | 0.01 | 29 | 0 | 0.01 | 25 | 0 | 0.01 | 28 | 0 | 0.02 | 23 | 0 | 0.03 | 19 |
| | Nonaccrual | 0.08 | 0.32 | 22 | 0.25 | 0.52 | 31 | 0.22 | 0.38 | 40 | 0.20 | 0.62 | 20 | 0.04 | 0.23 | 15 |
| Construction and development | 30–89 days past due | 0.03 | 0.22 | 43 | 0 | 0.12 | 18 | 0.04 | 0.17 | 51 | 1.30 | 0.28 | 91 | 0.05 | 0.28 | 40 |
| | 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 | 0.18 | 0.16 | 69 | 0.37 | 0.36 | 71 | 0.45 | 0.20 | 82 | 0.23 | 0.41 | 59 | 0.07 | 0.20 | 47 |
| 1–4 family | 30–89 days past due | 0.03 | 0.02 | 71 | 0 | 0.02 | 33 | 0.04 | 0.02 | 77 | 0 | 0.03 | 28 | 0.05 | 0.06 | 64 |
| | 90+ days past due | 0 | 0 | 47 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 42 | 0 | 0 | 41 |
| | Nonaccrual | 0.17 | 0.01 | 92 | 0.36 | 0.02 | 96 | 0.44 | 0.01 | 97 | 0.22 | 0.03 | 91 | 0.07 | 0.02 | 85 |
| Other | 30–89 days past due | 0 | 0.17 | 19 | 0 | 0.07 | 21 | 0 | 0.13 | 21 | 1.30 | 0.22 | 91 | 0 | 0.20 | 15 |
| | 90+ days past due | 0 | 0.01 | 40 | 0 | 0 | 41 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0.01 | 35 |
| | Nonaccrual | 0.01 | 0.13 | 38 | 0.02 | 0.29 | 37 | 0.01 | 0.16 | 40 | 0.01 | 0.35 | 27 | 0 | 0.17 | 32 |
| Multifamily | 30–89 days past due | 0 | 0.04 | 29 | 0 | 0.06 | 28 | 0 | 0.07 | 27 | 0 | 0.09 | 22 | 0 | 0.08 | 19 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0 | 44 | 0 | 0 | 46 | 0 | 0 | 45 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.07 | 25 | 0 | 0.14 | 21 | 0 | 0.17 | 21 | 0 | 0.11 | 20 | 0 | 0.05 | 21 |
| Nonfarm non-residential | 30–89 days past due | 0 | 0.13 | 6 | 0 | 0.14 | 7 | 0 | 0.13 | 6 | 0.02 | 0.23 | 19 | 0 | 0.14 | 5 |
| | 90+ days past due | 0 | 0.01 | 32 | 0 | 0.01 | 29 | 0 | 0.01 | 31 | 0 | 0.02 | 26 | 0 | 0.03 | 22 |
| | Nonaccrual | 0 | 0.39 | 2 | 0.15 | 0.66 | 15 | 0 | 0.45 | 3 | 0.18 | 0.80 | 14 | 0 | 0.28 | 5 |
| Owner Occupied | 30–89 days past due | 0 | 0.04 | 11 | 0 | 0.04 | 10 | 0 | 0.04 | 10 | 0.02 | 0.07 | 40 | 0 | 0.07 | 8 |
| | 90+ days past due | 0 | 0 | 34 | 0 | 0 | 34 | 0 | 0 | 37 | 0 | 0 | 33 | 0 | 0.01 | 26 |
| | Nonaccrual | 0 | 0.14 | 5 | 0.15 | 0.25 | 43 | 0 | 0.17 | 5 | 0.18 | 0.27 | 38 | 0 | 0.16 | 7 |
| Other | 30–89 days past due | 0 | 0.08 | 14 | 0 | 0.09 | 12 | 0 | 0.08 | 14 | 0 | 0.14 | 11 | 0 | 0.07 | 9 |
| | 90+ days past due | 0 | 0 | 37 | 0 | 0.01 | 36 | 0 | 0 | 37 | 0 | 0.01 | 33 | 0 | 0.01 | 30 |
| | Nonaccrual | 0 | 0.21 | 7 | 0 | 0.40 | 4 | 0 | 0.23 | 7 | 0 | 0.44 | 5 | 0 | 0.10 | 9 |
| Farmland | 30–89 days past due | | 0.11 | | | 0.11 | | | 0.10 | | | 0.11 | | | 0.23 | |
| | 90+ days past due | | 0.01 | | | 0 | | | 0 | | | 0 | | | 0.01 | |
| | Nonaccrual | | 0.63 | | | 1.10 | | | 0.69 | | | 1.13 | | | 0.84 | |
| Credit card | 30–89 days past due | | 1.02 | | | 0.63 | | | 0.81 | | | 0.95 | | | 1.19 | |
| | 90+ days past due | | 0.44 | | | 0.39 | | | 0.45 | | | 0.63 | | | 0.78 | |
| | Nonaccrual | | 0.11 | | | 0.08 | | | 0.10 | | | 0.05 | | | 0.11 | |

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

# Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 06/30/2022 | 06/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|---|---|---|---|---|
| **Common Equity Tier 1 Capital** | | | | | |
| Common stock plus related surplus | 1,359,082 | 1,356,927 | 1,356,303 | 1,346,358 | 1,483,619 |
| Retained earnings | 1,456,297 | 1,138,834 | 1,357,274 | 864,483 | 302,774 |
| Accumulated other comprehensive income (AOCI) | -99,441 | 44,866 | 34,540 | 47,330 | 1,374 |
| Common equity tier 1 minority interest | 204 | 208 | 200 | 212 | 2 |
| Common equity tier 1 capital before adjustments/deductions | 2,716,142 | 2,540,835 | 2,748,317 | 2,258,383 | 1,787,769 |
| **Common Equity Tier 1 Capital: Adjustments/Deductions** | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 155,129 | 173,909 | 155,742 | 180,869 | 200,444 |
| Accumulated other comprehensive income-related adjustments | -99,441 | 44,864 | 34,540 | 47,330 | 1,374 |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Subtotal: | 2,660,454 | 2,322,062 | 2,558,035 | 2,030,184 | 1,585,951 |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | 0 | 105,814 |
| Common equity tier 1 capital | 2,660,454 | 2,322,062 | 2,558,035 | 2,030,184 | 1,480,137 |
| **Additional Tier 1 Capital** | | | | | |
| Additional tier 1 capital instruments and related surplus | 240,000 | 240,000 | 240,000 | 240,000 | 240,108 |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 |
| Tier 1 minority interest not included in common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 |
| Additional tier 1 capital before deductions | 240,000 | 240,000 | 240,000 | 240,000 | 240,108 |
| Less: Additional tier 1 capital deductions | 0 | 0 | 0 | 0 | 0 |
| Additional tier 1 capital | 240,000 | 240,000 | 240,000 | 240,000 | 240,108 |
| **Tier 1 Capital** | 2,900,454 | 2,562,062 | 2,798,035 | 2,270,184 | 1,720,245 |
| **Tier 2 Capital** | | | | | |
| Tier 2 capital instruments and related surplus | 148,234 | 150,000 | 150,000 | 150,000 | 0 |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 |
| Total capital minority interest not included in tier 1 capital | 0 | 0 | 0 | 0 | 1 |
| Allowance for loan and lease losses in tier 2 capital | 106,734 | 169,812 | 132,312 | 217,419 | 109,812 |
| Exited advanced approach eligible credit reserves | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | 0 |
| Tier 2 capital before deductions | 254,968 | 319,812 | 282,312 | 367,419 | 109,813 |
| Exited advanced approach tier 2 capital before deductions | | | | | |
| Less: Tier 2 capital deductions | 0 | 0 | 0 | 0 | 82 |
| Tier 2 capital | 254,968 | 319,812 | 282,312 | 367,419 | 109,731 |
| Exited advanced approach tier 2 capital | | | | | |
| Total capital | 3,155,422 | 2,881,874 | 3,080,347 | 2,637,603 | 1,829,976 |
| Exited advanced approach total capital | | | | | |
| **Total Assets for Capital Ratios** | | | | | |
| Average total consolidated assets, adjusted | 23,981,315 | 28,002,106 | 26,700,559 | 29,625,121 | 23,030,007 |
| Less: Deductions from common equity tier 1 capital | 155,129 | 173,909 | 155,741 | 180,869 | 306,258 |
| Less: Other deductions | 0 | 0 | 0 | 0 | 0 |
| Total assets for leverage ratio | 23,826,186 | 27,828,197 | 26,544,818 | 29,444,252 | 22,723,749 |
| Total risk-weighted assets | 20,128,225 | 20,398,951 | 19,396,014 | 22,189,932 | 15,886,484 |
| Exited advanced approach total RWA | | | | | |

| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Capital Ratios** | | | | | | | | | | | | | | | |
| Common equity tier 1 capital, column A | 13.22 | 11.85 | 76 | 11.38 | 12.66 | 31 | 13.19 | 12.37 | 70 | 9.15 | 12.35 | 3 | 9.32 | 12.11 | 7 |
| 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 | 14.41 | 12.53 | 80 | 12.56 | 13.44 | 43 | 14.43 | 13.11 | 74 | 10.23 | 13.08 | 4 | 10.83 | 12.78 | 18 |
| 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 | 15.68 | 14.37 | 75 | 14.13 | 15.42 | 28 | 15.88 | 14.91 | 70 | 11.89 | 15.23 | 2 | 11.52 | 14.36 | 3 |
| 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 | 12.17 | 9.08 | 93 | 9.21 | 9.11 | 56 | 10.54 | 8.98 | 85 | 7.71 | 9.13 | 10 | 7.57 | 9.76 | 6 |
| 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 | 79 | 88 | 137 | 103 | 199 | -10.23 | -96.57 |
| Other insurance activities income | 79 | 88 | 137 | 103 | 199 | -10.23 | -96.57 |
| 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 | 369,536 | 361,231 | 365,454 | 357,582 | 348,587 | 2.30 | 13.57 |

| | 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 | 0.01 | 0.36 | 36 | 0.01 | 0.37 | 32 | 0.01 | 0.36 | 32 | 0.01 | 0.41 | 29 | 0.02 | 0.47 | 34 |
| Premium income / Insurance activities revenue | 0 | 3.08 | 41 | 0 | 3.14 | 41 | 0 | 2.76 | 42 | 0 | 2.84 | 40 | 0 | 7.32 | 37 |
| 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 | 12.23 | 12.13 | 48 | 13.07 | 11.54 | 56 | 12.38 | 12 | 48 | 14.17 | 11.03 | 61 | 19.08 | 11.51 | 78 |
| **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 | 2,150 | 2,599 | 2,377 | 2,712 | 3,051 |
| Real estate loans | 0 | 0 | 0 | 0 | 0 |
| Commercial and industrial loans | 2,150 | 2,599 | 2,377 | 2,712 | 3,051 |
| 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 | 2,150 | 2,599 | 2,377 | 2,712 | 3,051 |
| 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 | | | 0 | | | 0 | |
| | | | | | | | | | | | | | | | |
| **Growth Rates** | | | | | | | | | | | | | | | |
| Net loans and leases | -17.28 | 11.61 | 25 | -12.76 | -1.19 | 30 | -12.35 | 6.83 | 26 | -11.11 | -2.40 | 35 | -12.95 | 22.48 | 22 |
| Total selected assets | -17.28 | 18.50 | 23 | -12.76 | 3.19 | 27 | -12.35 | 9.48 | 24 | -11.11 | 2.04 | 30 | -12.95 | 12.40 | 25 |
| 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 | 1.80 | 2.27 | 1.99 | 2.64 | 2.76 |

| 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 | 202 | 235,096 | 235,328 | 84,266 | 104,250 | -99.91 | |
| Dividends | 0 | 225,000 | 225,000 | 82,000 | 100,000 | -100.00 | |
| Interest | 202 | 96 | 328 | 2,266 | 4,250 | 110.42 | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 10,000 | 10,000 | 0 | 0 | -100.00 | |
| Income from nonbank subsidiaries | 108 | 92 | 183 | 235 | 354 | 17.39 | -13.60 |
| Dividends | 0 | 0 | 0 | 0 | 0 | | |
| Interest | 108 | 92 | 183 | 235 | 354 | 17.39 | -13.60 |
| 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 | 310 | 235,188 | 235,511 | 84,501 | 104,604 | -99.87 | 148.00 |
| Securities gains (losses) | 0 | 0 | 0 | 0 | 0 | | |
| Other operating income | 0 | 0 | 0 | 0 | 0 | | |
| Total operating income | 310 | 235,188 | 235,511 | 84,501 | 104,604 | -99.87 | 148.00 |
| **Operating Expenses** | | | | | | | |
| Personnel expenses | 0 | 0 | 0 | 0 | 0 | | |
| Interest expense | 2,627 | 4,766 | 8,049 | 17,299 | 16,353 | -44.88 | -67.94 |
| Other expenses | 9,656 | 13,322 | 26,408 | 22,026 | 18,061 | -27.52 | 6.53 |
| Provision for loan and lease losses | 0 | 0 | 0 | 0 | 0 | | |
| Total operating expenses | 12,283 | 18,088 | 34,457 | 39,325 | 34,414 | -32.09 | -28.83 |
| Income (loss) before taxes | -11,973 | 217,100 | 201,054 | 45,176 | 70,190 | | |
| Applicable income taxes (credit) | -2,656 | -3,118 | -7,995 | -8,654 | -6,252 | | |
| Extraordinary items | | | | | | | |
| Income before undistributed income of subsidiaries | -9,317 | 220,218 | 209,049 | 53,830 | 76,442 | | |
| Equity in undistributed income of subsidiaries | 121,897 | 75,755 | 324,416 | 484,172 | 141,152 | 60.91 | 54.96 |
| Bank subsidiaries | 121,897 | 75,755 | 324,416 | 484,172 | 141,154 | 60.91 | 54.96 |
| Nonbank subsidiaries | 0 | 0 | 0 | 0 | -2 | | |
| Subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | | |
| Net income (loss) | 112,580 | 295,973 | 533,465 | 538,002 | 217,594 | -61.96 | 66.67 |
| **Memoranda** | | | | | | | |
| Bank net income | 121,897 | 300,755 | 549,416 | 566,172 | 241,154 | -59.47 | 54.96 |
| Nonbank net income | 0 | 0 | 0 | 0 | -2 | | |
| 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 | 2,853,427 | 92.14 | 2,626,147 | 90.47 | 2,862,770 | 91.68 | 2,542,943 | 2,018,524 | 8.65 | 65.23 |
| Common and preferred stock | 2,853,427 | 92.14 | 2,626,147 | 90.47 | 2,862,770 | 91.68 | 2,542,943 | 2,018,524 | 8.65 | 65.23 |
| 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 | 7,529 | 0.24 | 7,602 | 0.26 | 7,566 | 0.24 | 7,604 | 12,726 | -0.96 | 1.26 |
| Common and preferred stock | 7,500 | 0.24 | 7,582 | 0.26 | 7,546 | 0.24 | 7,583 | 12,690 | -1.08 | 0.87 |
| 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 | 29 | 0 | 20 | 0 | 20 | 0 | 21 | 36 | 45.00 | |
| 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 | 191,118 | 6.17 | 254,508 | 8.77 | 213,168 | 6.83 | 304,499 | 254,076 | -24.91 | 49.89 |
| Cash and due from unrelated depository institution | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Premises, furnishings, fixtures and equipment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Intangible assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other assets | 44,754 | 1.45 | 14,438 | 0.50 | 39,067 | 1.25 | 17,056 | 25,812 | 209.97 | -28.96 |
| Balance due from subsidiaries and related institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total assets | 3,096,828 | 100.00 | 2,902,695 | 100.00 | 3,122,571 | 100.00 | 2,872,102 | 2,311,138 | 6.69 | 60.89 |
| **Liabilities and Capital** | | | | | | | | | | |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securities sold (repos) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings 1 year or less | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Borrowings with maturity over 1 year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Subordinated notes and debentures | 146,809 | 4.74 | 148,195 | 5.11 | 148,385 | 4.75 | 393,857 | 248,396 | -0.94 | -40.27 |
| Other liabilities | 9,367 | 0.30 | 8,770 | 0.30 | 8,928 | 0.29 | 30,162 | 27,415 | 6.81 | -59.98 |
| Balance due to subsidiaries and related institutions | 247,435 | 7.99 | 247,435 | 8.52 | 247,435 | 7.92 | 247,435 | 247,435 | 0.00 | 0.00 |
| Total liabilities | 403,611 | 13.03 | 404,400 | 13.93 | 404,748 | 12.96 | 671,454 | 523,246 | -0.20 | -21.88 |
| Equity Capital | 2,693,217 | 86.97 | 2,498,295 | 86.07 | 2,717,823 | 87.04 | 2,200,648 | 1,787,892 | 7.80 | 91.25 |
| Perpetual preferred stock (income surplus) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Common stock | 533 | 0.02 | 529 | 0.02 | 532 | 0.02 | 527 | 566 | 0.76 | -6.82 |
| Common surplus | 1,358,650 | 43.87 | 1,356,501 | 46.73 | 1,355,867 | 43.42 | 1,345,937 | 1,483,206 | 0.16 | -9.98 |
| Retained earnings | 1,433,475 | 46.29 | 1,096,400 | 37.77 | 1,326,884 | 42.49 | 806,854 | 302,912 | 30.74 | |
| Accumulated other comprehensive income | -99,441 | -3.21 | 44,865 | 1.55 | 34,540 | 1.11 | 47,330 | 1,374 | | |
| Other equity capital components | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -166 | | |
| Total liabilities and equity capital | 3,096,828 | 100.00 | 2,902,695 | 100.00 | 3,122,571 | 100.00 | 2,872,102 | 2,311,138 | 6.69 | 60.89 |
| **Memoranda** | | | | | | | | | | |
| Loans and advances from bank subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances from nonbank subsidiaries | 247,435 | 7.99 | 247,435 | 8.52 | 247,435 | 7.92 | 247,435 | 247,435 | 0.00 | 0.00 |
| Notes payable to subsidiaries that issued TPS | 247,435 | 7.99 | 247,435 | 8.52 | 247,435 | 7.92 | 247,435 | 247,435 | 0.00 | 0.00 |
| Loans and advances from subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Subordinated and long-term debt 1 year or less | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Guaranteed loans to banks, nonbanks, and holding companies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |

# Parent Company Analysis—Part 1

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Profitability** | | | | | | | | | | | | | | | |
| Net income / Average equity capital | 8.28 | 10.52 | 29 | 24.84 | 12.64 | 95 | 21.23 | 11.94 | 93 | 26.29 | 7.29 | 99 | 12.49 | 9.68 | 81 |
| Bank net income / Average equity investment in banks | 8.50 | 11.07 | 28 | 22.98 | 12.37 | 95 | 20.35 | 11.80 | 92 | 25.37 | 7.45 | 99 | 12.47 | 10.51 | 76 |
| Nonbank net income / Average equity investment in nonbanks | 0 | 10.05 | 20 | 0 | 13.40 | 16 | 0 | 13.12 | 16 | 0 | 9.75 | 17 | -0.02 | 7.89 | 14 |
| 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 | 108.28 | 98.83 | 81 | 101.62 | 96.24 | 51 | 102.99 | 96.79 | 61 | 105.24 | 88.16 | 62 | 110.83 | 82.22 | 87 |
| Nonbank net income / Parent net income | 0 | 2.55 | 17 | 0 | 3.10 | 15 | 0 | 3.40 | 15 | 0 | 3.59 | 14 | | 5.93 | |
| Subsidiary holding companies' net income / Parent net income | | 80.71 | | | 67.52 | | | 65.35 | | | 68.34 | | | 74 | |
| **Leverage** | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 14.99 | 17.48 | 56 | 16.19 | 16.87 | 66 | 14.89 | 16.81 | 58 | 30.51 | 20.06 | 78 | 29.27 | 20.43 | 73 |
| Total debt / Equity capital | 5.45 | 12.15 | 39 | 5.93 | 11.60 | 43 | 5.46 | 11.71 | 39 | 17.90 | 14.41 | 73 | 13.89 | 14.31 | 68 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 14.64 | 14.28 | 61 | 15.84 | 13.82 | 71 | 14.56 | 13.63 | 64 | 29.14 | 16.67 | 79 | 27.73 | 16.36 | 75 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 5.45 | 12.21 | 39 | 5.93 | 11.69 | 42 | 5.46 | 11.77 | 38 | 17.90 | 14.68 | 73 | 13.89 | 14.56 | 67 |
| Total debt / Equity capital – excess over fair value | 5.45 | 12.27 | 39 | 5.93 | 11.71 | 43 | 5.46 | 11.81 | 39 | 17.90 | 14.52 | 73 | 13.89 | 14.51 | 68 |
| Long-term debt / Equity capital | 5.45 | 11.61 | 39 | 5.93 | 11.05 | 43 | 5.46 | 10.95 | 39 | 17.90 | 13.56 | 73 | 13.89 | 13.04 | 68 |
| Short-term debt / Equity capital | 0 | 0.43 | 39 | 0 | 0.48 | 41 | 0 | 0.57 | 38 | 0 | 0.77 | 38 | 0 | 1.02 | 36 |
| Current portion of long-term debt / Equity capital | 0 | 0.07 | 41 | 0 | 0.06 | 40 | 0 | 0.06 | 41 | 0 | 0.06 | 40 | 0 | 0.05 | 40 |
| Excess cost over fair value / Equity capital | 0 | 0.09 | 40 | 0 | 0.09 | 40 | 0 | 0.05 | 41 | 0 | 0.08 | 39 | 0 | 0.12 | 38 |
| Long-term debt / Consolidated long-term debt | 20.55 | 39.62 | 30 | 6.15 | 39.10 | 22 | 8.16 | 39.86 | 24 | 10.60 | 34.67 | 28 | 20.09 | 28.44 | 44 |
| **Double Leverage** | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 106.23 | 103.92 | 65 | 105.42 | 103.07 | 66 | 105.61 | 103.22 | 68 | 115.90 | 102.81 | 93 | 113.61 | 103.22 | 90 |
| Total investment in subs / Equity capital | 106.23 | 109.01 | 54 | 105.42 | 108.26 | 56 | 105.61 | 108.40 | 55 | 115.90 | 110.16 | 82 | 113.61 | 111.07 | 77 |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| **Double Leverage Payback** | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | 0.74 | 0.41 | 68 | 0.23 | 0.25 | 50 | 0.29 | 0.29 | 56 | 0.65 | 0.47 | 62 | 1.12 | 0.36 | 82 |
| Equity investment in subs – equity cap / Net income-div (X) | 0.79 | 1.23 | 49 | 0.23 | 0.83 | 15 | 0.29 | 1.05 | 21 | 0.66 | 1.82 | 25 | 1.17 | 1.22 | 54 |
| **Coverage Analysis** | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 22.96 | 126.15 | 14 | 978.10 | 138.64 | 98 | 521.97 | 152.85 | 96 | 187.92 | 136.59 | 80 | 259.34 | 177.68 | 80 |
| Cash from ops + noncash items + op expense / Op expense + dividend | -10.92 | 116.54 | 12 | 911.61 | 130.64 | 98 | 435.56 | 154.48 | 96 | 214.62 | 147.24 | 78 | 342.12 | 190.27 | 87 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | -10.92 | 92.87 | 13 | 82.18 | 103.17 | 37 | 69.93 | 98.54 | 27 | 196.71 | 134.08 | 81 | 227 | 116.34 | 95 |
| Pretax operating income + interest expense / Interest expense | -355.77 | 1,457.38 | 3 | 4,655.18 | 1,479.01 | 89 | 2,597.88 | 1,835.33 | 75 | 361.15 | 2,016.32 | 21 | 529.22 | 1,968.54 | 30 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | -92.18 | 1,417.74 | 7 | 2,870.90 | 1,667.11 | 83 | 1,521.78 | 1,770.77 | 57 | 279.80 | 1,539.23 | 20 | 349.44 | 1,632.83 | 19 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 3.40 | 140.52 | 10 | 2,007.38 | 153.06 | 98 | 1,082.73 | 174.12 | 98 | 296.11 | 150.43 | 87 | 412.02 | 210.80 | 87 |
| Fees + other income from subsidiaries / Salary + other expenses | 0 | 10.93 | 34 | 75.06 | 12.78 | 90 | 37.87 | 11.92 | 82 | 0 | 13.95 | 31 | 0 | 16.52 | 30 |
| Net income / Current part of long-term debt + preferred dividends (X) | | 28.68 | | | 41.77 | | | 47.61 | | | 35.64 | | | 57.11 | |
| **Other Ratios** | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | -0.56 | 3.32 | 15 | 0.36 | 3.64 | 34 | -0.02 | 3.44 | 19 | 1.64 | 3.85 | 41 | 0.56 | 2.64 | 39 |
| **Past Due and Nonaccrual as a Percent of Loans and Leases** | | | | | | | | | | | | | | | |
| 90+ days past due | | 0.36 | | | 0.21 | | | 0.17 | | | 0.10 | | | 0.04 | |
| Nonaccrual | | 0.76 | | | 0.96 | | | 0.92 | | | 1.03 | | | 0.54 | |
| Total | | 1.12 | | | 1.17 | | | 1.09 | | | 1.13 | | | 0.58 | |
| **Guaranteed Loans as a Percent of Equity Capital** | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| To nonbank subsidiaries | 0 | 0.01 | 46 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| To subsidiary holding companies | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| Total | 0 | 0.01 | 46 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| **As a Percent of Consolidated Holding Company Assets** | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries | 0 | 1.69 | 33 | 0 | 1.79 | 33 | 0 | 1.76 | 35 | 0 | 2.66 | 30 | 0.02 | 5.62 | 34 |
| Combined thrift assets (reported only by bank holding companies) | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 |
| Combined foreign nonbank subsidiary assets | 0 | 0.05 | 40 | 0 | 0.07 | 40 | 0 | 0.06 | 40 | 0 | 0.08 | 38 | 0 | 0.19 | 36 |

# Parent Company Analysis—Part 2

| | 06/30/2022 | | | 06/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| **Payout Ratios — Parent** | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income | | 82.17 | | 2.93 | 78.46 | 3 | 6.11 | 66.37 | 4 | 20.88 | 81.10 | 9 | 11.82 | 57.84 | 7 |
| Dividends declared / Net income | 5.75 | 34 | 10 | 2.18 | 25.30 | 12 | 2.40 | 28.27 | 7 | 2.09 | 42.29 | 10 | 4.15 | 33.08 | 12 |
| Net income – dividends / Average equity | 7.80 | 7.04 | 63 | 24.29 | 9.64 | 96 | 20.72 | 8.62 | 96 | 25.74 | 4.14 | 99 | 11.97 | 6.46 | 92 |
| **Percent of Dividends Paid** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 0 | 128.25 | 10 | 3,487.29 | 139.49 | 98 | 1,760.70 | 155.92 | 98 | 729.67 | 132.17 | 96 | 1,106.81 | 178.13 | 97 |
| Dividends from nonbank subsidiaries | 0 | 2.20 | 26 | 0 | 3.97 | 27 | 0 | 4.90 | 22 | 0 | 3.41 | 23 | 0 | 7.53 | 19 |
| 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 | 0 | 168.66 | 4 | 3,487.29 | 193.08 | 98 | 1,760.70 | 203.53 | 98 | 729.67 | 174.85 | 96 | 1,106.81 | 260.40 | 96 |
| **Payout Ratios — Subsidiaries:** | | | | | | | | | | | | | | | |
| **Percent of Bank Net Income** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 0 | 43.08 | 9 | 74.81 | 36.56 | 83 | 40.95 | 45.96 | 39 | 14.48 | 60.28 | 13 | 41.47 | 66.55 | 24 |
| Interest income from bank subsidiaries | 0.17 | 0.13 | 80 | 0.03 | 0.11 | 66 | 0.06 | 0.11 | 75 | 0.40 | 0.36 | 75 | 1.76 | 0.54 | 83 |
| Management and service fees from bank subsidiaries | 0 | 0.85 | 38 | 0 | 0.90 | 37 | 0 | 0.88 | 38 | 0 | 1.47 | 37 | 0 | 1.55 | 36 |
| Other income from bank subsidiaries | 0 | 0 | 46 | 3.32 | 0 | 99 | 1.82 | 0 | 99 | 0 | 0 | 46 | 0 | 0 | 46 |
| Operating income from bank subsidiaries | 0.17 | 46.71 | 14 | 78.17 | 38.35 | 85 | 42.83 | 51.33 | 41 | 14.88 | 62.88 | 12 | 43.23 | 69.36 | 26 |
| **Percent of Nonbank Net Income** | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | | 45.98 | | | 54.17 | | | 62.63 | | | 56.39 | | | 82.95 | |
| Interest income from nonbank subsidiaries | | 2.85 | | | 2.35 | | | 2.44 | | | 7.38 | | | 20.25 | |
| Management and service fees from nonbank subsidiaries | | 0.54 | | | 0.63 | | | 0.37 | | | 0.86 | | | 1.92 | |
| Other income from nonbank subsidiaries | | 0.18 | | | 0.08 | | | 0.07 | | | 0.16 | | | 1.06 | |
| Operating income from nonbank subsidiaries | | 54.49 | | | 76.16 | | | 87.22 | | | 79.84 | | | 150.41 | |
| **Percent of Subsidiary Holding Companies' Net Income** | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies | | 87.73 | | | 31 | | | 38.10 | | | 43.51 | | | 61.23 | |
| Interest income from subsidiary holding companies | | 13.26 | | | 5.39 | | | 5.26 | | | 8.40 | | | 6.54 | |
| Management and service fees from subsidiary holding companies | | 0.33 | | | 0.37 | | | 0.73 | | | 0.44 | | | 0.36 | |
| Other income from subsidiary holding companies | | -3.08 | | | -0.43 | | | -0.40 | | | 0.01 | | | 0.29 | |
| Operating income from subsidiary holding companies | | 98.24 | | | 39.64 | | | 58.37 | | | 55.20 | | | 76.49 | |
| **Dependence on Subsidiaries:** | | | | | | | | | | | | | | | |
| **Percent of Total Operating Income** | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 0 | 65.33 | 11 | 95.67 | 67.82 | 56 | 95.54 | 74.16 | 48 | 97.04 | 69.76 | 62 | 95.60 | 67.32 | 58 |
| Interest income from bank subsidiaries | 65.16 | 0.78 | 96 | 0.04 | 0.39 | 61 | 0.14 | 0.23 | 73 | 2.68 | 0.63 | 86 | 4.06 | 0.80 | 89 |
| Management and service fees from bank subsidiaries | 0 | 1.33 | 38 | 0 | 2.08 | 36 | 0 | 1.44 | 37 | 0 | 1.87 | 37 | 0 | 1.81 | 36 |
| Other income from bank subsidiaries | 0 | 0.03 | 46 | 4.25 | 0.02 | 98 | 4.25 | 0.02 | 99 | 0 | 0.04 | 45 | 0 | 0.03 | 44 |
| Operating income from bank subsidiaries | 65.16 | 75.26 | 27 | 99.96 | 81.78 | 84 | 99.92 | 83.13 | 80 | 99.72 | 82.20 | 72 | 99.66 | 78.80 | 75 |
| Dividends from nonbank subsidiaries | 0 | 3.28 | 25 | 0 | 2.67 | 26 | 0 | 3.07 | 21 | 0 | 1.95 | 23 | 0 | 2.65 | 19 |
| Interest income from nonbank subsidiaries | 34.84 | 0.24 | 96 | 0.04 | 0.35 | 80 | 0.08 | 0.18 | 80 | 0.28 | 0.73 | 80 | 0.34 | 1.19 | 77 |
| 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 | 34.84 | 5.58 | 89 | 0.04 | 6.48 | 41 | 0.08 | 4.67 | 41 | 0.28 | 4.70 | 52 | 0.34 | 7.29 | 42 |
| 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 | 168.54 | 28.16 | 98 | 166.97 | 28.31 | 96 | 166.75 | 26.38 | 97 | 62.82 | 27.08 | 80 | 99.61 | 28.33 | 88 |