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

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BHC Name DOLLAR MUTUAL BANCORP

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4
Consolidated Assets ($000): 10,939,143
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:

DOLLAR MUTUAL BANCORP
20 STANWIX STREET

PITTSBURGH, PA 15222

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets ($000)	11,290,796	10,772,575	11,054,377	9,603,220	8,746,404
Net income ($000)	29,831	15,044	47,343	62,452	70,711
Number of BHCs in peer group	132	131	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.64	2.67	42	2.37	2.65	25	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27
+ Non-interest income	0.38	0.96	15	0.38	1.11	13	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25
– Overhead expense	2.28	2.17	64	2.31	2.24	58	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
– Provision for credit losses	0.06	0.09	51	0.10	-0.15	90	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38
+ Securities gains (losses)	0	0	84	0.03	0.01	87	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	0.67	1.40	6	0.37	1.79	0	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19
Net operating income	0.53	1.06	7	0.28	1.36	0	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18
Net income	0.53	1.06	7	0.28	1.35	0	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.99	3.12	36	2.83	3.14	29	2.88	3.06	34	3.34	3.78	18	4	4.49	16
Interest expense	0.25	0.24	63	0.38	0.27	74	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42
Net interest income (tax equivalent)	2.74	2.88	36	2.46	2.85	20	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.08	48	0.08	0.13	37	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61
Earnings coverage of net loan and lease losses (X)	29.51	-9.51	59	8.69	4.52	32	13.95	39.72	35	12.26	33.55	34	11	22.46	35
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.66	1.17	11	0.66	1.39	8	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14
Allowance for loan and lease losses / Total loans and leases	0.66	1.15	14	0.66	1.37	8	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.41	66	1.04	0.63	84	0.85	0.49	87	1.04	0.67	77	0.42	0.56	40
30–89 days past due loans and leases / Total loans and leases	0.34	0.32	63	0.36	0.27	73	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
Liquidity and Funding															
Net noncore funding dependence	5.71	3.09	63	2.16	-1.82	68	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48
Net short-term noncore funding dependence	0.72	-1.79	59	-5.77	-8.21	53	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26
Net loans and leases / Total assets	73.53	61.60	78	69	59.81	78	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Capitalization															
Tier 1 leverage ratio	10.57	9.08	86	9.85	9.11	75	10.24	8.98	79	11.64	9.65	86	12	10.39	82
Holding company equity capital / Total assets	9.53	10.04	41	10.07	10.88	37	10.21	10.71	43	11.34	10.51	64	11.90	11.37	57
Total equity capital (including minority interest) / Total assets	9.53	10.14	39	10.07	11.01	36	10.21	10.82	41	11.34	10.57	63	11.90	11.43	55
Common equity tier 1 capital / Total risk-weighted assets	17.23	11.90	93	17.10	12.69	90	17.41	12.42	90	19.88	12.44	96	18.66	12.50	91
Net loans and leases / Equity capital (X)	7.72	6.22	78	6.85	5.51	78	6.65	5.53	73	6.46	6.79	43	6.76	6.55	57
Cash dividends / Net income	0	34	3	0	25.30	4	0	28.27	3	0	29.42	7	0	25.65	7
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			39.66			93.20	
Growth Rates															
Assets	-3.16	7.91	9	14.73	9.29	72	14.33	10.50	74	9.77	16.11	24	6.21	8.66	43
Equity capital	-8.35	-0.29	32	3.99	9.31	30	2.90	7.46	33	4.59	8.42	27	8.52	12.19	33
Net loans and leases	3.21	11.87	25	2.27	0.79	71	5.92	3.36	66	-0.08	9.99	15	5.33	8.63	40
Noncore funding	-30.81	10.50	9	-13.50	-23.76	67	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	98.91	103.92	25	98.65	103.07	25	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31
Cash from ops + noncash items + op expense / Op expense + dividends	0.24	116.54	14	84.20	130.64	27	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0

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	143,029	132,037	275,876	278,187	302,882	8.32	
Income from lease financing receivables	14	14	52	31	40	0.00	
Fully taxable income on loans and leases	142,700	131,736	275,244	277,556	302,166	8.32	
Tax-exempt income on loans and leases	343	315	684	662	756	8.89	
Estimated tax benefit on income on loans and leases	64	98	164	178	222	-34.97	
Income on loans and leases (tax equivalent)	143,107	132,149	276,092	278,396	303,144	8.29	
Investment interest income (tax equivalent)	17,821	14,167	28,959	27,942	32,430	25.80	
Interest on balances due from depository institutions	1,170	397	1,124	1,666	3,574	194.71	
Interest income on other earning assets	605	366	882	782	1,496	65.30	
Total interest income (tax equivalent)	162,703	147,079	307,057	308,786	340,644	10.62	
Interest on time deposits of $250K or more	583	846	1,468	3,656	4,768	-31.09	
Interest on time deposits < $250K	3,186	5,817	9,905	20,222	25,737	-45.23	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,975	5,223	9,638	18,656	35,106	-23.89	
Interest on other borrowings and trading liabilities	6,040	7,720	14,793	17,169	17,294	-21.76	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	13,784	19,606	35,804	59,703	82,905	-29.69	
Net interest income (tax equivalent)	148,919	127,473	271,253	249,083	257,739	16.82	
Non-interest income	21,327	20,408	45,031	45,613	45,763	4.50	
Adjusted operating income (tax equivalent)	170,246	147,881	316,284	294,696	303,502	15.12	
Overhead expense	128,940	124,185	249,123	214,521	205,275	3.83	
Provision for credit losses	3,416	5,503	7,417	13,000	5,650		
Securities gains (losses)	154	1,480	1,988	13,971	461	-89.59	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	37,987	19,672	61,721	81,146	93,038	93.10	
Applicable income taxes	7,944	4,347	13,852	18,086	21,250	82.75	
Tax equivalent adjustments	212	281	526	608	1,077	-24.56	
Applicable income taxes (tax equivalent)	8,156	4,628	14,378	18,694	22,327	76.23	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	29,831	15,044	47,343	62,452	70,711	98.29	
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	29,831	15,044	47,343	62,452	70,711	98.29	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	29,831	15,044	47,343	62,452	70,711	98.29	
Investment securities income (tax equivalent)	17,821	14,167	28,959	27,942	32,430	25.80	
US Treasury and agency securities (excluding mortgage-backed securities)	1,175	917	1,483	2,030	4,131	28.14	
Mortgage-backed securities	10,168	7,033	15,041	10,277	8,832	44.58	
All other securities	6,478	6,217	12,435	15,635	19,467	4.20	
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.88	2.90	45	2.73	2.92	36	2.78	2.85	43	3.22	3.53	18	3.89	4.19	26
Less: Interest expense	0.24	0.22	69	0.36	0.25	75	0.32	0.23	77	0.62	0.54	64	0.95	0.95	49
Equals: Net interest income (tax equivalent)	2.64	2.67	42	2.37	2.65	25	2.45	2.60	34	2.59	2.96	21	2.95	3.21	27
Plus: Non-interest income	0.38	0.96	15	0.38	1.11	13	0.41	1.04	18	0.47	0.98	22	0.52	0.90	25
Equals: adjusted operating income (tax equivalent)	3.02	3.67	12	2.75	3.82	6	2.86	3.70	8	3.07	3.96	18	3.47	4.16	26
Less: Overhead expense	2.28	2.17	64	2.31	2.24	58	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
Less: Provision for credit losses	0.06	0.09	51	0.10	-0.15	90	0.07	-0.09	87	0.14	0.38	11	0.06	0.12	38
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	84	0.03	0.01	87	0.02	0.01	81	0.15	0.02	93	0.01	0.01	65
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	0.67	1.40	6	0.37	1.79	0	0.56	1.66	3	0.84	1.22	19	1.06	1.53	19
Less: Applicable income taxes (tax equivalent)	0.14	0.33	8	0.09	0.41	3	0.13	0.38	7	0.19	0.27	24	0.26	0.35	22
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income	0.53	1.06	7	0.28	1.36	0	0.43	1.26	4	0.65	0.97	18	0.81	1.19	18
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.53	1.06	7	0.28	1.35	0	0.43	1.26	3	0.65	0.97	18	0.81	1.19	18
Memo: Net income (last four quarters)	0.55	1.12	6	0.49	1.25	6	0.43	1.26	3	0.65	0.97	17	0.81	1.19	17
Net income–BHC and noncontrolling (minority) interest	0.53	1.07	6	0.28	1.37	0	0.43	1.27	2	0.65	0.97	17	0.81	1.19	18
Margin Analysis															
Average earning assets / Average assets	96.45	92.97	87	96.38	93.15	87	96.44	93.08	85	96.29	93.47	85	97.43	93.22	95
Average interest-bearing funds / Average assets	71.71	60.12	85	71.11	62.32	83	71.28	61.99	81	73.74	68.25	70	73.48	70.66	61
Interest income (tax equivalent) / Average earning assets	2.99	3.12	36	2.83	3.14	29	2.88	3.06	34	3.34	3.78	18	4	4.49	16
Interest expense / Average earning assets	0.25	0.24	63	0.38	0.27	74	0.34	0.25	74	0.65	0.57	61	0.97	1.02	42
Net interest income (tax equivalent) / Average earning assets	2.74	2.88	36	2.46	2.85	20	2.54	2.80	30	2.69	3.17	18	3.02	3.45	25
Yield or Cost															
Total loans and leases (tax equivalent)	3.65	4.01	26	3.46	4.05	19	3.58	4.01	27	3.70	4.28	14	4.21	4.98	11
Interest-bearing bank balances	0.45	0.42	61	0.09	0.11	27	0.13	0.14	34	0.31	0.32	57	1.85	2.26	25
Federal funds sold and reverse repos		0.58			0.26			0.25		0.57	0.43	71		2.02	
Trading assets		0.52			0.42			0.45			0.80			0.49	
Total earning assets	2.98	3.09	38	2.83	3.11	28	2.88	3.04	34	3.33	3.80	14	3.98	4.47	14
Investment securities (tax equivalent)	1.44	1.85	15	1.50	1.80	29	1.39	1.77	24	2.33	2.32	54	2.83	2.74	57
US Treasury and agency securities (excluding mortgage-backed securities)	1.26	1.22	55	1.86	1.28	81	1.57	1.14	80	2.05	1.87	61	2.22	2.54	35
Mortgage-backed securities	1.25	1.78	8	1.05	1.56	8	1.04	1.57	6	1.79	2.05	28	3.02	2.54	90
All other securities	1.87	2.82	15	2.12	2.91	25	2	2.81	26	2.97	3.24	54	2.94	3.80	20
Interest-bearing deposits	0.17	0.20	50	0.29	0.24	69	0.24	0.21	66	0.58	0.62	45	0.99	1.13	37
Time deposits of $250K or more	0.59	0.50	67	0.88	0.76	63	0.74	0.66	62	1.77	1.60	66	2.38	2.13	76
Time deposits < $250K	0.63	0.44	78	1.08	0.72	83	0.91	0.62	80	1.77	1.49	78	2.06	1.91	60
Other domestic deposits	0.13	0.17	45	0.19	0.17	65	0.17	0.15	64	0.39	0.36	62	0.85	0.86	53
Foreign deposits		0.25			0.12			0.14			1.24			2.53	
Federal funds purchased and repos	0.11	0.36	22	0.08	0.19	38	0.08	0.17	39	0.31	0.37	57	1.11	1.23	50
Other borrowed funds and trading liabilities	2.11	1.24	85	2.07	1.31	78	2.03	1.27	78	2.13	0.55	89	2.20	1.03	71
All interest-bearing funds	0.34	0.36	52	0.51	0.40	70	0.45	0.37	67	0.84	0.79	58	1.29	1.34	45

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	21,327	20,408	45,031	45,613	45,763
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	8,192	6,721	14,877	12,882	14,848
Trading revenue	1	0	0	8	2
Investment banking fees and commissions	271	0	294	0	0
Insurance activities revenue	500	984	1,668	1,748	1,284
Venture capital revenue	0	0	0	0	0
Net servicing fees	-195	36	111	-1	1,511
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	521	454	1,213	9,028	4,782
Other non-interest income	12,037	12,213	26,868	21,948	23,336
Total overhead expenses	128,940	124,185	249,123	214,521	205,275
Personnel expense	65,798	65,076	129,150	110,962	114,861
Net occupancy expense	31,078	29,046	57,421	48,713	44,911
Goodwill impairment losses	0	26	-4	52	52
Amortization expenses and impairment loss (other intangible assets)	341	129	530	296	338
Other operating expenses	31,723	29,908	62,026	54,498	45,113
Fee income on mutual funds and annuities	267	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,474	1,537	1,515	1,407	1,378
Average personnel expense per employee	44.64	42.34	85.25	78.86	83.35
Average assets per employee	7,659.97	7,008.83	7,296.62	6,825.32	6,347.17

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.25	2.35	42	0	2.15	10	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income	75.83	59.40	93	84.14	59.03	96	78.90	59.28	96	72.94	61.22	90	67.88	61.79	78
Percent of Average Assets															
Total overhead expense	2.28	2.17	64	2.31	2.24	58	2.25	2.17	59	2.23	2.48	38	2.35	2.59	36
Personnel expense	1.17	1.20	47	1.21	1.25	45	1.17	1.21	42	1.16	1.42	29	1.31	1.50	36
Net occupancy expense	0.55	0.22	97	0.54	0.24	98	0.52	0.23	98	0.51	0.30	93	0.51	0.32	93
Other operating expenses	0.57	0.72	30	0.56	0.73	28	0.57	0.72	31	0.57	0.73	25	0.52	0.76	19
Overhead less non-interest income	1.91	1.19	93	1.93	1.10	94	1.85	1.10	96	1.76	1.44	77	1.82	1.65	63
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	75.74	58.92	93	83.98	58.45	96	78.77	58.83	96	72.79	58.93	93	67.64	59.91	82
Personnel expense	38.65	32.65	81	44.01	33.10	94	40.83	32.93	88	37.65	33.88	77	37.85	34.17	70
Net occupancy expense	18.25	6.14	99	19.64	6.33	99	18.15	6.23	99	16.53	7.04	98	14.80	7.50	98
Other operating expenses	18.83	19.36	51	20.33	18.60	70	19.78	19.18	56	18.61	17.57	62	14.99	17.93	26
Total non-interest income	12.53	25.40	18	13.80	28.18	18	14.24	27.67	18	15.48	23.45	29	15.08	19.83	35
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	1.45	22	0	1.61	22
Service charges on domestic deposit accounts	4.81	3.45	71	4.54	3.19	77	4.70	3.27	75	4.37	2.67	81	4.89	3.21	82
Trading revenue	0	0.45	55	0	0.72	23	0	0.62	27	0	0.10	75	0	0.07	80
Investment banking fees and commissions	0.16	2.25	19	0	2.52	6	0.09	2.58	17	0	1.03	17	0	0.91	19
Insurance activities revenue	0.29	0.36	71	0.67	0.37	77	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0	48	0	0	50
Net servicing fees	-0.11	1.38	2	0.02	0.55	29	0.04	0.60	29	0	0	31	0.50	0.22	79
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.31	1.51	27	0.31	3.83	19	0.38	3.30	20	3.06	5.55	52	1.58	2.27	60
Other non-interest income	7.07	9.09	45	8.26	9.26	56	8.49	9.27	55	7.45	7.76	54	7.69	7.41	58
Overhead less non-interest income	63.21	32.73	98	70.18	29.94	98	64.53	30.52	98	57.32	34.63	95	52.56	39.47	85
Applicable income taxes / Pretax net operating income (tax equivalent)	20.91	21.22	45	22.10	21.54	54	22.44	21.18	64	22.29	20.30	58	22.84	21.51	57
Applicable income tax + TE / Pretax net operating income + TE	21.47	23.38	27	23.53	23.10	59	23.30	22.67	60	23.04	22.51	51	24	23.31	55

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	7,068,911	6,752,953	6,827,556	6,120,964	6,299,041	4.68	
Commercial and industrial loans	733,362	801,444	631,256	902,040	716,351	-8.49	
Loans to individuals	268,157	267,897	262,802	274,820	279,824	0.10	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	6	0	8	0	0		
Other loans and leases	27,216	24,561	28,373	19,392	22,429	10.81	
Less: Unearned income	114	1,224	65	0	0	-90.69	
Loans and leases, net of unearned income	8,097,538	7,845,631	7,749,930	7,317,216	7,317,645	3.21	
Less: Allowance for loan and lease losses	53,474	51,595	51,454	48,957	43,586	3.64	
Net loans and leases	8,044,064	7,794,036	7,698,476	7,268,259	7,274,059	3.21	
Debt securities that reprice or mature in over 1 year	2,059,440	1,926,006	2,121,186	1,144,744	769,321	6.93	
Mutual funds and equity securities	672	740	729	0	72,278	-9.19	
Subtotal	10,104,176	9,720,782	9,820,391	8,413,003	8,115,658	3.94	
Interest-bearing bank balances	115,987	814,095	826,102	842,084	395,878	-85.75	
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	200,964	267,507	266,243	293,872	249,661	-24.88	
Trading assets	0	0	0	0	0		
Total earning assets	10,421,127	10,802,384	10,912,736	9,548,959	8,761,197	-3.53	
Non-interest-bearing cash and due from depository institutions	96,893	96,501	67,697	69,192	71,595	0.41	
Premises, fixed assets, and leases	130,051	130,987	123,890	113,845	106,175	-0.71	
Other real estate owned	505	1,308	397	823	1,079	-61.39	
Investment in unconsolidated subsidiaries	0	0	0	0	47		
Intangible and other assets	290,567	264,853	244,647	193,980	103,142	9.71	
Total assets	10,939,143	11,296,033	11,349,367	9,926,799	9,043,235	-3.16	
Quarterly average assets	11,275,957	11,466,229	11,364,365	9,852,081	9,032,236	-1.66	
Average loans and leases (YTD)	7,848,119	7,634,257	7,717,596	7,516,386	7,199,735	2.80	
Memoranda							
Loans held-for-sale	1,293	2,395	1,655	3,909	19,915	-46.01	
Loans not held-for-sale	8,096,245	7,843,236	7,748,275	7,313,307	7,297,730	3.23	
Real estate loans secured by 1–4 family	5,342,604	5,067,144	5,084,975	4,685,911	5,130,819	5.44	
Commercial real estate loans	1,726,049	1,685,447	1,742,271	1,435,053	1,168,222	2.41	
Construction and land development	615,527	557,258	584,666	541,248	364,327	10.46	
Multifamily	216,342	275,088	277,299	222,768	117,865	-21.36	
Nonfarm nonresidential	894,180	853,101	880,306	671,037	686,030	4.82	
Real estate loans secured by farmland	258	362	310	0	0	-28.73	
Total investment securities	2,261,076	2,194,253	2,388,158	1,438,616	1,091,260	3.05	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	209,864	97,539	95,813	93,833	124,883	115.16	
Municipal securities	388,367	326,790	409,367	137,599	112,800	18.84	
Mortgage-backed securities	1,426,133	1,455,144	1,594,096	813,090	294,849	-1.99	
Asset-backed securities	0	0	0	0	0		
Other debt securities	236,040	314,040	288,153	394,094	486,450	-24.84	
Mutual funds and equity securities	672	740	729	0	72,278	-9.19	
Available-for-sale securities	2,237,886	2,163,567	2,361,693	1,404,308	1,048,329	3.44	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	209,864	97,539	95,813	93,833	124,883	115.16	
Municipal securities	388,367	326,790	409,367	137,599	112,800	18.84	
Mortgage-backed securities	1,403,615	1,425,198	1,568,360	778,782	251,918	-1.51	
Asset-backed securities	0	0	0	0	0		
Other debt securities	236,040	314,040	288,153	394,094	486,450	-24.84	
Mutual funds and equity securities	0	0	0	0	72,278		
Held-to-maturity securities appreciation (depreciation)	173	730	532	615	1,539	-76.30	
Available-for-sale securites appreciation (depreciation)	-220,252	-469	-21,398	22,774	12,317		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	799,204	630,854	766,862	574,373	377,380	26.69	

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	1,910,972	1,884,417	1,931,222	1,493,771	1,167,231	1.41	
NOW, ATS and transaction accounts	3,410,692	3,488,471	3,537,580	2,195,275	1,703,098	-2.23	
Time deposits less brokered deposits < $250K	855,669	898,031	893,072	811,105	863,517	-4.72	
MMDA and other savings accounts	2,766,454	2,541,015	2,688,452	2,941,192	2,655,436	8.87	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,943,787	8,811,934	9,050,326	7,441,343	6,389,282	1.50	
Time deposits of $250K or more	188,490	206,170	204,725	199,094	212,402	-8.58	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	46,418	83,378	112,299	96,921	99,628	-44.33	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	110,260	190,043	92,491	175,000	225,000	-41.98	
Other borrowings w/remaining maturity over 1 year	451,134	567,151	498,467	554,333	635,557	-20.46	
Brokered deposits < $250K	97,556	245,188	178,779	265,772	356,518	-60.21	
Noncore funding	893,858	1,291,930	1,086,761	1,291,120	1,529,105	-30.81	
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	58,879	54,577	54,047	68,774	48,640	7.88	
Total liabilities	9,896,524	10,158,441	10,191,134	8,801,237	7,967,027	-2.58	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	10	10	10	0	0	0.00	
Common surplus	1,189,677	1,313,821	1,189,677	1,139,245	1,079,136	-9.45	
Retained earnings	35,332	-150,941	5,501	8,600	6,257		
Accumulated other comprehensive income	-182,400	-25,298	-36,955	-22,283	-9,185		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,042,619	1,137,592	1,158,233	1,125,562	1,076,208	-8.35	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,042,619	1,137,592	1,158,233	1,125,562	1,076,208	-8.35	
Total liabilities and capital	10,939,143	11,296,033	11,349,367	9,926,799	9,043,235	-3.16	
Memoranda							
Non-interest-bearing deposits	1,910,972	1,884,417	1,931,222	1,493,771	1,167,231	1.41	
Interest-bearing deposits	7,318,861	7,378,875	7,502,608	6,412,438	5,790,971	-0.81	
Total deposits	9,229,833	9,263,292	9,433,830	7,906,209	6,958,202	-0.36	
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,158,233	1,125,562	1,125,562	1,076,208	991,743		
Accounting restatements	0	0	0	0	0		
Net income	29,831	15,044	47,343	62,452	70,711		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-145,445	-3,014	-14,672	-13,098	13,754		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,042,619	1,137,592	1,158,233	1,125,562	1,076,208		

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	64.62	38.78	90	59.78	36.32	90	60.16	36.25	90	61.66	48.33	81	69.65	52.67	87
Commercial and industrial loans	6.70	11.05	27	7.09	12.25	18	5.56	10.76	19	9.09	13.47	33	7.92	11.45	38
Loans to individuals	2.45	3.52	59	2.37	3.48	59	2.32	3.36	61	2.77	2.29	74	3.09	2.71	72
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans	0	0.19	24	0	0.21	12	0	0.18	24	0	0.43	17	0	0.53	17
Other loans and leases	0.25	4.45	7	0.22	4.22	6	0.25	4.47	7	0.20	1.39	54	0.25	1.08	51
Net loans and leases	73.53	61.60	78	69	59.81	78	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Debt securities over 1 year	18.83	19.46	52	17.05	17.61	50	18.69	19.46	51	11.53	13.53	43	8.51	13.66	23
Mutual funds and equity securities	0.01	0.05	37	0.01	0.06	40	0.01	0.06	38	0	0.05	22	0.80	0.06	95
Subtotal	92.37	82.34	96	86.05	78.32	83	86.53	79.22	77	84.75	83.47	50	89.74	86.76	72
Interest-bearing bank balances	1.06	4.59	15	7.21	9.11	43	7.28	8.50	47	8.48	6.78	65	4.38	2.97	71
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	1.84	1.68	66	2.37	1.53	72	2.35	1.56	72	2.96	2.03	72	2.76	2.10	71
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets	95.26	90.95	93	95.63	91.43	94	96.15	91.77	94	96.19	92.98	93	96.88	92.39	98
Non-interest cash and due from depository institutions	0.89	1.01	39	0.85	1.01	37	0.60	0.82	28	0.70	1.07	28	0.79	1.14	26
Other real estate owned	0	0.01	51	0.01	0.02	59	0	0.01	39	0.01	0.03	45	0.01	0.04	43
All other assets	3.85	7.97	5	3.52	7.50	5	3.25	7.35	5	3.11	5.87	8	2.33	6.41	1
Memoranda															
Short-term investments	2.90	7.68	24	9.58	12.01	44	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67
U.S. Treasury securities	0	1.96	7	0	1.08	12	0	1.47	10	0	0.19	31	0	0.29	28
US agency securities (excluding mortgage-backed securities)	1.92	0.84	81	0.86	0.77	68	0.84	0.82	64	0.95	1.28	56	1.38	1.25	60
Municipal securities	3.55	1.75	79	2.89	1.72	75	3.61	1.73	78	1.39	2.96	42	1.25	2.58	39
Mortgage-backed securities	13.04	13.68	48	12.88	12.97	50	14.05	14.14	54	8.19	8.52	55	3.26	9.38	14
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	2.16	0.52	91	2.78	0.52	95	2.54	0.53	93	3.97	0.60	94	5.38	0.53	96
Loans held-for-sale	0.01	0.35	26	0.02	0.42	26	0.01	0.55	25	0.04	0.58	21	0.22	0.39	59
Loans held for investment	74.01	61.41	80	69.43	59.85	78	68.27	58.06	77	73.67	69.07	64	80.70	72.01	83
Real estate loans secured by 1–4 family	48.84	12.26	97	44.86	11.69	97	44.80	11.46	97	47.20	14.47	96	56.74	16.02	96
Revolving	2.92	1.49	79	2.77	1.45	79	2.70	1.42	77	3.13	1.79	77	3.77	2.24	75
Closed-end, secured by first liens	44.85	10.40	97	40.99	9.84	97	41.07	9.67	97	42.82	12.11	96	51.41	13.07	96
Closed-end, secured by junior liens	1.07	0.18	93	1.10	0.20	93	1.03	0.17	93	1.26	0.27	97	1.55	0.37	96
Commercial real estate loans	15.78	24.34	29	14.92	22.48	28	15.35	22.69	30	14.46	30.65	8	12.92	33.26	6
Construction and land development	5.63	3.75	73	4.93	3.35	71	5.15	3.34	71	5.45	4.32	66	4.03	5	46
Multifamily	1.98	3.69	39	2.44	3.31	49	2.44	3.57	48	2.24	5.03	32	1.30	4.76	16
Nonfarm nonresidential	8.17	15.50	24	7.55	14.81	23	7.76	14.57	25	6.76	19.97	6	7.59	21.85	6
Real estate loans secured by farmland	0	0.35	21	0	0.34	25	0	0.30	24	0	0.85	11	0	0.95	11

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 # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	87.30	62.08	90	86.07	59.66	93	88.10	61.05	93	83.65	69.38	77	86.08	72.74	76
Real estate loans secured by 1–4 family	65.98	20.31	98	64.59	19.82	98	65.61	19.86	97	64.04	20.91	96	70.12	22.29	96
Revolving	3.94	2.40	77	3.99	2.42	72	3.96	2.43	72	4.24	2.61	76	4.66	3.13	72
Closed-end	62.03	17.67	96	60.60	17.22	97	61.65	17.24	97	59.80	17.94	96	65.45	18.71	96
Commercial real estate loans	21.32	38.23	25	21.48	36.54	24	22.48	37.86	25	19.61	44.23	6	15.96	46.16	4
Construction and land development	7.60	5.97	63	7.10	5.50	66	7.54	5.65	67	7.40	6.26	64	4.98	6.97	37
1–4 family	0.85	1.34	51	0.90	1.11	57	0.89	1.18	58	1.06	1.14	58	0.84	1.47	46
Other	6.75	4.56	71	6.20	4.33	68	6.66	4.40	71	6.34	4.94	71	4.14	5.34	38
Multifamily	2.67	5.72	29	3.51	5.34	39	3.58	5.78	38	3.04	7.01	27	1.61	6.42	13
Nonfarm nonresidential	11.04	24.64	22	10.87	24.14	21	11.36	24.56	24	9.17	29.04	4	9.38	30.59	4
Owner-occupied	3.28	8.28	22	3.30	8.14	21	3.37	8.29	22	2.96	10	10	2.95	10.68	8
Other	7.76	16.13	26	7.58	15.71	22	7.99	15.94	25	6.21	18.53	7	6.42	19.36	6
Real estate loans secured by farmland	0	0.59	19	0	0.59	22	0	0.54	21	0	1.30	11	0	1.38	11
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	9.06	18.46	18	10.22	20.98	12	8.15	18.86	13	12.33	19.85	29	9.79	16.16	27
Loans to individuals	3.31	6.27	55	3.41	6.28	56	3.39	6.24	58	3.76	3.53	72	3.82	4	69
Credit card loans	0.77	0.53	79	0.74	0.51	78	0.80	0.53	79	0.85	0.03	99	0.90	0.04	98
Agricultural loans	0	0.32	24	0	0.37	12	0	0.34	24	0	0.69	17	0	0.78	17
Other loans and leases	0.34	8.30	7	0.31	8.03	7	0.37	8.75	7	0.27	2.07	54	0.31	1.48	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	569.23	407.54	81	573.59	383.17	88	563.53	391.81	83	512.13	473.75	61	558.96	493.53	65
Real estate loans secured by 1–4 family	430.21	130.40	96	430.40	124.52	97	419.70	126.06	97	392.06	142.34	95	455.30	151.03	95
Revolving	25.72	15.55	75	26.56	15.53	74	25.33	15.44	72	25.96	17.81	68	30.29	21.25	67
Closed-end	404.49	113.22	96	403.84	107.53	97	394.37	108.85	97	366.10	122.21	95	425.01	127.10	95
Commercial real estate loans	138.99	254.23	25	143.16	238.21	27	143.80	245.88	26	120.07	302.08	8	103.67	311.74	6
Construction and land development	49.57	38.88	64	47.33	35.52	67	48.26	35.95	66	45.29	42.85	57	32.33	46.63	33
1–4 family	5.55	8.60	50	6	7.06	57	5.66	7.42	55	6.46	7.52	52	5.47	9.52	45
Other	44.01	29.76	72	41.34	28.07	71	42.59	28.11	73	38.82	33.94	62	26.86	35.90	39
Multifamily	17.42	39.14	33	23.37	34.78	43	22.89	38.66	41	18.64	48.67	28	10.46	44.76	14
Nonfarm nonresidential	72	162.28	22	72.46	157.17	21	72.66	158.05	21	56.14	198.42	6	60.88	206.64	6
Owner-occupied	21.42	54.20	23	21.97	52.65	22	21.57	52.99	23	18.14	67.98	10	19.16	71.54	9
Other	50.59	106.54	25	50.50	102.08	26	51.09	102.54	26	38	125.78	7	41.71	130.65	6
Real estate loans secured by farmland	0.02	3.62	21	0.03	3.59	23	0.03	3.22	22	0	8.35	11	0	8.66	11
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	59.05	115.10	23	68.07	127.07	19	52.10	114.45	19	75.47	133.93	25	63.57	106.70	31
Loans to individuals	21.59	35.52	56	22.75	35.29	58	21.69	34.55	59	22.99	22.15	70	24.83	24.83	70
Credit card loans	5	2.76	80	4.94	2.61	80	5.14	2.77	80	5.19	0.20	99	5.84	0.24	98
Agricultural loans	0	1.81	24	0	2.01	12	0	1.86	24	0	4.17	17	0	4.86	17
Other loans and leases	2.19	50.19	7	2.09	46.75	6	2.34	51.06	7	1.62	13.62	54	1.99	10.25	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.03	30.64	24	18.19	28.84	24	19.11	30.07	25	16.65	34	10	13.01	35.38	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	117.57	203.71	27	121.19	187.37	29	122.23	195.33	30	101.93	232.08	9	84.50	239.13	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	138.99	261.50	24	143.16	244.59	27	143.80	252.85	25	120.07	304.52	8	103.67	315.15	5

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	2.90	7.68	24	9.58	12.01	44	9.62	11.47	46	11.44	9.38	62	7.14	5.36	67
Liquid assets	16.66	25.39	30	21.51	28.17	32	22.50	29.03	34	17.93	19.32	45	9.28	16.28	15
Investment securities	20.67	21.68	49	19.42	19.64	52	21.04	21.63	51	14.49	16.07	47	12.07	16.41	30
Net loans and leases	73.53	61.60	78	69	59.81	78	67.83	58.67	74	73.22	69.27	62	80.44	72.36	84
Net loans, leases and standby letters of credit	73.90	62.44	77	69.37	60.62	76	68.22	59.49	74	73.61	69.67	62	80.73	72.78	83
Core deposits	81.76	75.64	66	78.01	74.75	49	79.74	75.71	58	74.96	76.49	33	70.65	71.61	42
Noncore funding	8.17	10.86	51	11.44	10.89	65	9.58	10.30	60	13.01	10.29	64	16.91	14.61	63
Time deposits of $250K or more	1.72	1.54	67	1.83	1.81	59	1.80	1.58	66	2.01	3.37	29	2.35	4.33	22
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0.42	1.20	45	0.74	1.20	53	0.99	1.23	61	0.98	0.62	72	1.10	0.77	70
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.42	0.50	57	0.74	0.52	62	0.99	0.54	70	0.98	0.59	74	1.10	0.75	70
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	1.01	1.63	51	1.68	0.99	71	0.81	1	58	1.76	1.06	77	2.49	2.75	58
Earning assets that reprice within 1 year	23.25	36.16	21	28.76	38.93	24	29.07	37.37	29	32.62	31.93	59	30.56	33.16	46
Interest-bearing liabilities that reprice within 1 year	7.57	6.49	75	8.38	7.04	75	7.91	6.39	77	8.91	14.04	42	10.42	18.54	31
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	15.68	28.22	22	20.38	30.25	25	21.16	29.65	29	23.71	17.03	63	20.14	13.71	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.71	3.09	63	2.16	-1.82	68	-0.06	-2.33	57	1.84	0.77	50	10.89	10.70	48
Net short-term noncore funding dependence	0.72	-1.79	59	-5.77	-8.21	53	-6.84	-7.71	48	-7.24	-3.25	35	-0.83	5.88	26
Short-term investment / Short-term noncore funding	81.24	166.36	37	207.77	284.81	53	259.90	273.46	59	215.71	230.45	61	111.69	78.10	73
Liquid assets - short-term noncore funding / Nonliquid assets	15.71	28.61	37	21.53	34.02	36	24.25	36.68	36	15.39	16.27	50	3.18	6.90	44
Net loans and leases / Total deposits	87.15	76.80	72	84.14	74.66	76	81.60	72.79	70	91.93	84.20	71	104.54	90.96	85
Net loans and leases / Core deposits	89.94	82.80	66	88.45	81.17	69	85.06	78.25	64	97.67	91.10	66	113.85	102.55	71
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.01	-6.37	96	0.06	0.84	30	0.05	0.12	50	0.05	0.88	26	0.14	0.36	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.53	-13.54	28	-0.04	1.94	7	-1.84	-0.25	14	1.99	3.63	30	1.14	1.28	51
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	1	23.58	21	1.36	13.42	40	1.08	14.28	35	2.38	5.36	65	3.93	7.25	62
Available-for-sale securities	98.97	74.56	81	98.60	84.66	65	98.89	83.77	70	97.62	93.39	42	96.07	91.33	42
U.S. Treasury securities	0	9.26	7	0	5.52	12	0	6.70	10	0	1.22	31	0	2.07	28
US agency securities (excluding mortgage-backed securities)	9.28	4.02	78	4.45	4.50	65	4.01	4.12	65	6.52	8.39	55	11.44	8.16	67
Municipal securities	17.18	8	78	14.89	8.87	71	17.14	8.22	78	9.56	18.61	42	10.34	15.40	45
Mortgage-backed securities	63.07	63.23	48	66.32	66.59	47	66.75	66.54	49	56.52	54.48	52	27.02	57.07	15
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	10.44	3.01	87	14.31	3.17	90	12.07	3.08	87	27.39	4.34	96	44.58	3.73	97
Mutual funds and equity securities	0.03	0.28	36	0.03	0.32	39	0.03	0.29	37	0	0.44	22	6.62	0.49	96
Debt securities 1 year or less	8.89	8.89	60	12.19	8.69	74	11.15	7.78	72	20.43	13.69	78	22.88	13.55	76
Debt securities 1 to 5 years	20.12	20.02	59	12.75	17.05	46	12.72	18.25	46	24.59	20.49	63	49.92	23.43	85
Debt securities over 5 years	70.96	68.75	44	75.03	72.17	46	76.10	71.11	50	54.98	61.87	33	20.58	58.63	11
Pledged securities	35.35	30.80	61	28.75	33.87	48	32.11	32.26	51	39.93	44.55	48	34.58	43.76	40
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-70.70	-31.70	15	35.42	51.37	53	-3.84	27.98	31	75.97	136.94	45	97.60	32.84	83
Investment securities	3.05	21.19	27	87.12	33.34	85	66	31.36	83	31.83	16.36	74	-8.75	4.80	15
Core deposits	1.50	9.58	29	22.61	16.88	76	21.62	16.94	73	16.47	23.17	27	4.81	9.96	33
Noncore funding	-30.81	10.50	9	-13.50	-23.76	67	-15.83	-14.79	47	-15.56	-12.78	50	10.51	4.16	62

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,523,261	2,471,652	2,559,199	2,068,505	1,928,839
Commit: Secured commercial real estate loans	656,448	607,045	587,887	475,204	577,840
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	346,982	348,290	348,001	335,555	311,825
Securities underwriting	0	0	0	0	0
Standby letters of credit	40,337	41,754	43,767	38,878	26,327
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	2,895	3,000	2,600	4,750	36,000
Written options contracts (interest rate)	1,131	1,887	1,476	3,511	19,279
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	358,476	470,932	341,763	443,943	413,211
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	23.07	24.48	54	21.88	22.45	56	22.55	22.78	58	20.84	16.09	78	21.33	16.97	74
Standby letters of credit	0.37	0.66	40	0.37	0.67	40	0.39	0.65	42	0.39	0.31	70	0.29	0.36	46
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0	46	0	0	47
Derivative contracts	3.31	44.65	19	4.21	49.75	16	3.05	46.30	16	4.56	3.72	75	5.18	2.95	76
Interest rate contracts	3.31	32.11	20	4.21	35.96	18	3.05	32.46	17	4.56	3.62	75	5.18	2.87	76
Interest rate futures and forward contracts	0.03	3.60	33	0.03	5.17	32	0.02	3.25	29	0.05	0.20	79	0.40	0.08	88
Written options contracts (interest rate)	0.01	1.58	21	0.02	1.82	20	0.01	1.41	20	0.04	0.24	76	0.21	0.13	79
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	3.28	21.90	23	4.17	20.67	25	3.01	20.49	22	4.47	2.58	78	4.57	2.19	79
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.15	46.07	32	32.38	42.93	49	33.16	44.98	45	27.52	24.20	65	26.79	24.81	59

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	362,502	475,819	345,839	452,204	468,490
Interest rate contracts	362,502	475,819	345,839	452,204	468,490
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	2,895	3,000	2,600	4,750	36,000
Written options	1,131	1,887	1,476	3,511	19,279
Exchange-traded	0	0	0	0	0
Over-the-counter	1,131	1,887	1,476	3,511	19,279
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	358,476	470,932	341,763	443,943	413,211
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	362,502	475,819	345,839	452,204	468,490
Interest rate contracts	362,502	475,819	345,839	452,204	468,490
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)	358,476	470,932	341,763	443,943	413,211
One year or less	0	0	0	2,000	0
Over 1 year to 5 years	63,015	50,000	50,000	50,000	102,000
Over 5 years	295,461	420,932	291,763	391,943	311,211
Gross negative fair value (absolute value)	9,862	11,898	7,658	21,430	4,552
Gross positive fair value	11,623	8,554	7,170	12,012	9,938
Held for trading	0	0	0	0	0
Non-traded	11,623	8,554	7,170	12,012	9,938
Current credit exposure on risk-based capital derivative contracts	11,623	8,554	7,170	12,012	9,938
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	0	47	0	0.07	45
Futures and forwards	0.80	9.78	30	0.63	12.57	26	0.75	11.16	26	1.05	15.03	35	7.68	14.06	58
Written options	0.31	5.78	23	0.40	7.49	19	0.43	6.28	19	0.78	10.24	30	4.12	11.73	47
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0	50	0	0	48
Over-the-counter	0.31	5.46	23	0.40	7.20	19	0.43	5.96	19	0.78	10.24	30	4.12	10.84	47
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	2.13	33	0	2.45	35
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0	50	0	0	49
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.13	33	0	2.28	36
Swaps	98.89	74.97	86	98.97	71.23	87	98.82	74.26	87	98.17	71.83	77	88.20	64.61	58
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0	49	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	98.89	93.09	56	98.97	91.87	65	98.82	92.53	59	98.17	79.60	69	88.20	80.07	45
One year or less	0	31.78	5	0	28.05	3	0	27.56	3	0.44	15.52	35	0	15.20	15
Over 1 year to 5 years	17.38	24.76	37	10.51	26.03	22	14.46	27.01	27	11.06	19.75	39	21.77	22.92	54
Over 5 years	81.51	27.14	96	88.46	30.08	98	84.36	29.89	97	86.67	32.47	94	66.43	34.12	78
Gross negative fair value (absolute value)	2.72	1.56	81	2.50	1.25	84	2.21	0.98	91	4.74	2.84	83	0.97	1.30	43
Gross positive fair value	3.21	1.74	83	1.80	1.68	54	2.07	1.34	81	2.66	2.25	66	2.12	1.14	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	28	0.01	0.05	33	0.01	0.04	30	0.02	0.01	81	0	0	76
Gross positive fair value (X)	0.01	0.08	31	0.01	0.07	20	0.01	0.05	23	0.01	0.01	79	0.01	0	84
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0.01	0.02	59	0.01	0.01	50	0.01	0.01	54	0.01	0	86	0.01	0	89
Current credit exposure (X)	0.01	0.04	41	0.01	0.05	28	0.01	0.04	29	0.01	0.02	63	0.01	0.01	68
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.17	0.54	48	0.13	0.63	32	0.11	0.46	32	0.21	0.27	60	0.17	0.10	73

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	51,454	48,957	48,957	43,586	46,809
Gross losses	3,211	5,326	8,831	13,075	10,900
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,815	2,461	3,911	5,446	2,027
Net losses	1,396	2,865	4,920	7,629	8,873
Provision for loan and lease losses	3,416	5,503	7,417	13,000	5,650
Adjustments	0	0	0	0	0
Ending balance	53,474	51,595	51,454	48,957	43,586
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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.08	54	0.10	-0.14	90	0.07	-0.09	88	0.14	0.38	11	0.06	0.12	38
Provision for loan and lease losses / Average loans and leases	0.09	0.14	48	0.14	-0.25	89	0.10	-0.16	86	0.17	0.53	8	0.08	0.16	31
Provision for loan and lease losses / Net loan and lease losses	244.70	198.72	67	192.08	77.32	81	150.75	-105.48	80	170.40	672.96	18	63.68	142.73	23
Allowance for loan and lease losses / Total loans and leases not held for sale	0.66	1.17	11	0.66	1.39	8	0.66	1.23	12	0.67	1.35	5	0.60	0.94	14
Allowance for loan and lease losses / Total loans and leases	0.66	1.15	14	0.66	1.37	8	0.66	1.20	13	0.67	1.33	5	0.60	0.93	15
Allowance for loan and lease losses / Net loans and leases losses (X)	19.15	28.67	58	9	15.27	51	10.46	21.39	47	6.42	25.33	22	4.91	17.18	32
Allowance for loan and lease losses / Nonaccrual assets	138.69	413.77	12	64.03	318.67	6	78.62	364.13	6	64.81	336.78	2	146.05	315.75	34
ALLL / 90+ days past due + nonaccrual loans and leases	138.04	319.24	22	63.80	260.68	9	78.20	287.08	10	64.64	293.46	3	141.66	283.41	38
Gross loan and lease losses / Average loans and leases	0.08	0.16	42	0.14	0.22	42	0.11	0.19	41	0.17	0.16	66	0.15	0.16	55
Recoveries / Average loans and leases	0.05	0.07	42	0.06	0.08	51	0.05	0.08	38	0.07	0.04	77	0.03	0.05	46
Net losses / Average loans and leases	0.04	0.08	48	0.08	0.13	37	0.06	0.11	45	0.10	0.11	62	0.12	0.11	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	20.55	23.25	50	18.82	16.12	69	29.91	34.67	52	49.96	42.12	70	39.37	41.80	56
Earnings coverage of net loan and lease losses (X)	29.51	-9.51	59	8.69	4.52	32	13.95	39.72	35	12.26	33.55	34	11	22.46	35
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	40	0.02	0.03	62	0.01	0.02	61	0.03	0.04	57	0.03	0.02	66
Real estate loans secured by 1–4 family	-0.01	-0.02	50	0.03	-0.01	88	0.02	-0.02	90	0.03	0.01	70	0.02	0.02	63
Revolving	0.02	-0.08	90	-0.03	-0.05	34	0.04	-0.07	87	0.14	0	94	0.07	0.02	80
Closed-end	-0.01	-0.02	49	0.03	-0.01	89	0.02	-0.01	89	0.02	0.01	70	0.02	0.02	62
Commercial real estate loans	0	0	38	-0.01	0.05	14	-0.01	0.04	12	0.03	0.05	60	0.05	0.02	79
Construction and land development	0	-0.02	48	-0.01	0	35	-0.02	0	26	0	0	29	0	-0.02	33
1–4 family	0	0	60	0	0	12	-0.01	0	11	0	0	10	0	0	54
Other	0	-0.01	43	0	-0.01	38	0	0	35	0	-0.01	33	0	-0.02	32
Multifamily	-0.01	0	10	-0.05	0.01	1	-0.04	0.01	3	-0.01	0	8	-0.03	0	10
Nonfarm nonresidential	0	0	41	-0.01	0.07	16	0	0.05	17	0.07	0.07	68	0.10	0.03	82
Owner-occupied	0	0	60	0	0.01	20	0	0.01	25	0	0.01	14	0.06	0.01	89
Other	0	0	31	-0.01	0.06	14	0	0.04	20	0.08	0.04	76	0.04	0.01	79
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54		0.01			0.01	
Commercial and industrial loans	-0.09	0.10	7	-0.11	0.20	6	-0.07	0.17	7	-0.10	0.20	2	0.42	0.27	70
Loans to individuals	1.48	0.65	86	2.07	0.78	88	1.74	0.71	88	2.48	0.66	92	1.50	0.74	85
Credit card loans	2.71	1.99	69	2.61	2.18	64	2.15	1.84	66	4.07	1.71	88	3.71	1.89	80
Agricultural loans	0	0.01	53		0.03		0	0.02	48		0.01			0.02	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.06	0.14	56	0.01	0.08	53	0.04	0.10	57	0	0.44	29	-0.09	0.14	3

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	27,512	27,903	27,415	47,111	28,843
90+ days past due loans and leases	182	290	354	196	924
Nonaccrual loans and leases	38,556	80,583	65,443	75,545	29,843
Total past due and nonaccrual loans and leases	66,250	108,776	93,212	122,852	59,610
Restructured 30–89 days past due	832	1,248	1,163	1,441	658
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	14,526	17,110	16,099	9,198	11,909
Total restructured loans and leases	15,358	18,358	17,262	10,639	12,567
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	35,299	30,663	32,579	19,571	18,859
Other real estate owned	505	1,308	397	823	1,079
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.34	0.32	63	0.36	0.27	73	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
90+ days past due loans and leases	0	0.09	28	0	0.10	29	0	0.10	27	0	0.04	45	0.01	0.03	56
Nonaccrual loans and leases	0.48	0.38	68	1.03	0.58	86	0.84	0.46	87	1.03	0.60	81	0.41	0.48	46
90+ days past due and nonaccrual loans and leases	0.48	0.53	55	1.03	0.73	79	0.85	0.62	77	1.04	0.67	76	0.42	0.54	38
30–89 days past due restructured	0.01	0.01	75	0.02	0.01	81	0.02	0.01	78	0.02	0	89	0.01	0	76
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.18	0.09	80	0.22	0.12	78	0.21	0.10	80	0.13	0.09	69	0.16	0.07	82
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.34	0.32	63	0.36	0.27	73	0.35	0.32	64	0.64	0.26	91	0.39	0.31	67
90+ days past due assets	0	0.10	26	0	0.10	28	0	0.10	25	0	0.04	45	0.01	0.03	56
Nonaccrual assets	0.48	0.39	68	1.03	0.59	86	0.84	0.47	87	1.03	0.60	81	0.41	0.48	44
30+ days past due and nonaccrual assets	0.82	0.88	57	1.39	1.04	74	1.20	0.97	71	1.68	0.95	88	0.81	0.87	55
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.32	68	0.72	0.43	84	0.58	0.36	81	0.76	0.47	79	0.34	0.39	46
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.34	66	0.73	0.46	85	0.58	0.37	80	0.77	0.52	75	0.35	0.45	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.69	0.38	84	1.01	0.52	87	0.88	0.41	90	0.98	0.63	75	0.56	0.56	54
Allowance for loan and lease losses	140.61	57.44	90	220.57	67.93	96	193.54	62.64	92	198.91	72.10	95	115.72	92.08	67
Equity capital + allowance for loan and lease losses	6.86	3.52	87	9.57	4.43	90	8.23	3.60	90	8.29	5.64	75	4.50	4.77	54
Tier 1 capital + allowance for loan and lease losses	6.05	3.97	78	9.67	5.28	89	8.22	4.30	89	8.15	6.21	71	4.48	5.30	48
Loans and leases + other real estate owned	0.93	0.63	77	1.45	0.88	84	1.28	0.71	87	1.33	0.92	72	0.69	0.78	52

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 # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.21	0.26	53	0.37	0.24	78	0.33	0.26	67	0.58	0.25	87	0.32	0.28	65
	90+ days past due	0	0.11	16	0	0.12	32	0	0.12	15	0	0.04	25	0	0.03	24
	Nonaccrual	0.46	0.45	62	0.71	0.65	65	0.61	0.52	68	0.68	0.63	61	0.40	0.45	45
Commercial and industrial	30–89 days past due	1.36	0.28	96	0.13	0.17	48	0.29	0.24	68	0.35	0.15	83	0.77	0.22	91
	90+ days past due	0	0.03	47	0	0.02	52	0.02	0.04	57	0	0.02	66	0.04	0.02	84
	Nonaccrual	0.72	0.46	75	4.08	0.64	98	3.72	0.57	97	3.67	0.61	97	0.57	0.74	54
Individuals	30–89 days past due	0.90	0.70	68	0.62	0.55	65	1.04	0.63	76	3.15	0.52	96	1.13	0.60	83
	90+ days past due	0.05	0.07	64	0.08	0.07	71	0.09	0.09	67	0.06	0.02	83	0.22	0.02	93
	Nonaccrual	0.20	0.18	67	0.08	0.18	50	0.11	0.17	54	0.37	0.14	82	0.28	0.12	80
Depository institution loans	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural	30–89 days past due	0	0.10	29		0.16		0	0.07	30		0.07			0.10	
	90+ days past due	0	0	44		0		0	0	42		0			0	
	Nonaccrual	0	0.36	27		0.69		0	0.70	27		0.57			0.80	
Foreign governments	30–89 days past due		0			0.01			0.50							
	90+ days past due		0			0			0							
	Nonaccrual		0.18			0.04			0.15							
Other loans and leases	30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0.18	0.67	63	0.02	0.28	55
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0	40	0	0	40
	Nonaccrual	0	0.07	23	0.01	0.13	49	0	0.09	21	0.03	0.10	75	0	0.04	37

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 # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.21	0.39	36	0.25	0.35	52	0.26	0.46	32	0.45	0.46	58	0.20	0.53	23
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.06	28	0	0.05	28
	Nonaccrual	0.48	0.61	49	0.67	0.82	50	0.66	0.71	55	0.59	0.67	51	0.39	0.55	36
Revolving	30–89 days past due	0.47	0.26	80	1.19	0.29	92	0.37	0.28	68	1.01	0.25	91	0.73	0.36	80
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0.39	1.15	40	0.52	1.05	46	0.92	1.18	68	0.50	0.46	62	0.45	0.34	64
Closed-end	30–89 days past due	0.19	0.42	36	0.19	0.36	39	0.25	0.49	33	0.41	0.48	54	0.16	0.56	19
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.06	29	0	0.05	29
	Nonaccrual	0.49	0.60	51	0.68	0.77	51	0.64	0.67	56	0.60	0.69	50	0.39	0.57	35
Junior lien	30–89 days past due	0.01	0.01	72	0.01	0.01	69	0.01	0.01	67	0.03	0.01	80	0.02	0.02	65
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	44	0	0	41
	Nonaccrual	0.03	0.02	63	0.03	0.04	48	0.03	0.03	60	0.02	0.03	58	0.03	0.03	58
Commercial real estate	30–89 days past due	0.22	0.16	74	0.74	0.14	96	0.55	0.15	91	0.98	0.14	95	0.85	0.15	97
	90+ days past due	0	0.01	29	0	0.01	60	0	0.01	28	0	0.02	35	0	0.02	34
	Nonaccrual	0.41	0.32	67	0.81	0.52	75	0.47	0.38	66	0.96	0.57	78	0.41	0.34	65
Construction and development	30–89 days past due	0.17	0.22	67	2.18	0.12	98	1.02	0.17	89	2.35	0.16	97	1.61	0.20	93
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	1.05	0.16	92	0.77	0.36	81	0.89	0.20	88	0.55	0.21	80	0.36	0.18	77
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0.05	0.02	79	0.17	0.03	88	0.01	0.05	68
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0.07	0.02	86	0	0.01	32	0.02	0.01	84	0.26	0.01	93
Other	30–89 days past due	0.17	0.17	75	2.18	0.07	98	0.96	0.13	90	2.18	0.09	97	1.60	0.12	94
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	44	0	0	44
	Nonaccrual	1.05	0.13	93	0.70	0.29	82	0.89	0.16	88	0.53	0.16	84	0.10	0.14	69
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0.02	0.07	59	0.10	0.03	88	0.02	0.03	79
	90+ days past due	0	0	45	0.01	0	92	0	0	46	0	0	47	0	0	46
	Nonaccrual	0.10	0.07	76	0.07	0.14	61	0.25	0.17	76	0.09	0.10	77	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.31	0.13	82	0.04	0.14	32	0.40	0.13	86	0.16	0.14	68	0.58	0.13	91
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual	0.05	0.39	13	1.08	0.66	76	0.26	0.45	44	1.57	0.73	85	0.50	0.36	66
Owner Occupied	30–89 days past due	0.31	0.04	97	0	0.04	10	0.35	0.04	97	0.13	0.05	79	0.01	0.06	29
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0.02	0.14	22	0.89	0.25	95	0.17	0.17	54	1.38	0.27	94	0.34	0.19	73
Other	30–89 days past due	0	0.08	14	0.04	0.09	53	0.05	0.08	68	0.04	0.06	68	0.57	0.05	95
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0.03	0.21	24	0.19	0.40	42	0.08	0.23	38	0.19	0.33	54	0.16	0.14	66
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31		0.08			0.21	
	90+ days past due	0	0.01	43	0	0	45	0	0	45		0			0.01	
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23		1.19			1.06	
Credit card	30–89 days past due	1.42	1.02	81	1.19	0.63	86	1.71	0.81	93	1.56	1.02	74	1.69	0.87	82
	90+ days past due	0.24	0.44	38	0.29	0.39	50	0.37	0.45	44	0.27	0.22	66	0.92	0.18	88
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.02	46	0	0	46

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	1,189,687	1,313,831	1,189,687	1,139,245	1,079,136
Retained earnings	35,332	-150,941	5,501	8,600	6,257
Accumulated other comprehensive income (AOCI)	-182,400	-25,298	-36,955	-22,283	-9,185
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,042,619	1,137,592	1,158,233	1,125,562	1,076,208
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	34,724	37,165	35,065	1,604	2,060
Accumulated other comprehensive income-related adjustments	-182,399	-25,298	-36,955	-22,283	-9,185
Other deductions from common equity tier 1 capital	1,920	0	0	0	0
Subtotal:	1,188,374	1,125,725	1,160,123	1,146,241	1,083,333
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,188,374	1,125,725	1,160,123	1,146,241	1,083,333
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,188,374	1,125,725	1,160,123	1,146,241	1,083,333
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	54,535	52,673	52,515	50,035	44,673
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	54,535	52,673	52,515	50,035	44,673
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	54,535	52,673	52,515	50,035	44,673
Exited advanced approach tier 2 capital					
Total capital	1,242,909	1,178,398	1,212,638	1,196,276	1,128,006
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,275,957	11,466,229	11,364,365	9,852,081	9,032,236
Less: Deductions from common equity tier 1 capital	34,724	37,165	35,064	1,604	2,060
Less: Other deductions	1,996	0	0	0	0
Total assets for leverage ratio	11,239,237	11,429,064	11,329,301	9,850,477	9,030,176
Total risk-weighted assets	6,895,283	6,582,801	6,663,161	5,765,674	5,804,948
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	17.23	11.85	93	17.10	12.66	90	17.41	12.37	90	19.88	10.91	96	18.66	12.50	91
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	17.23	12.53	93	17.10	13.44	88	17.41	13.11	90	19.88	11.60	95	18.66	13.19	90
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	18.03	14.37	89	17.90	15.42	84	18.20	14.91	88	20.75	13.45	94	19.43	14.63	90
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	10.57	9.08	86	9.85	9.11	75	10.24	8.98	79	11.64	9.65	86	12	10.39	82
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71							

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	500	984	1,668	1,748	1,284	-49.19	
Other insurance activities income	500	984	1,668	1,748	1,284	-49.19	
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	26,220	25,758	26,070	481	423	1.79	

	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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			50			60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			50			40	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			0			0	
Insurance activities revenue / Adjusted operating income	0.29	0.36	71	0.67	0.37	77	0.53	0.36	74	0.59	0.41	78	0.42	0.37	76
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income		34.56			30.92			32.99			100			100	
Other premium income / Total premium income		65.44			69.08			67.01			0			0	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			19.85			37.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49							
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			-40.91			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.11	12.13	15	2.19	11.54	16	2.15	12	13	0.04	11.01	12	0.04	11.53	11
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	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	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	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.05			0	
Cost: Interest-bearing deposits		0.25			0.12			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20							
Commercial and industrial loans		0.61			1.03			0.79						2.35	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			5,672.05			-47.91	
Total selected assets		18.50			3.19			9.48			6.04			-25.04	
Deposits		-4.80			9.07			0.73			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

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

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.43	0.14	0.45	0.15	0.24

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	4	3	8	1	8	33.33	
Dividends	0	0	0	0	0		
Interest	4	3	8	1	8	33.33	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	4	3	8	1	8	33.33	
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	4	3	8	1	8	33.33	
Operating Expenses							
Personnel expenses	67	6,727	6,819	33	28	-99.00	
Interest expense	0	0	0	0	0		
Other expenses	1,623	297	1,673	488	41	446.46	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,690	7,024	8,492	521	69	-75.94	
Income (loss) before taxes	-1,686	-7,021	-8,484	-520	-61		
Applicable income taxes (credit)	-354	-1,474	-266	-107	-14		
Extraordinary items							
Income before undistributed income of subsidiaries	-1,332	-5,547	-8,218	-413	-47		
Equity in undistributed income of subsidiaries	31,163	20,591	55,561	62,865	70,758	51.34	
Bank subsidiaries	31,163	20,591	55,561	62,865	70,758	51.34	
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	29,831	15,044	47,343	62,452	70,711	98.29	
Memoranda							
Bank net income	31,163	20,591	55,561	62,865	70,758	51.34	
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,031,306	98.91	1,122,275	98.07	1,145,588	98.91	1,125,041	1,075,274	-8.11	
Common and preferred stock	1,031,306	98.91	1,122,275	98.07	1,145,588	98.91	1,125,041	1,075,274	-8.11	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	10,242	0.98	19,388	1.69	11,928	1.03	154	643	-47.17	
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	1,091	0.10	2,661	0.23	737	0.06	367	291	-59.00	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,042,639	100.00	1,144,324	100.00	1,158,253	100.00	1,125,562	1,076,208	-8.89	
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	0	0	0	0	0	0	0	0		
Other liabilities	20	0	6,732	0.59	20	0	0	0	-99.70	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	20	0	6,732	0.59	20	0	0	0	-99.70	
Equity Capital	1,042,619	100	1,137,592	99.41	1,158,233	100	1,125,562	1,076,208	-8.35	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	10	0	10	0	10	0	0	0	0.00	
Common surplus	1,189,677	114.10	1,313,821	114.81	1,189,677	102.71	1,139,245	1,079,136	-9.45	
Retained earnings	35,332	3.39	-150,941	-13.19	5,501	0.47	8,600	6,257		
Accumulated other comprehensive income	-182,400	-17.49	-25,298	-2.21	-36,955	-3.19	-22,283	-9,185		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,042,639	100.00	1,144,324	100.00	1,158,253	100.00	1,125,562	1,076,208	-8.89	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	5.08	10.52	7	2.62	12.64	0	4.12	11.94	3	5.65	9.11	15	6.81	10.58	13
Bank net income / Average equity investment in banks	5.76	11.07	5	3.66	12.37	3	4.91	11.80	3	5.74	9.38	16	6.85	10.85	12
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.69			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			8.82			15.16	
Bank net income / Parent net income	104.47	98.83	59	136.87	96.24	98	117.36	96.79	98	100.66	104.93	25	100.07	103.77	24
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	0	17.48	4	0.59	16.87	9	0	16.81	5	0	11.62	1	0	9.66	2
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	9.67	14	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	98.91	103.92	25	98.65	103.07	25	98.91	103.22	27	99.95	104.49	33	99.91	104.21	31
Total investment in subs / Equity capital	98.91	109.01	17	98.65	108.26	16	98.91	108.40	18	99.95	104.82	32	99.91	104.48	31
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)	-0.19	0.41	20	-0.51	0.25	9	-0.27	0.29	14	-0.01	0.49	34	-0.01	0.44	31
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.45			1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	21.18	126.15	12	21.03	138.64	6	3.23	152.85	3	20.73	121.76	6	31.88	153.39	10
Cash from ops + noncash items + op expense / Op expense + dividend	0.24	116.54	14	84.20	130.64	27	-0.92	154.48	2	6.14	138.81	4	-1,866.67	152.31	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	0.24	92.87	15	373.83	103.17	93	238.65	98.54	96	6.14	140.42	6	-1,866.67	105.99	0
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,435.81			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends		140.52			153.06			174.12			137			196.13	
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.32	24	0	3.64	21	0	3.44	25	0	2.19	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0			0	
Nonaccrual		0.76			0.96			0.92			0			8.16	
Total		1.12			1.17			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

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 # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		82.17			78.46			66.37			79.13			65.39	
Dividends declared / Net income	0	34	3	0	25.30	4	0	28.27	3	0	29.39	7	0	25.65	7
Net income – dividends / Average equity	5.08	7.04	35	2.62	9.64	2	4.12	8.62	9	5.65	6.36	39	6.81	7.61	38
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25			139.49			155.92			130.75			160.93	
Dividends from nonbank subsidiaries		2.20			3.97			4.90			3.01			2.59	
Dividends from subsidiary holding companies		2.84			6.36			5.91			0			0	
Dividends from all subsidiaries		168.66			193.08			203.53			158.62			209.89	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	0	36.56	9	0	45.96	5	0	43.52	7	0	45.88	8
Interest income from bank subsidiaries	0.01	0.13	61	0.01	0.11	61	0.01	0.11	60	0	0.05	67	0.01	0.09	70
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0.01	46.71	11	0.01	38.35	9	0.01	51.33	6	0	51.02	8	0.01	48.40	10
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			99.52			76.61	
Interest income from nonbank subsidiaries		2.85			2.35			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.02			0.02	
Other income from nonbank subsidiaries		0.18			0.08			0.07			0.11			0.01	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			105.70			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		87.73			31			38.10			29.39			65.48	
Interest income from subsidiary holding companies		13.26			5.39			5.26			0			0	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0			0	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0			0	
Operating income from subsidiary holding companies		98.24			39.64			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	0	67.82	10	0	74.16	7	0	76.69	8	0	77.61	8
Interest income from bank subsidiaries	100	0.78	98	100	0.39	98	100	0.23	99	100	0.11	98	100	0.23	98
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries	0	0.03	46	0	0.02	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	100	75.26	86	100	81.78	93	100	83.13	92	100	84.80	86	100	94.06	87
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries	0	0.24	38	0	0.35	37	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries	0	0	47	0	0.01	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies	0	1.79	45	0	2.43	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		189.04			135.34			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			59.71			70.71	