Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name CVB FINANCIAL CORP.

City/State ONTARIO, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 15,539,288
Peer Group Number: 1 Number in Peer Group: 131
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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ONTARIO, CA 91764

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	14,824,185	11,964,969	12,890,683	11,302,793	9,521,910
Net income ($000)	115,072	79,611	177,159	207,827	152,003
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.83	2.65	59	4.52	2.84	96	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84
+ Non-interest income	0.33	1.11	9	0.39	1.14	14	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15
– Overhead expense	1.28	2.24	3	1.59	2.63	8	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
– Provision for credit losses	-0.30	-0.15	23	0.39	0.85	19	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	42	0	0	50
+ Other tax equivalent adjustments	0	0	48	-1.05	0	0	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.18	1.79	76	1.89	0.64	95	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92
Net operating income	1.55	1.36	71	1.33	0.48	93	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84
Net income	1.55	1.35	71	1.33	0.50	92	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.14	3.14	48	5.20	3.78	93	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46
Interest expense	0.05	0.27	5	0.15	0.66	1	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2
Net interest income (tax equivalent)	3.09	2.85	63	5.05	3.10	96	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.13	36	0	0.28	4	0	0.27	4	0	0.21	5	-0.04	0.22	4
Earnings coverage of net loan and lease losses (X)	49.01	4.52	81	7,978.12	21.56	99	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.86	1.39	18	1.12	1.51	25	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40
Allowance for loan and lease losses / Total loans and leases	0.86	1.37	18	1.12	1.48	27	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.63	5	0.14	0.66	6	0.21	0.71	8	0.13	0.57	7	0.26	0.61	12
30–89 days past due loans and leases / Total loans and leases	0.01	0.27	2	0.03	0.36	3	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7
Liquidity and Funding															
Net noncore funding dependence	-13.40	-1.82	15	-11.57	6.94	7	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24
Net short-term noncore funding dependence	-13.56	-8.21	27	-11.77	-2.29	19	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52
Net loans and leases / Total assets	51.50	59.81	19	60.42	63.21	30	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Capitalization															
Tier 1 leverage ratio	9.38	9.11	63	10.59	9.03	87	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84
Holding company equity capital / Total assets	13.23	10.88	84	14.25	11.06	89	13.93	11.16	86	17.67	12.43	94	16.06	12.22	89
Total equity capital (including minority interest) / Total assets	13.23	11.01	82	14.25	11.18	89	13.93	11.29	85	17.67	12.57	94	16.06	12.27	89
Common equity tier 1 capital / Total risk-weighted assets	15.08	12.69	84	14.47	12.01	84	14.77	12.38	83	14.83	12.17	84	13.04	12.12	72
Net loans and leases / Equity capital (X)	3.89	5.51	17	4.24	5.78	17	4.11	5.58	19	3.76	5.21	19	4.16	5.29	22
Cash dividends / Net income	42.58	25.30	87	61.34	60.26	55	55.13	42.30	70	48.57	33.12	80	46.19	27.31	86
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	13	9.29	66	23.09	17.07	74	27.80	16.68	81	-2.14	9.26	8	39.40	7	94
Equity capital	4.90	9.31	38	1.16	6.16	29	0.70	6.99	20	7.72	10.49	50	73.13	7.89	95
Net loans and leases	-3.69	0.79	34	11.25	13.26	51	10.13	9.07	65	-2.66	9.10	4	61.41	7.89	98
Noncore funding	15.29	-23.76	90	5.89	-2.41	66	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	98.13	103.07	21	100.47	103.11	36	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42
Cash from ops + noncash items + op expense / Op expense + dividends	145.23	130.64	60	273.87	154.33	83	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26

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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	182,470	186,391	375,410	394,850	290,299	-2.10	93.79
Income from lease financing receivables	1,051	1,078	1,992	2,778	2,985	-2.50	-43.80
Fully taxable income on loans and leases	182,777	186,514	375,646	395,465	290,753	-2.00	93.38
Tax-exempt income on loans and leases	744	955	1,756	2,163	2,531	-22.09	-50.79
Estimated tax benefit on income on loans and leases	120	15,618	323	392	455	-99.23	-74.40
Income on loans and leases (tax equivalent)	183,641	203,087	377,725	398,020	293,739	-9.58	90.31
Investment interest income (tax equivalent)	28,053	74,240	51,284	57,973	66,420	-62.21	-24.90
Interest on balances due from depository institutions	892	896	1,682	2,269	1,642	-0.45	16.91
Interest income on other earning assets	511	559	1,000	1,256	2,063	-8.59	-37.45
Total interest income (tax equivalent)	213,097	278,782	431,691	459,518	363,864	-23.56	57.35
Interest on time deposits of $250K or more	174	466	821	926	1,080	-62.66	
Interest on time deposits < $250K	766	1,532	2,978	3,496	1,495	-50.00	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,297	5,121	8,803	12,698	7,250	-55.15	11.02
Interest on other borrowings and trading liabilities	459	1,073	1,682	4,958	2,990	-57.22	-55.18
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	3,696	8,192	14,284	22,078	12,815	-54.88	-8.58
Net interest income (tax equivalent)	209,401	270,590	417,407	437,440	351,049	-22.61	59.38
Non-interest income	24,757	23,567	48,907	58,894	43,446	5.05	40.63
Adjusted operating income (tax equivalent)	234,158	294,157	466,314	496,334	394,495	-20.40	57.16
Overhead expense	94,699	95,027	192,119	198,597	179,876	-0.35	38.35
Provision for credit losses	-22,500	23,500	23,500	5,000	1,500		
Securities gains (losses)	0	0	0	5	0		
Other tax equivalent adjustments	0	-63,000	0	0	0		-100.00
Pretax net operating income (tax equivalent)	161,710	112,843	250,874	292,742	213,119	43.31	100.77
Applicable income taxes	46,093	32,517	72,361	83,247	59,112	41.75	60.48
Tax equivalent adjustments	545	715	1,354	1,668	2,004	-23.78	-81.31
Applicable income taxes (tax equivalent)	46,638	33,232	73,715	84,915	61,116	40.34	47.41
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	115,072	79,611	177,159	207,827	152,003	44.54	135.30
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	115,072	79,611	177,159	207,827	152,003	44.54	135.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest	115,072	79,611	177,159	207,827	152,003	44.54	135.30
Investment securities income (tax equivalent)	28,053	74,240	51,284	57,973	66,420	-62.21	-24.90
US Treasury and agency securities (excluding mortgage-backed securities)	4,107	1,303	2,438	3,062	3,508	215.20	65.94
Mortgage-backed securities	20,809	21,899	42,211	46,604	52,745	-4.98	-14.78
All other securities	3,137	51,038	6,635	8,307	10,167	-93.85	-70.01
Cash dividends declared	48,992	48,833	97,665	100,940	70,203	0.33	89.27
Common	48,992	48,833	97,665	100,940	70,203	0.33	89.27
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

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.87	2.92	47	4.66	3.46	93	3.35	3.27	56	4.07	4	57	3.82	3.87	48
Less: Interest expense	0.05	0.25	5	0.14	0.61	0	0.11	0.48	2	0.20	0.98	1	0.13	0.79	1
Equals: Net interest income (tax equivalent)	2.83	2.65	59	4.52	2.84	96	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84
Plus: Non-interest income	0.33	1.11	9	0.39	1.14	14	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15
Equals: adjusted operating income (tax equivalent)	3.16	3.82	18	4.92	4.05	86	3.62	4.04	32	4.39	4.41	48	4.14	4.46	35
Less: Overhead expense	1.28	2.24	3	1.59	2.63	8	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
Less: Provision for credit losses	-0.30	-0.15	23	0.39	0.85	19	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	43	0	0	50
Plus: other tax equivalent adjustments	0	0	48	-1.05	0	0	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.18	1.79	76	1.89	0.64	95	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92
Less: Applicable income taxes (tax equivalent)	0.63	0.41	87	0.56	0.16	97	0.57	0.23	96	0.75	0.36	96	0.64	0.33	94
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.55	1.36	71	1.33	0.48	93	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.55	1.35	71	1.33	0.50	92	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84
Memo: Net income (last four quarters)	1.48	1.25	74	1.56	0.81	94	1.37	0.82	89	1.84	1.19	95	1.60	1.24	83
Net income–BHC and noncontrolling (minority) interest	1.55	1.37	69	1.33	0.50	92	1.37	0.83	89	1.84	1.20	95	1.60	1.25	84
Margin Analysis															
Average earning assets / Average assets	91.56	93.15	30	89.53	91.74	23	90.24	92.32	22	88.72	91.05	26	91.80	91.48	53
Average interest-bearing funds / Average assets	33.66	62.32	1	34.64	65.48	1	34.06	64.06	1	35.80	65.57	2	38.05	65.56	1
Interest income (tax equivalent) / Average earning assets	3.14	3.14	48	5.20	3.78	93	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46
Interest expense / Average earning assets	0.05	0.27	5	0.15	0.66	1	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2
Net interest income (tax equivalent) / Average earning assets	3.09	2.85	63	5.05	3.10	96	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.45	4.05	76	5.23	4.44	89	4.68	4.27	76	5.27	5.09	68	4.98	4.95	58
Interest-bearing bank balances	0.10	0.11	31	0.22	0.50	14	0.15	0.27	15	3.76	2.04	94	1.54	1.64	36
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17	
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.13	3.11	49	4.02	3.74	69	3.70	3.51	58	4.57	4.36	65	4.14	4.20	47
Investment securities (tax equivalent)	1.56	1.80	34	6.57	2.51	98	2.09	2.25	32	2.48	2.76	28	2.44	2.68	32
US Treasury and agency securities (excluding mortgage-backed securities)	1.38	1.28	58	2.39	2.01	70	2.32	1.75	79	2.43	2.32	67	2.39	2.05	76
Mortgage-backed securities	1.35	1.56	29	2.28	2.33	35	1.90	2.05	29	2.37	2.61	17	2.38	2.50	39
All other securities	2.57	2.91	40	47.94	3.48	98	3.16	3.24	53	3.35	4.06	31	3.48	4.20	39
Interest-bearing deposits	0.14	0.24	30	0.39	0.70	18	0.32	0.53	26	0.48	1.10	10	0.32	0.81	8
Time deposits of $250K or more	0.35	0.76	13	0.85	1.67	6	0.76	1.42	7	0.80	1.96	4	0.94	1.44	13
Time deposits < $250K	0.53	0.72	33	0.89	1.58	7	0.89	1.36	14	0.94	1.82	9	0.44	1.29	8
Other domestic deposits	0.11	0.17	36	0.32	0.50	25	0.25	0.36	36	0.42	0.93	12	0.28	0.67	10
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.19	43	0.32	0.85	17	0.24	0.62	15	0.47	1.86	15	0.31	1.51	11
Other borrowed funds and trading liabilities	0	1.31	3	0.18	1.62	3	0.04	1.50	3	2.25	2.38	41	2.06	2.28	41
All interest-bearing funds	0.15	0.40	8	0.40	0.92	10	0.33	0.74	10	0.55	1.49	3	0.35	1.19	4

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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	24,757	23,567	48,907	58,894	43,446
Fiduciary activities income	4,525	4,134	8,314	8,224	7,926
Service charges on deposit accounts - domestic	8,577	8,949	17,326	20,752	17,070
Trading revenue	110	-113	-13	143	-52
Investment banking fees and commissions	1,202	646	1,505	1,236	794
Insurance activities revenue	51	117	159	65	54
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	706	-2	1,281	4,763	3,526
Other non-interest income	9,586	9,836	20,335	23,711	14,128
Total overhead expenses	94,699	95,027	192,119	198,597	179,876
Personnel expense	59,368	60,108	121,204	121,063	101,697
Net occupancy expense	9,809	9,861	20,548	20,323	20,131
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,334	4,890	9,352	10,798	5,254
Other operating expenses	21,188	20,168	41,015	46,413	52,794
Fee income on mutual funds and annuities	833	346	863	597	597
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	996	1,024	992	1,017	1,023
Average personnel expense per employee	59.61	58.70	122.18	119.04	99.41
Average assets per employee	14,883.72	11,684.54	12,994.64	11,113.86	9,307.83

	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	3.36	2.15	70	1.47	2.20	48	1.76	2.02	52	1.01	2.72	34	1.37	3.08	40
Overhead expenses / Net Interest Income + non-interest income	40.54	59.03	4	41.24	63.28	3	41.32	62.28	4	40.15	61.29	2	45.83	60.88	10
Percent of Average Assets															
Total overhead expense	1.28	2.24	3	1.59	2.63	8	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10
Personnel expense	0.80	1.25	11	1	1.31	18	0.94	1.30	16	1.07	1.41	19	1.07	1.44	16
Net occupancy expense	0.13	0.24	11	0.16	0.26	13	0.16	0.26	13	0.18	0.28	15	0.21	0.28	21
Other operating expenses	0.34	0.73	3	0.42	0.99	4	0.39	0.94	3	0.51	0.97	5	0.61	0.97	11
Overhead less non-interest income	0.94	1.10	33	1.19	1.36	38	1.11	1.25	38	1.24	1.32	41	1.43	1.38	50
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	40.44	58.45	5	32.30	62.83	1	41.20	61.82	4	40.01	60.64	2	45.60	60.37	10
Personnel expense	25.35	33.10	17	20.43	32.43	6	25.99	32.36	20	24.39	32.39	14	25.78	32.51	18
Net occupancy expense	4.19	6.33	20	3.35	6.65	10	4.41	6.58	16	4.09	6.52	11	5.10	6.48	21
Other operating expenses	10.90	18.60	3	8.52	23.06	0	10.80	22.28	3	11.53	21.20	0	14.71	20.90	7
Total non-interest income	10.57	28.18	9	8.01	27.40	7	10.49	28.83	10	11.87	29.23	10	11.01	28.50	13
Fiduciary activities income	1.93	2.24	51	1.41	2.10	44	1.78	2.09	53	1.66	1.97	54	2.01	2.14	56
Service charges on domestic deposit accounts	3.66	3.19	58	3.04	3.35	40	3.72	3.27	58	4.18	3.88	52	4.33	4.15	52
Trading revenue	0.05	0.72	47	-0.04	1.60	7	0	1.28	6	0.03	1.18	40	-0.01	0.85	9
Investment banking fees and commissions	0.51	2.52	29	0.22	2.64	18	0.32	2.46	22	0.25	3.54	17	0.20	3.42	17
Insurance activities revenue	0.02	0.37	39	0.04	0.39	46	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.30	3.83	18	0	2.89	11	0.27	3.92	21	0.96	1.86	40	0.89	1.61	47
Other non-interest income	4.09	9.26	17	3.34	9.31	11	4.36	9.65	22	4.78	10.04	18	3.58	9.86	9
Overhead less non-interest income	29.87	29.94	43	24.29	34.19	20	30.71	31.93	44	28.15	31.06	35	34.58	31.46	52
Applicable income taxes / Pretax net operating income (tax equivalent)	28.50	21.54	95	28.82	18.39	95	28.84	18.63	96	28.44	20.56	93	27.74	19.04	96
Applicable income tax + TE / Pretax net operating income + TE	28.84	23.10	93	29.45	22.75	89	29.38	21.18	94	29.01	23.23	90	28.68	21.56	95

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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	6,399,333	6,220,317	6,292,297	6,264,123	6,381,028	2.88	81.27
Commercial and industrial loans	1,237,811	1,822,813	1,536,825	837,962	907,619	-32.09	213.95
Loans to individuals	9,582	12,890	17,299	15,771	13,150	-25.66	-39.71
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	257,572	239,182	360,939	361,764	373,147	7.69	19.84
Other loans and leases	167,012	107,332	141,448	98,009	102,717	55.60	84.76
Less: Unearned income	0	0	0	13,052	13,050		-100.00
Loans and leases, net of unearned income	8,071,310	8,402,534	8,348,808	7,564,577	7,764,611	-3.94	90.45
Less: Allowance for loan and lease losses	69,342	93,983	93,692	68,660	63,613	-26.22	13.79
Net loans and leases	8,001,968	8,308,551	8,255,116	7,495,917	7,700,998	-3.69	91.57
Debt securities that reprice or mature in over 1 year	3,897,000	2,280,019	2,974,196	2,405,570	2,473,082	70.92	31.54
Mutual funds and equity securities	16,930	12,213	12,179	0	0	38.62	
Subtotal	11,915,898	10,600,783	11,241,491	9,901,487	10,174,080	12.41	66.90
Interest-bearing bank balances	2,204,648	1,807,497	1,879,418	30,139	27,610	21.97	222.94
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	70,935	8,438	2,464	8,259	4,727	740.66	620.88
Trading assets	1,010	779	889	880	716	29.65	
Total earning assets	14,192,491	12,417,497	13,124,262	9,940,765	10,207,133	14.29	81.21
Non-interest-bearing cash and due from depository institutions	153,475	158,397	122,305	158,310	144,008	-3.11	42.40
Premises, fixed assets, and leases	69,345	67,969	69,368	71,156	56,608	2.02	77.55
Other real estate owned	0	4,889	3,392	4,889	420	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	774	774	774	774	-100.00	-100.00
Intangible and other assets	1,123,977	1,101,771	1,099,213	1,106,556	1,120,210	2.02	244.15
Total assets	15,539,288	13,751,297	14,419,314	11,282,450	11,529,153	13.00	86.94
Quarterly average assets	15,179,962	12,569,846	13,945,932	11,354,766	11,549,089	20.76	90.69
Average loans and leases (YTD)	8,259,882	7,764,930	8,064,844	7,553,120	5,896,552	6.37	101.02
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	8,071,310	8,402,534	8,348,808	7,564,577	7,764,611	-3.94	90.45
Real estate loans secured by 1–4 family	440,797	492,438	497,276	518,826	556,622	-10.49	16.57
Commercial real estate loans	5,610,503	5,461,132	5,480,594	5,479,196	5,569,096	2.74	89.64
Construction and land development	88,278	126,571	85,144	123,767	127,777	-30.25	-6.10
Multifamily	623,871	621,745	618,702	586,637	547,940	0.34	123.87
Nonfarm nonresidential	4,898,354	4,712,816	4,776,748	4,768,792	4,893,379	3.94	89.43
Real estate loans secured by farmland	348,033	266,747	314,427	266,101	255,310	30.47	79.69
Total investment securities	3,984,865	2,300,670	2,988,839	2,413,829	2,477,809	73.20	34.06
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	592,611	106,981	98,663	117,366	138,274	453.94	176.84
Municipal securities	242,679	206,646	218,557	235,413	281,766	17.44	-42.35
Mortgage-backed securities	3,132,645	1,974,830	2,659,440	2,061,050	2,057,769	58.63	34.33
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	16,930	12,213	12,179	0	0	38.62	
Available-for-sale securities	2,931,011	1,675,288	2,398,034	1,739,377	1,733,369	74.96	30.38
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	29,959	36,453	30,285	39,354	44,810	-17.81	-75.57
Mortgage-backed securities	2,901,052	1,638,835	2,367,749	1,700,023	1,688,559	77.02	37.14
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	18,599	25,781	25,597	4,497	-22,903	-27.86	-2.75
Available-for-sale securites appreciation (depreciation)	23,275	57,256	54,749	21,900	-23,581	-59.35	-65.03
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,110,363	1,865,934	1,808,709	1,637,628	1,663,279	13.10	-18.45

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	8,065,400	6,901,368	7,455,387	5,245,517	5,204,787	16.87	119.99
NOW, ATS and transaction accounts	588,831	472,509	517,976	454,565	460,972	24.62	44.28
Time deposits less brokered deposits < $250K	265,458	349,508	301,394	338,440	406,518	-24.05	
MMDA and other savings accounts	3,649,305	3,150,013	3,361,444	2,558,538	2,629,787	15.85	100.06
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,568,994	10,873,398	11,636,201	8,597,060	8,702,064	15.59	111.00
Time deposits of $250K or more	100,063	110,182	100,300	107,868	125,426	-9.18	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	578,207	468,156	439,406	428,659	442,255	23.51	-2.08
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	0	10,000	5,000	0	280,000	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	678,270	588,338	544,706	536,527	847,681	15.29	-44.38
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	25,774	25,774	25,774	25,774	-100.00	-100.00
Other liabilities	236,950	304,689	204,643	128,991	102,444	-22.23	99.76
Total liabilities	13,484,214	11,792,199	12,411,324	9,288,352	9,677,963	14.35	84.19
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,214,882	1,209,449	1,211,780	1,298,792	1,293,669	0.45	130.33
Common surplus	0	0	0	0	0		
Retained earnings	826,941	712,145	760,861	682,692	575,805	16.12	95.52
Accumulated other comprehensive income	13,251	37,504	35,349	12,614	-18,284	-64.67	-67.74
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,055,074	1,959,098	2,007,990	1,994,098	1,851,190	4.90	107.28
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,055,074	1,959,098	2,007,990	1,994,098	1,851,190	4.90	107.28
Total liabilities and capital	15,539,288	13,751,297	14,419,314	11,282,450	11,529,153	13.00	86.94
Memoranda							
Non-interest-bearing deposits	8,065,400	6,901,368	7,455,387	5,245,517	5,204,787	16.87	119.99
Interest-bearing deposits	4,603,657	4,082,212	4,281,114	3,459,411	3,622,703	12.77	57.67
Total deposits	12,669,057	10,983,580	11,736,501	8,704,928	8,827,490	15.35	92.36
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	2,007,990	1,994,098	1,994,098	1,851,190	1,069,266		
Accounting restatements	0	-1,325	-1,325	0	0		
Net income	115,072	79,611	177,159	207,827	152,003		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,636	3,087	5,760	7,763	5,209		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	534	92,430	92,772	2,640	7,760		
Changes incident to business combinations	0	0	0	0	722,767		
Less: Dividends declared	48,992	48,833	97,665	100,940	70,203		
Change in other comprehensive income	-22,098	24,890	22,735	30,898	-20,092		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,055,074	1,959,098	2,007,990	1,994,098	1,851,190		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	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	41.18	36.32	59	45.23	36.22	65	43.64	36.22	62	55.52	37.78	80	55.35	37.19	81
Commercial and industrial loans	7.97	12.25	25	13.26	14.99	39	10.66	13.52	33	7.43	12.02	27	7.87	12.85	26
Loans to individuals	0.06	3.48	9	0.09	3.53	9	0.12	3.40	10	0.14	4.20	11	0.11	4.31	12
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	1.66	0.21	93	1.74	0.20	94	2.50	0.19	94	3.21	0.24	94	3.24	0.30	94
Other loans and leases	1.07	4.22	22	0.78	4.66	14	0.98	4.63	17	0.87	5.01	11	0.89	5	13
Net loans and leases	51.50	59.81	19	60.42	63.21	30	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Debt securities over 1 year	25.08	17.61	78	16.58	14.01	64	20.63	15.55	72	21.32	14.60	86	21.45	14.63	82
Mutual funds and equity securities	0.11	0.06	75	0.09	0.05	75	0.08	0.05	75	0	0.06	13	0	0.06	12
Subtotal	76.68	78.32	31	77.09	78.43	29	77.96	78.16	34	87.76	79.65	77	88.25	79.97	83
Interest-bearing bank balances	14.19	9.11	80	13.14	6.78	88	13.03	7.51	86	0.27	3.06	6	0.24	3.04	4
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.46	1.53	27	0.06	1.83	4	0.02	1.68	3	0.07	1.91	6	0.04	1.96	7
Trading assets	0.01	0.60	40	0.01	1.09	35	0.01	1.01	37	0.01	1.19	32	0.01	1.33	34
Total earning assets	91.33	91.43	49	90.30	90.72	45	91.02	91.05	50	88.11	89.53	31	88.53	89.74	35
Non-interest cash and due from depository institutions	0.99	1.01	45	1.15	1.08	57	0.85	1.07	32	1.40	1.14	69	1.25	1.21	52
Other real estate owned	0	0.02	6	0.04	0.03	71	0.02	0.02	65	0.04	0.03	71	0	0.04	17
All other assets	7.68	7.50	53	8.55	8.16	58	8.13	7.82	56	10.49	9.27	68	10.22	8.98	66
Memoranda															
Short-term investments	14.64	12.01	69	13.21	10.58	69	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	3.81	0.77	91	0.78	0.48	72	0.68	0.63	68	1.04	0.54	76	1.20	0.69	80
Municipal securities	1.56	1.72	57	1.50	1.45	61	1.52	1.69	57	2.09	1.34	70	2.44	1.62	68
Mortgage-backed securities	20.16	12.97	80	14.36	11.11	68	18.44	11.75	83	18.27	11.44	84	17.85	11.13	87
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	51.94	59.85	20	61.10	63.46	32	57.90	61.72	28	67.05	63.50	45	67.35	63.93	48
Real estate loans secured by 1–4 family	2.84	11.69	12	3.58	12.29	17	3.45	11.91	17	4.60	13.29	18	4.83	13.46	17
Revolving	0.46	1.45	27	0.62	1.80	28	0.56	1.66	28	0.83	2.07	31	0.98	2.27	33
Closed-end, secured by first liens	2.25	9.84	14	2.74	9.99	17	2.70	9.81	16	3.46	10.69	18	3.44	10.57	18
Closed-end, secured by junior liens	0.13	0.20	46	0.21	0.26	53	0.18	0.22	55	0.30	0.28	63	0.40	0.31	68
Commercial real estate loans	36.11	22.48	85	39.71	21.90	91	38.01	22.22	87	48.56	22.23	95	48.30	21.58	95
Construction and land development	0.57	3.35	15	0.92	3.32	21	0.59	3.40	18	1.10	3.44	28	1.11	3.51	25
Multifamily	4.01	3.31	67	4.52	3.07	76	4.29	3.12	72	5.20	3.01	81	4.75	2.72	83
Nonfarm nonresidential	31.52	14.81	96	34.27	14.50	98	33.13	14.72	96	42.27	14.69	98	42.44	14.44	98
Real estate loans secured by farmland	2.24	0.34	93	1.94	0.33	94	2.18	0.33	93	2.36	0.36	94	2.21	0.41	92

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.28	59.66	86	74.03	55.37	86	75.37	57.15	84	82.81	57.46	92	82.18	56.49	91
Real estate loans secured by 1–4 family	5.46	19.82	12	5.86	19.50	12	5.96	19.43	13	6.86	20.75	12	7.17	21.10	11
Revolving	0.88	2.42	25	1.02	2.79	26	0.98	2.64	25	1.24	3.15	31	1.46	3.50	30
Closed-end	4.58	17.22	12	4.84	16.49	14	4.98	16.59	14	5.61	17.39	14	5.71	17.39	14
Commercial real estate loans	69.51	36.54	95	64.99	32.96	96	65.65	34.63	95	72.43	33.52	98	71.72	32.14	98
Construction and land development	1.09	5.50	13	1.51	4.97	17	1.02	5.26	16	1.64	5.09	22	1.65	5.20	21
1–4 family	0.62	1.11	50	0.66	0.93	50	0.42	0.93	42	0.54	0.94	48	0.91	1.02	57
Other	0.47	4.33	8	0.84	3.90	14	0.60	4.19	10	1.10	4.02	19	0.73	4.05	13
Multifamily	7.73	5.34	74	7.40	4.72	77	7.41	4.96	74	7.76	4.69	80	7.06	4.10	82
Nonfarm nonresidential	60.69	24.14	99	56.09	21.76	98	57.21	22.93	98	63.04	22.15	98	63.02	21.40	98
Owner-occupied	24.70	8.14	98	24.36	7.38	98	24.39	7.68	98	27.27	7.72	98	27.70	8.03	98
Other	35.99	15.71	98	31.73	14.16	97	32.83	14.95	97	35.77	14.34	98	35.32	13.38	98
Real estate loans secured by farmland	4.31	0.59	96	3.17	0.52	93	3.77	0.54	94	3.52	0.55	94	3.29	0.63	90
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	15.34	20.98	30	21.69	23.90	42	18.41	22.17	37	11.08	19.53	22	11.69	20.32	22
Loans to individuals	0.12	6.28	8	0.15	6.11	7	0.21	6.13	10	0.21	7.13	8	0.17	7.36	10
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	3.19	0.37	93	2.85	0.31	94	4.32	0.32	94	4.78	0.37	94	4.81	0.46	94
Other loans and leases	2.07	8.03	24	1.28	8.93	14	1.69	9.09	19	1.30	9.85	11	1.32	9.66	14
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	447.77	383.17	58	460.12	392.62	58	447.53	381.27	56	453	391.26	54	508.51	379.80	67
Real estate loans secured by 1–4 family	30.84	124.52	12	36.43	133.24	14	35.37	125.03	14	37.52	138.18	12	44.36	137.84	13
Revolving	4.96	15.53	26	6.36	19.64	27	5.79	17.42	27	6.81	21.26	29	9.04	23.33	31
Closed-end	25.89	107.53	12	30.07	112.01	14	29.58	106.14	15	30.71	115.20	15	35.31	112.79	16
Commercial real estate loans	392.57	238.21	87	403.96	237.30	86	389.80	234.65	87	396.24	229.44	86	443.81	219.72	93
Construction and land development	6.18	35.52	15	9.36	35.78	22	6.06	35.62	17	8.95	34.95	22	10.18	35.36	25
1–4 family	3.53	7.06	49	4.13	6.74	49	2.48	6.34	41	2.94	6.61	43	5.64	7.04	56
Other	2.65	28.07	6	5.24	27.86	18	3.58	28.16	11	6.01	27.32	20	4.54	27.26	19
Multifamily	43.65	34.78	71	45.99	33.28	74	44	32.74	74	42.42	31.04	74	43.67	27.85	82
Nonfarm nonresidential	342.74	157.17	96	348.61	157.33	96	339.74	155.06	96	344.86	152.10	94	389.96	147.22	98
Owner-occupied	139.49	52.65	96	151.40	53.29	96	144.82	52.37	96	149.20	53.07	95	171.43	54.89	97
Other	203.25	102.08	92	197.21	101.60	91	194.92	100.54	92	195.66	97.41	92	218.53	91.80	96
Real estate loans secured by farmland	24.35	3.59	93	19.73	3.50	92	22.36	3.44	93	19.24	3.60	91	20.35	4.02	89
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	86.61	127.07	30	134.83	159.86	37	109.30	139.91	35	60.60	122.02	23	72.33	128.82	28
Loans to individuals	0.67	35.29	9	0.95	38.40	8	1.23	37.47	11	1.14	43.51	9	1.05	42.67	10
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	18.02	2.01	93	17.69	2.03	94	25.67	1.88	95	26.16	2.18	95	29.74	2.72	95
Other loans and leases	11.69	46.75	22	7.94	51.14	13	10.06	49.54	16	7.09	52.44	9	8.19	51.79	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.15	28.84	86	40.73	26.07	86	41.51	27.32	84	45.23	26.45	88	44.07	24.79	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	255.01	187.37	76	253.16	186.18	70	246.46	183.76	67	247.44	178.57	70	272.69	167.93	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	394.51	244.59	86	404.56	244.21	86	391.27	240.85	86	396.64	236.10	86	444.12	225.98	92

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	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	14.64	12.01	69	13.21	10.58	69	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0
Liquid assets	39.15	28.17	81	29.44	24.60	71	32.64	26.22	73	20.99	22.44	56	20.54	22.72	57
Investment securities	25.64	19.64	69	16.73	16.55	54	20.73	17.85	65	21.39	16.99	75	21.49	17.27	71
Net loans and leases	51.50	59.81	19	60.42	63.21	30	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47
Net loans, leases and standby letters of credit	51.81	60.62	19	60.76	64.12	29	57.61	62.48	27	66.90	64.84	43	67.26	65.07	46
Core deposits	80.89	74.75	71	79.07	68.08	80	80.70	70.67	83	76.20	63.09	82	75.48	62.13	81
Noncore funding	4.36	10.89	24	4.28	16.68	8	3.78	14.13	10	4.76	19.36	7	7.35	21.34	9
Time deposits of $250K or more	0.64	1.81	19	0.80	2.56	14	0.70	2.11	17	0.96	2.94	16	1.09	2.89	23
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	3.72	1.20	85	3.40	1.49	82	3.05	1.47	79	3.80	1.94	78	3.84	1.97	78
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	3.72	0.52	93	3.40	0.52	92	3.05	0.54	89	3.80	0.48	92	3.84	0.54	93
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.07	2.06	17	0.03	1.24	26	0	3.01	1	2.43	3.67	44
Earning assets that reprice within 1 year	26.17	38.93	17	25.26	39.71	14	25.07	39.38	17	17.91	39.29	5	19.91	40.29	7
Interest-bearing liabilities that reprice within 1 year	2.14	7.04	9	3.05	9.42	10	2.51	8.20	10	3.25	10.19	9	3.46	10.01	14
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	24.03	30.25	34	22.22	28.34	33	22.55	29.11	36	14.65	26.63	16	16.45	27.38	27
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-13.40	-1.82	15	-11.57	6.94	7	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24
Net short-term noncore funding dependence	-13.56	-8.21	27	-11.77	-2.29	19	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52
Short-term investment / Short-term noncore funding	344.89	284.81	70	319.82	138.95	88	360	184.19	82	7.43	77.77	5	3.96	66.46	3
Liquid assets - short-term noncore funding / Nonliquid assets	57.37	34.02	81	35.87	23.27	77	43.07	28.18	77	20.76	16.97	68	16.93	16.04	63
Net loans and leases / Total deposits	63.16	74.66	22	75.65	82.84	27	70.34	79.43	28	86.11	90.31	37	87.24	90.08	40
Net loans and leases / Core deposits	63.66	81.17	15	76.41	93.70	17	70.94	88.34	19	87.19	103.93	26	88.50	105	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.37	0.84	73	2.05	1.82	61	1.95	1.57	64	0.34	0.72	43	-1.92	-0.82	17
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.71	1.94	52	4.55	4.82	56	4.17	4.31	59	1.67	1.36	63	-1.98	-1.98	51
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	26.02	13.42	72	26.65	12.14	74	19.36	11.38	70	27.94	12.67	77	30.04	16.19	71
Available-for-sale securities	73.55	84.66	27	72.82	85.75	25	80.23	87.23	29	72.06	85.40	24	69.96	81.88	28
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	14.87	4.50	86	4.65	3.23	70	3.30	4.01	65	4.86	3.49	71	5.58	4.02	72
Municipal securities	6.09	8.87	53	8.98	9.39	58	7.31	9.83	53	9.75	7.75	67	11.37	9.16	61
Mortgage-backed securities	78.61	66.59	66	85.84	67.27	75	88.98	66.64	81	85.39	67.43	76	83.05	65.45	77
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.42	0.32	72	0.53	0.37	70	0.41	0.35	69	0	0.40	13	0	0.42	11
Debt securities 1 year or less	1.78	8.69	21	0.37	11.75	1	0.08	10.55	2	0.34	11.86	3	0.19	11.91	4
Debt securities 1 to 5 years	12.66	17.05	45	1.97	18.03	14	1.65	17.03	12	1.64	17.94	12	2.14	19.18	15
Debt securities over 5 years	85.14	72.17	68	97.13	66.01	96	97.86	69.86	94	98.02	66.02	98	97.67	64.73	97
Pledged securities	52.96	33.87	76	81.10	37.40	97	60.52	35.67	78	67.84	30.57	92	67.13	33.30	90
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	25.31	51.37	44	11,854.02	146.89	99	4,800.99	183.32	99	18.74	26.69	52	-51.97	6.77	2
Investment securities	73.20	33.34	82	-1.15	14.17	23	23.82	23.62	62	-2.58	11.75	20	-14.86	9.42	6
Core deposits	15.59	16.88	56	27.18	25.99	61	35.35	26.88	81	-1.21	11.23	4	38.01	7.29	93
Noncore funding	15.29	-23.76	90	5.89	-2.41	66	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,776,549	1,673,785	1,605,293	1,538,832	1,694,401
Commit: Secured commercial real estate loans	392,231	397,324	378,266	362,014	367,009
Commit: Unsecured real estate loans	50,864	0	42,565	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	49,340	46,232	52,364	52,212	53,538
Commercial and similar letters of credit	454	473	800	873	765
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	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,001,293	778,798	1,007,640	519,932	390,702
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)	11.43	22.45	10	12.17	21.74	15	11.13	22.01	11	13.64	23.52	16	14.70	24.05	21
Standby letters of credit	0.32	0.67	34	0.34	0.72	32	0.36	0.71	37	0.46	0.84	42	0.46	0.92	36
Commercial and similar letters of credit	0	0.02	52	0	0.02	50	0.01	0.02	55	0.01	0.02	58	0.01	0.02	49
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	6.44	49.75	21	5.66	51.68	16	6.99	48.62	19	4.61	68.47	17	3.39	65.81	15
Interest rate contracts	6.44	35.96	24	5.66	36.85	17	6.99	34.36	20	4.61	47.31	18	3.39	43.84	17
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	6.44	20.67	31	5.66	22.27	23	6.99	20.83	30	4.61	28.86	20	3.39	26.74	19
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	21.51	42.93	17	21.56	41.55	19	19.90	42.82	15	20.37	45.53	15	28.74	44.93	39

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,001,293	778,798	1,007,640	519,932	390,702
Interest rate contracts	1,001,293	778,798	1,007,640	519,932	390,702
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,001,293	778,798	1,007,640	519,932	390,702
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	1,001,293	778,798	1,007,640	519,932	390,702
Interest rate contracts	1,001,293	778,798	1,007,640	519,932	390,702
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)	500,646	389,399	503,820	259,966	390,702
One year or less	9,994	9,378	11,248	7,598	19,166
Over 1 year to 5 years	28,828	34,030	32,082	36,540	104,427
Over 5 years	461,824	345,991	460,490	215,828	267,109
Gross negative fair value (absolute value)	18,424	38,626	30,181	11,502	1,938
Gross positive fair value	18,424	38,626	30,181	11,502	1,938
Held for trading	0	0	0	0	0
Non-traded	18,424	38,626	30,181	11,502	1,938
Current credit exposure on risk-based capital derivative contracts	18,424	38,626	30,181	11,502	1,938
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

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	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	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	71.23	95	100	69.92	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	50	91.87	5	50	89.91	8	50	91.48	7	50	93.86	7	100	94.47	75
One year or less	1	28.05	11	1.20	30.94	11	1.12	32.05	10	1.46	32.17	9	4.91	32.51	23
Over 1 year to 5 years	2.88	26.03	16	4.37	27.26	19	3.18	27.06	14	7.03	30.45	20	26.73	31.16	42
Over 5 years	46.12	30.08	67	44.43	28.48	67	45.70	29.56	70	41.51	28.09	67	68.37	28.71	88
Gross negative fair value (absolute value)	1.84	1.25	70	4.96	1.76	90	3	1.55	76	2.21	0.83	93	0.50	0.72	35
Gross positive fair value	1.84	1.68	56	4.96	2.69	87	3	2.23	67	2.21	1.19	87	0.50	0.85	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	41	0.03	0.07	47	0.02	0.07	43	0.01	0.06	40	0	0.06	15
Gross positive fair value (X)	0.01	0.07	29	0.03	0.11	29	0.02	0.09	28	0.01	0.07	28	0	0.06	13
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	68	0.03	0.02	76	0.02	0.02	73	0.01	0.01	68	0	0.01	37
Current credit exposure (X)	0.01	0.05	37	0.03	0.08	36	0.02	0.06	35	0.01	0.05	33	0	0.04	20
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.20	0.63	37	0.45	1.03	38	0.35	0.85	37	0.13	0.73	36	0.02	0.53	22

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	93,692	68,660	68,660	63,613	59,585
Gross losses	2,985	253	666	454	291
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	135	236	358	501	2,819
Net losses	2,850	17	308	-47	-2,528
Provision for loan and lease losses	-21,500	23,500	23,500	5,000	1,500
Adjustments	0	1,840	1,840	0	0
Ending balance	69,342	93,983	93,692	68,660	63,613
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	-0.29	-0.14	23	0.39	0.85	19	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15
Provision for loan and lease losses / Average loans and leases	-0.52	-0.25	22	0.61	1.37	17	0.29	0.82	12	0.07	0.24	20	0.03	0.24	15
Provision for loan and lease losses / Net loan and lease losses	-754.39	77.32	10	38,235.29	792.43	99	7,629.87	487.86	97	-10,638.30	130.58	0	-59.34	134.68	4
Allowance for loan and lease losses / Total loans and leases not held for sale	0.86	1.39	18	1.12	1.51	25	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40
Allowance for loan and lease losses / Total loans and leases	0.86	1.37	18	1.12	1.48	27	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42
Allowance for loan and lease losses / Net loans and leases losses (X)	12.17	15.27	61	2,764.21	11.83	99	304.19	11.58	98		8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	818.58	318.67	90	1,383.73	321.01	93	653.04	299.17	89	1,301.12	218.72	95	318.85	214.03	82
ALLL / 90+ days past due + nonaccrual loans and leases	818.58	260.68	95	1,378.66	244.42	98	653.04	244.34	94	1,301.12	151.73	97	318.85	160.51	88
Gross loan and lease losses / Average loans and leases	0.07	0.22	21	0.01	0.35	3	0.01	0.34	3	0.01	0.28	3	0	0.30	2
Recoveries / Average loans and leases	0	0.08	6	0.01	0.07	7	0	0.07	6	0.01	0.08	9	0.05	0.09	33
Net losses / Average loans and leases	0.07	0.13	36	0	0.28	4	0	0.27	4	0	0.21	5	-0.04	0.22	4
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	20.27	16.12	72	51.98	15.46	96	78.85	33.98	92	172.16	36.22	95	1,866.89	41.30	99
Earnings coverage of net loan and lease losses (X)	49.01	4.52	81	7,978.12	21.56	99	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	31	-0.01	0.03	17	-0.01	0.04	14	0	0.01	31	-0.04	0.02	7
Real estate loans secured by 1–4 family	-0.04	-0.01	27	-0.09	0.01	5	-0.05	0.01	10	-0.04	0.01	10	-0.03	0.01	15
Revolving	0	-0.05	62	-0.03	0.01	23	-0.07	0.01	16	-0.01	0.02	29	-0.11	0.03	11
Closed-end	-0.04	-0.01	17	-0.10	0.01	4	-0.05	0	8	-0.05	0	8	-0.01	0.01	23
Commercial real estate loans	0	0.05	27	0	0.03	23	0	0.07	10	0	0.01	46	-0.04	0.01	8
Construction and land development	-0.10	0	6	-0.01	0	25	-0.01	0	31	-0.01	-0.01	37	-1.96	-0.03	0
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	-1.79	-0.01	0
Other	-0.10	-0.01	5	-0.01	0	22	-0.01	0	27	-0.01	-0.01	33	-0.17	-0.02	5
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	28	0	0.05	26	0	0.11	8	0	0.02	47	0	0.02	35
Owner-occupied	0	0.01	29	0	0.02	36	0	0.02	26	0	0.01	57	0	0.01	34
Other	0	0.06	37	0	0.03	38	0	0.08	11	0	0.01	40	0	0.01	44
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	-0.01	0.01	14	-0.01	0	17
Commercial and industrial loans	0.48	0.20	82	0.02	0.46	13	0.04	0.47	14	0.01	0.37	7	0.02	0.31	12
Loans to individuals	0.21	0.78	18	1.30	1.41	58	0.62	1.13	40	0.01	1.17	2		1.16	
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0.08	0.15	53	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	415	2,589	3,066	1,653	5,290
90+ days past due loans and leases	0	25	0	0	0
Nonaccrual loans and leases	8,471	6,792	14,347	5,277	19,951
Total past due and nonaccrual loans and leases	8,886	9,406	17,413	6,930	25,241
Restructured 30–89 days past due	0	0	0	243	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	244	3,509
Total restructured loans and leases	0	0	0	487	3,509
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	8,215	2,771	2,159	3,112	3,594
Other real estate owned	0	4,889	3,392	4,889	420
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.01	0.27	2	0.03	0.36	3	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7
90+ days past due loans and leases	0	0.10	10	0	0.13	19	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.10	0.58	6	0.08	0.61	4	0.17	0.66	9	0.07	0.51	6	0.26	0.54	16
90+ days past due and nonaccrual loans and leases	0.10	0.73	2	0.08	0.80	2	0.17	0.85	4	0.07	0.71	3	0.26	0.75	10
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	45	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0	0.12	1	0	0.13	2	0	0.13	3	0	0.14	11	0.05	0.16	20
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.01	0.27	2	0.03	0.37	3	0.04	0.40	3	0.02	0.43	3	0.07	0.44	6
90+ days past due assets	0	0.10	9	0	0.13	17	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.10	0.59	6	0.08	0.62	4	0.17	0.67	9	0.07	0.53	4	0.26	0.57	16
30+ days past due and nonaccrual assets	0.11	1.04	1	0.11	1.21	1	0.21	1.29	1	0.09	1.19	1	0.33	1.26	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.43	3	0.05	0.49	3	0.10	0.52	6	0.05	0.44	3	0.17	0.48	13
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.46	3	0.09	0.52	6	0.12	0.55	6	0.09	0.48	7	0.18	0.52	12
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.11	0.52	6	0.11	0.56	7	0.14	0.60	7	0.12	0.53	10	0.21	0.60	12
Allowance for loan and lease losses	24.06	67.93	12	15.38	65.48	7	21.24	66.66	7	19.69	115.41	5	37.67	118.28	9
Equity capital + allowance for loan and lease losses	0.79	4.43	4	0.70	4.83	5	0.95	4.97	6	0.66	4.28	7	1.25	4.79	10
Tier 1 capital + allowance for loan and lease losses	1.17	5.28	6	1.07	5.98	6	1.42	6.05	6	0.98	5.65	6	1.91	6.16	10
Loans and leases + other real estate owned	0.21	0.88	8	0.17	0.92	4	0.24	0.97	6	0.18	0.85	7	0.31	0.96	7

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

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.01	0.24	7	0.01	0.39	7	0.01	0.39	3	0.01	0.38	4	0.06	0.42	5
	90+ days past due	0	0.12	15	0	0.15	28	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0.10	0.65	9	0.08	0.63	9	0.16	0.76	10	0.06	0.46	11	0.18	0.57	17
Commercial and industrial	30–89 days past due	0	0.17	5	0.05	0.23	23	0.15	0.23	48	0.11	0.31	22	0.19	0.30	39
	90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0.18	0.64	18	0.09	0.75	11	0.21	0.75	17	0.14	0.83	15	0.93	0.76	65
Individuals	30–89 days past due	0	0.55	4	0.05	0.58	13	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0.53	0.23	84
Depository institution loans	30–89 days past due		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.16	29	0.37	0.31	70	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0.05	0.69	52	0	0.80	23	0.22	0.49	58	0	0.67	22	0.02	0.75	47
Foreign governments	30–89 days past due		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	22	0	0.15	16	0	0.15	19	0.40	0.13	87	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.09	0.35	20	0.17	0.60	20	0.16	0.65	9	0.10	0.67	5	0.05	0.71	3
	90+ days past due	0	0.27	18	0.01	0.29	35	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.28	0.82	19	0.33	0.84	18	0.22	0.89	13	0.26	0.73	16	0.71	0.86	50
Revolving	30–89 days past due	0	0.29	6	0.47	0.40	68	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.02	34	0.03	0.03	71	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.43	1.05	38	0.34	1.27	19	0.21	1.13	20	0.40	1	30	0.37	1.17	26
Closed-end	30–89 days past due	0.11	0.36	26	0.11	0.61	14	0.19	0.65	14	0.12	0.70	9	0.06	0.75	4
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.25	0.77	18	0.33	0.81	22	0.22	0.87	14	0.23	0.70	17	0.80	0.84	53
Junior lien	30–89 days past due	0	0.01	11	0.11	0.02	95	0.09	0.02	95	0.06	0.02	86	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.14	0.04	91	0.07	0.05	67	0.12	0.04	86	0.03	0.04	40	0.54	0.06	97
Commercial real estate	30–89 days past due	0	0.14	6	0	0.23	8	0	0.26	4	0	0.18	10	0.06	0.17	23
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.09	0.52	13	0.06	0.43	12	0.17	0.62	19	0.04	0.23	17	0.08	0.28	24
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.14	7	0	0.20	13	0	0.23	6	0	0.14	12	0.07	0.17	26
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.10	0.66	12	0.07	0.55	10	0.19	0.80	16	0.05	0.28	14	0.09	0.30	21
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	17	0.06	0.09	40
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.08	0.25	24	0.03	0.24	14	0.19	0.27	41	0.04	0.16	25	0.04	0.17	22
Other	30–89 days past due	0	0.09	12	0	0.11	18	0	0.14	11	0	0.07	9	0.01	0.07	24
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.02	0.40	16	0.04	0.24	21	0	0.44	5	0.01	0.10	19	0.05	0.13	42
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	1.23	1.23	68
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,214,882	1,209,449	1,211,780	1,298,792	1,293,669
Retained earnings	826,941	712,145	760,861	682,692	575,805
Accumulated other comprehensive income (AOCI)	13,251	37,504	35,349	12,614	-18,284
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,055,074	1,959,098	2,007,990	1,994,098	1,851,190
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	681,998	688,678	685,325	692,333	703,246
Accumulated other comprehensive income-related adjustments	13,251	37,504	35,349	12,614	-18,284
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,359,825	1,232,916	1,287,316	1,289,151	1,166,228
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,359,825	1,232,916	1,287,316	1,289,151	1,166,228
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	25,000	25,000	25,000	25,000
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	25,000	25,000	25,000	25,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	25,000	25,000	25,000	25,000
Tier 1 Capital	1,359,825	1,257,916	1,312,316	1,314,151	1,191,228
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	77,342	102,983	102,692	77,619	72,572
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	77,342	102,983	102,692	77,619	72,572
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	77,342	102,983	102,692	77,619	72,572
Exited advanced approach tier 2 capital					
Total capital	1,437,167	1,360,899	1,415,008	1,391,770	1,263,800
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	15,179,962	12,569,846	13,945,932	11,354,766	11,549,089
Less: Deductions from common equity tier 1 capital	681,998	688,678	685,325	692,333	703,246
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,497,964	11,881,168	13,260,607	10,662,433	10,845,843
Total risk-weighted assets	9,016,162	8,519,733	8,715,728	8,695,634	8,941,039
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	15.08	12.66	84	14.47	11.98	84	14.77	12.35	83	14.83	12.11	84	13.04	12.09	73
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.08	13.44	79	14.76	12.72	82	15.06	13.08	81	15.11	12.78	83	13.32	12.85	68
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.94	15.42	68	15.97	14.77	76	16.24	15.23	72	16.01	14.36	78	14.13	14.45	57
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.38	9.11	63	10.59	9.03	87	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	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	51	117	159	65	54	-56.41	-13.56
Other insurance activities income	51	117	159	65	54	-56.41	-13.56
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	250,305	226,330	226,818	226,281	220,758	10.59	87.87

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	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	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0.02	0.37	39	0.04	0.39	46	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.51	11.54	73	16.74	11.35	71	16.13	11.03	69	16.36	11.51	69	17.59	10.22	76
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
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 # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	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		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
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

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	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

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
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	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	69,742	143,010	218,745	107,521	79,024	-51.23	172.36
Dividends	69,000	142,000	217,000	106,000	77,800	-51.41	176.00
Interest	18	4	15	22	14	350.00	350.00
Management and service fees	119	401	520	289	0	-70.32	
Other income	605	605	1,210	1,210	1,210	0.00	0.33
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							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	69,742	143,010	218,745	107,521	79,024	-51.23	172.36
Securities gains (losses)	0	0	0	0	0		
Other operating income	6	11	17	30	27	-45.45	-25.00
Total operating income	69,748	143,021	218,762	107,551	79,051	-51.23	172.29
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	4,231	4,686	8,726	9,158	7,495	-9.71	52.30
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,231	4,686	8,726	9,158	7,495	-9.71	52.30
Income (loss) before taxes	65,517	138,335	210,036	98,393	71,556	-52.64	186.89
Applicable income taxes (credit)	-1,030	-1,083	-2,059	-2,249	-1,846		
Extraordinary items							
Income before undistributed income of subsidiaries	66,547	139,418	212,095	100,642	73,402	-52.27	180.23
Equity in undistributed income of subsidiaries	48,525	-59,807	-34,936	107,185	78,601		92.88
Bank subsidiaries	48,525	-59,807	-34,936	107,185	78,601		92.88
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	115,072	79,611	177,159	207,827	152,003	44.54	135.30
Memoranda							
Bank net income	117,525	82,193	182,064	213,185	156,401	42.99	134.31
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	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,016,593	96.93	1,967,450	97.89	1,990,166	96.66	2,003,692	1,865,609	2.50	100.45
Common and preferred stock	2,016,593	96.93	1,967,450	97.89	1,990,166	96.66	2,003,692	1,865,609	2.50	100.45
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	774	0.04	774	0.04	774	774	-100.00	-100.00
Common and preferred stock	0	0	774	0.04	774	0.04	774	774	-100.00	-100.00
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				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		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	52,362	2.52	30,226	1.50	55,644	2.70	31,054	22,050	73.23	188.94
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,327	0.06	1,445	0.07	1,386	0.07	1,505	1,606	-8.17	-3.35
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	10,211	0.49	9,928	0.49	10,875	0.53	8,737	7,198	2.85	127.11
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,080,493	100.00	2,009,823	100.00	2,058,845	100.00	2,045,762	1,897,237	3.52	101.83
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	25,419	1.22	24,932	1.24	25,062	1.22	25,853	20,228	1.95	87.84
Balance due to subsidiaries and related institutions	0	0	25,793	1.28	25,793	1.25	25,811	25,819	-100.00	-100.00
Total liabilities	25,419	1.22	50,725	2.52	50,855	2.47	51,664	46,047	-49.89	-35.37
Equity Capital	2,055,074	98.78	1,959,098	97.48	2,007,990	97.53	1,994,098	1,851,190	4.90	107.28
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,214,882	58.39	1,209,449	60.18	1,211,780	58.86	1,298,792	1,293,669	0.45	130.33
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	826,941	39.75	712,145	35.43	760,861	36.96	682,692	575,805	16.12	95.52
Accumulated other comprehensive income	13,251	0.64	37,504	1.87	35,349	1.72	12,614	-18,284	-64.67	-67.74
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,080,493	100.00	2,009,823	100.00	2,058,845	100.00	2,045,762	1,897,237	3.52	101.83
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	25,774	1.28	25,774	1.25	25,774	25,774	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	25,000	1.24	25,000	1.21	25,000	25,000	-100.00	-100.00
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

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	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	11.28	12.64	43	8.02	4.33	77	8.90	7.29	68	10.72	9.68	65	11.01	10.40	57
Bank net income / Average equity investment in banks	11.76	12.37	52	8.33	4.55	75	9.20	7.45	66	10.99	10.51	61	11.24	11.19	55
Nonbank net income / Average equity investment in nonbanks	0	13.40	16	0	7.01	25	0	9.75	17	0	7.89	17	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.13	96.24	54	103.24	91.35	42	102.77	88.16	48	102.58	82.22	51	102.89	82.56	52
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	1.24	16.87	12	2.59	20.37	16	2.53	20.06	16	2.59	20.43	15	2.49	20.88	16
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	1.28	16.78	17	1.25	16.67	16	1.25	16.36	15	1.35	17.10	16
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt		39.10		0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	98.13	103.07	21	100.47	103.11	36	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42
Total investment in subs / Equity capital	98.13	108.26	14	100.47	110.49	25	99.15	110.16	15	100.52	111.07	27	100.82	112.48	29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.17	0.25	21	0.06	0.67	39	-0.10	0.47	26	0.05	0.36	39	0.10	0.35	43
Equity investment in subs – equity cap / Net income-div (X)		0.83		0.15	3.93	11		1.82		0.10	1.22	10	0.19	1.22	12
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	138.12	138.64	57	274.91	143.95	85	212.86	136.59	85	104.87	177.68	24	108.79	162.34	28
Cash from ops + noncash items + op expense / Op expense + dividend	145.23	130.64	60	273.87	154.33	83	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.30	103.17	51	104.04	148.07	51	128.21	134.08	59	114.04	116.34	54	108.80	103.19	62
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	35,324.19	1,667.11	97	41,642.04	1,374.36	98	38,219.06	1,539.23	98	9,949.15	1,632.83	95	7,852.55	1,369.37	95
Dividends + interest from subsidiaries / Interest expense + dividends	140.88	153.06	51	290.80	169.52	81	222.20	150.43	82	105.03	210.80	20	110.84	188.90	23
Fees + other income from subsidiaries / Salary + other expenses	17.11	12.78	74	21.47	15.95	70	19.83	13.95	70	16.37	16.52	66	16.14	16.08	67
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.71	3.64	40	0.68	3.69	39	1.94	3.85	44	0.61	2.64	40	0.40	2.61	37
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
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	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	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	73.62	78.46	56	35.03	73.92	27	46.05	81.10	24	100.30	57.84	83	95.64	57.26	82
Dividends declared / Net income	42.58	25.30	87	61.34	60.26	55	55.13	42.29	70	48.57	33.08	80	46.19	27.33	86
Net income – dividends / Average equity	6.48	9.64	25	3.10	1.15	64	3.99	4.14	49	5.51	6.46	38	5.93	7.33	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	140.84	139.49	53	290.79	166.94	77	222.19	132.17	78	105.01	178.13	29	110.82	157.73	31
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	140.84	193.08	43	290.79	205.70	74	222.19	174.85	74	105.01	260.40	16	110.82	215.26	17
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	58.71	36.56	70	172.76	82.59	84	119.19	60.28	94	49.72	66.55	33	49.74	60.71	40
Interest income from bank subsidiaries	0.02	0.11	61	0	0.58	46	0.01	0.36	47	0.01	0.54	47	0.01	0.52	44
Management and service fees from bank subsidiaries	0.10	0.90	76	0.49	3.18	72	0.29	1.47	75	0.14	1.55	74	0	1.88	36
Other income from bank subsidiaries	0.51	0	95	0.74	0.01	94	0.66	0	96	0.57	0	97	0.77	0	95
Operating income from bank subsidiaries	59.34	38.35	69	173.99	98.26	80	120.15	62.88	89	50.44	69.36	30	50.53	63.43	40
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.93	67.82	72	99.29	66.84	69	99.19	69.76	76	98.56	67.32	72	98.42	65.18	70
Interest income from bank subsidiaries	0.03	0.39	57	0	1.06	44	0.01	0.63	42	0.02	0.80	44	0.02	0.92	45
Management and service fees from bank subsidiaries	0.17	2.08	75	0.28	2.32	73	0.24	1.87	75	0.27	1.81	75	0	2.01	37
Other income from bank subsidiaries	0.87	0.02	94	0.42	0.07	91	0.55	0.04	92	1.13	0.03	93	1.53	0.02	94
Operating income from bank subsidiaries	99.99	81.78	86	99.99	81.90	83	99.99	82.20	88	99.97	78.80	91	99.97	74.20	83
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53	