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

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BHC Name FIFTH THIRD BANCORP

City/State CINCINNATI, OH

Bank Holding Company Information

Federal Reserve District: 4
Consolidated Assets ($000): 205,389,958
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:

FIFTH THIRD BANCORP
38 FOUNTAIN SQUARE PLAZA

CINCINNATI, OH 45263

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	203,096,369	183,042,568	191,804,570	163,124,752	142,928,095
Net income ($000)	1,403,382	242,404	1,426,848	2,511,689	2,192,730
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)	2.37	2.65	25	2.69	2.84	35	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35
+ Non-interest income	1.47	1.11	72	1.37	1.14	65	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79
– Overhead expense	2.35	2.24	61	2.52	2.63	54	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
– Provision for credit losses	-0.28	-0.15	27	1.20	0.85	77	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
+ Securities gains (losses)	-0.01	0.01	0	0	0.03	8	0.02	0.02	64	0.01	0.01	61	-0.01	0	22
+ Other tax equivalent adjustments	0	0	88	0	0	18	0	0	17	0	0	72	0	0	76
= Pretax net operating income (tax equivalent)	1.77	1.79	55	0.34	0.64	23	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82
Net operating income	1.38	1.36	56	0.26	0.48	24	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80
Net income	1.38	1.35	57	0.26	0.50	23	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.85	3.14	29	3.57	3.78	31	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37
Interest expense	0.26	0.27	56	0.60	0.66	49	0.45	0.52	48	1	1.08	43	0.80	0.86	52
Net interest income (tax equivalent)	2.59	2.85	29	2.97	3.10	37	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.13	69	0.44	0.28	78	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82
Earnings coverage of net loan and lease losses (X)	13	4.52	50	5.58	21.56	31	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.89	1.39	81	2.34	1.51	85	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80
Allowance for loan and lease losses / Total loans and leases	1.79	1.37	81	2.32	1.48	85	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.63	56	0.64	0.66	53	0.76	0.71	60	0.61	0.57	60	0.42	0.61	32
30–89 days past due loans and leases / Total loans and leases	0.32	0.27	69	0.40	0.36	65	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52
Liquidity and Funding															
Net noncore funding dependence	-18.46	-1.82	7	-8.64	6.94	10	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29
Net short-term noncore funding dependence	-23.48	-8.21	12	-16.16	-2.29	11	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28
Net loans and leases / Total assets	54.25	59.81	29	55.82	63.21	21	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Capitalization															
Tier 1 leverage ratio	8.55	9.11	35	8.16	9.03	24	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50
Holding company equity capital / Total assets	11.16	10.88	54	11.01	11.06	51	11.29	11.16	53	12.52	12.43	52	11.12	12.22	36
Total equity capital (including minority interest) / Total assets	11.16	11.01	53	11.01	11.18	48	11.29	11.29	50	12.52	12.57	50	11.12	12.27	35
Common equity tier 1 capital / Total risk-weighted assets	10.37	12.69	16	9.72	12.01	14	10.34	12.38	20	9.75	12.17	15	10.24	12.12	22
Net loans and leases / Equity capital (X)	4.86	5.51	37	5.07	5.78	35	4.81	5.58	35	5.18	5.21	53	5.83	5.29	61
Cash dividends / Net income	31.54	25.30	64	181.52	60.26	95	61.96	42.30	78	31.20	33.12	49	26.20	27.31	38
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	1.22	9.29	19	20.20	17.07	64	20.85	16.68	66	15.95	9.26	79	2.73	7	35
Equity capital	2.65	9.31	15	9.08	6.16	70	9	6.99	66	30.48	10.49	86	-0.71	7.89	20
Net loans and leases	-1.61	0.79	50	3.57	13.26	22	1.20	9.07	22	15.82	9.10	80	3.83	7.89	35
Noncore funding	-42.47	-23.76	26	3.38	-2.41	62	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11
Parent Company Ratios															
Short-term debt / Equity capital	6.88	0.48	94	3.47	0.98	84	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84
Long-term debt / Equity capital	27.24	11.05	85	33.93	13.39	82	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80
Equity investment in subsidiaries / Equity capital	106.24	103.07	71	111.58	103.11	89	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83
Cash from ops + noncash items + op expense / Op expense + dividends	305.27	130.64	92	111.38	154.33	40	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78

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	2,031,570	2,315,748	4,360,795	4,984,567	4,018,830	-12.27	28.12
Income from lease financing receivables	47,434	64,096	125,156	132,612	110,850	-26.00	-10.49
Fully taxable income on loans and leases	2,062,329	2,355,130	4,442,234	5,052,913	4,071,224	-12.43	27.53
Tax-exempt income on loans and leases	16,675	24,714	43,717	64,266	58,456	-32.53	-22.37
Estimated tax benefit on income on loans and leases	4,299	6,481	11,323	16,847	15,537	-33.67	-63.24
Income on loans and leases (tax equivalent)	2,083,303	2,386,325	4,497,274	5,134,026	4,145,217	-12.70	26.23
Investment interest income (tax equivalent)	537,707	556,748	1,100,391	1,124,985	1,039,084	-3.42	17.02
Interest on balances due from depository institutions	17,107	12,024	28,545	40,513	24,390	42.27	324.91
Interest income on other earning assets	7,282	10,055	19,798	37,550	42,228	-27.58	-22.33
Total interest income (tax equivalent)	2,645,399	2,965,152	5,646,008	6,337,074	5,250,919	-10.78	24.59
Interest on time deposits of $250K or more	1,122	5,786	8,862	12,451	9,504	-80.61	
Interest on time deposits < $250K	11,652	58,818	87,763	182,238	90,507	-80.19	
Interest on foreign office deposits	28	886	940	7,309	10,460	-96.84	-98.00
Interest on other deposits	23,588	183,004	224,454	690,326	427,653	-87.11	-57.20
Interest on other borrowings and trading liabilities	144,947	187,090	345,813	433,243	376,226	-22.53	17.13
Interest on subordinated debt and mandatory convertible securities	58,418	63,240	122,161	131,159	128,152	-7.62	3.28
Total interest expense	239,755	498,824	789,993	1,456,726	1,042,502	-51.94	-14.23
Net interest income (tax equivalent)	2,405,644	2,466,328	4,856,015	4,880,348	4,208,417	-2.46	30.48
Non-interest income	1,493,791	1,252,475	2,695,232	3,431,835	2,778,159	19.27	24.80
Adjusted operating income (tax equivalent)	3,899,435	3,718,803	7,551,247	8,312,183	6,986,576	4.86	28.24
Overhead expense	2,385,831	2,306,876	4,712,374	4,647,128	3,924,855	3.42	21.46
Provision for credit losses	-288,113	1,101,797	1,078,154	467,611	236,801		
Securities gains (losses)	-8,372	-225	45,550	9,414	-10,263		
Other tax equivalent adjustments	19	-1	-1	1	1		
Pretax net operating income (tax equivalent)	1,799,817	311,548	1,809,035	3,219,528	2,781,464	477.70	105.91
Applicable income taxes	390,429	62,153	369,580	690,593	572,547	528.17	89.61
Tax equivalent adjustments	5,951	6,972	12,566	17,202	16,004	-14.64	-51.59
Applicable income taxes (tax equivalent)	396,380	69,125	382,146	707,795	588,551	473.42	81.65
Minority interest	55	19	41	44	183	189.47	
Net income before discontinued operations, net of minority interest	1,403,382	242,404	1,426,848	2,511,689	2,192,730	478.94	112.80
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,403,382	242,404	1,426,848	2,511,689	2,192,730	478.94	112.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,403,437	242,423	1,426,889	2,511,733	2,192,913	478.92	113.98
Investment securities income (tax equivalent)	537,707	556,748	1,100,391	1,124,985	1,039,084	-3.42	17.02
US Treasury and agency securities (excluding mortgage-backed securities)	794	792	1,588	3,917	3,332	0.25	-96.28
Mortgage-backed securities	497,826	513,426	1,019,345	1,032,646	953,588	-3.04	19.64
All other securities	39,087	42,530	79,458	88,422	82,164	-8.09	77.48
Cash dividends declared	442,640	440,006	884,032	783,712	574,452	0.60	85.81
Common	387,308	390,293	780,160	690,846	499,340	-0.76	93.02
Preferred	55,332	49,713	103,872	92,866	75,112	11.30	47.33

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)	2.61	2.92	24	3.24	3.46	30	2.94	3.27	23	3.88	4	40	3.67	3.87	31
Less: Interest expense	0.24	0.25	56	0.55	0.61	47	0.41	0.48	47	0.89	0.98	42	0.73	0.79	52
Equals: Net interest income (tax equivalent)	2.37	2.65	25	2.69	2.84	35	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35
Plus: Non-interest income	1.47	1.11	72	1.37	1.14	65	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79
Equals: adjusted operating income (tax equivalent)	3.84	3.82	59	4.06	4.05	52	3.94	4.04	47	5.10	4.41	80	4.89	4.46	74
Less: Overhead expense	2.35	2.24	61	2.52	2.63	54	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
Less: Provision for credit losses	-0.28	-0.15	27	1.20	0.85	77	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
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	-0.01	0.01	0	0	0.03	7	0.02	0.02	64	0.01	0.01	61	-0.01	0	21
Plus: other tax equivalent adjustments	0	0	88	0	0	18	0	0	17	0	0	72	0	0	76
Equals: Pretax net operating income (tax equivalent)	1.77	1.79	55	0.34	0.64	23	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82
Less: Applicable income taxes (tax equivalent)	0.39	0.41	48	0.08	0.16	23	0.20	0.23	41	0.43	0.36	72	0.41	0.33	73
Less: Minority interest	0	0	81	0	0	82	0	0	77	0	0	71	0	0	74
Equals: Net operating income	1.38	1.36	56	0.26	0.48	24	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.38	1.35	57	0.26	0.50	23	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Memo: Net income (last four quarters)	1.28	1.25	57	0.87	0.81	50	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Net income–BHC and noncontrolling (minority) interest	1.38	1.37	57	0.26	0.50	21	0.74	0.83	37	1.54	1.20	87	1.53	1.25	80
Margin Analysis															
Average earning assets / Average assets	91.47	93.15	28	90.67	91.74	35	91.18	92.32	34	89.72	91.05	34	90.65	91.48	37
Average interest-bearing funds / Average assets	57.18	62.32	29	63.88	65.48	45	61.52	64.06	41	64.21	65.57	42	62.53	65.56	35
Interest income (tax equivalent) / Average earning assets	2.85	3.14	29	3.57	3.78	31	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37
Interest expense / Average earning assets	0.26	0.27	56	0.60	0.66	49	0.45	0.52	48	1	1.08	43	0.80	0.86	52
Net interest income (tax equivalent) / Average earning assets	2.59	2.85	29	2.97	3.10	37	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37
Yield or Cost															
Total loans and leases (tax equivalent)	3.65	4.05	28	4.12	4.44	32	3.93	4.27	32	4.76	5.09	31	4.42	4.95	18
Interest-bearing bank balances	0.10	0.11	37	0.20	0.50	10	0.14	0.27	13	1.45	2.04	19	1.30	1.64	25
Federal funds sold and reverse repos	2.34	0.26	96	7.21	0.94	97	5.58	0.68	97	5.40	2.44	92	3.28	2.17	87
Trading assets	0.22	0.42	66	0.47	0.67	63	0.46	0.60	65	1.24	0.99	62	1.26	1.11	57
Total earning assets	2.84	3.11	29	3.56	3.74	34	3.22	3.51	27	4.32	4.36	47	4.04	4.20	40
Investment securities (tax equivalent)	3.06	1.80	96	3.17	2.51	90	3.15	2.25	93	3.29	2.76	86	3.22	2.68	83
US Treasury and agency securities (excluding mortgage-backed securities)	1.77	1.28	80	2.13	2.01	58	2.14	1.75	70	1.54	2.32	10	3.39	2.05	95
Mortgage-backed securities	3.12	1.56	99	3.14	2.33	96	3.19	2.05	99	3.22	2.61	95	3.19	2.50	95
All other securities	2.21	2.91	28	3.07	3.48	39	2.74	3.24	32	4.13	4.06	68	3.93	4.20	60
Interest-bearing deposits	0.07	0.24	12	0.51	0.70	32	0.32	0.53	27	1.03	1.10	46	0.74	0.81	49
Time deposits of $250K or more	0.98	0.76	74	1.67	1.67	46	1.50	1.42	55	1.42	1.96	12	1.11	1.44	22
Time deposits < $250K	0.57	0.72	38	1.58	1.58	48	1.32	1.36	47	2.08	1.82	64	1.59	1.29	69
Other domestic deposits	0.05	0.17	13	0.41	0.50	43	0.24	0.36	32	0.90	0.93	51	0.66	0.67	56
Foreign deposits	0.04	0.12	51	0.52	0.59	50	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78
Federal funds purchased and repos	0.06	0.19	24	0.62	0.85	45	0.40	0.62	38	1.94	1.86	53	1.71	1.51	56
Other borrowed funds and trading liabilities	2.10	1.31	79	2.25	1.62	84	2.20	1.50	85	2.91	2.38	79	2.52	2.28	64
All interest-bearing funds	0.41	0.40	60	0.85	0.92	50	0.67	0.74	49	1.39	1.49	47	1.17	1.19	58

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	1,493,791	1,252,475	2,695,232	3,431,835	2,778,159
Fiduciary activities income	183,003	165,415	337,011	315,208	269,370
Service charges on deposit accounts - domestic	300,316	274,808	570,169	582,662	567,194
Trading revenue	144,129	235,442	419,258	289,215	174,743
Investment banking fees and commissions	185,893	150,770	318,393	245,760	231,897
Insurance activities revenue	12,157	16,081	33,967	35,500	34,814
Venture capital revenue	19,162	-8,236	74,737	65,060	62,900
Net servicing fees	65,573	-317,788	-306,522	-110,353	129,940
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	284,052	-30,405	21,831	128,001	49,419
Other non-interest income	299,506	766,388	1,226,388	1,880,782	1,257,882
Total overhead expenses	2,385,831	2,306,876	4,712,374	4,647,128	3,924,855
Personnel expense	1,351,324	1,283,871	2,608,406	2,435,220	2,137,353
Net occupancy expense	223,738	227,400	480,756	460,967	415,151
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	20,944	24,827	47,858	44,911	4,757
Other operating expenses	789,825	770,778	1,575,354	1,706,030	1,367,594
Fee income on mutual funds and annuities	30,194	30,124	60,205	57,533	56,571
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,402	20,340	19,872	19,869	17,437
Average personnel expense per employee	69.65	63.12	131.26	122.56	122.58
Average assets per employee	10,467.81	8,999.14	9,652	8,210.01	8,196.83

	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	2.02	2.15	53	2.41	2.20	59	2.23	2.02	60	1.68	2.72	45	2.04	3.08	46
Overhead expenses / Net Interest Income + non-interest income	61.28	59.03	57	62.15	63.28	51	62.51	62.28	55	56.02	61.29	30	56.31	60.88	25
Percent of Average Assets															
Total overhead expense	2.35	2.24	61	2.52	2.63	54	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
Personnel expense	1.33	1.25	64	1.40	1.31	60	1.36	1.30	58	1.49	1.41	58	1.50	1.44	54
Net occupancy expense	0.22	0.24	37	0.25	0.26	44	0.25	0.26	48	0.28	0.28	56	0.29	0.28	56
Other operating expenses	0.80	0.73	71	0.87	0.99	58	0.85	0.94	60	1.07	0.97	73	0.96	0.97	62
Overhead less non-interest income	0.88	1.10	28	1.15	1.36	33	1.05	1.25	34	0.75	1.32	15	0.80	1.38	12
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.18	58.45	61	62.03	62.83	53	62.41	61.82	58	55.91	60.64	33	56.18	60.37	28
Personnel expense	34.65	33.10	57	34.52	32.43	57	34.54	32.36	62	29.30	32.39	30	30.59	32.51	35
Net occupancy expense	5.74	6.33	38	6.11	6.65	39	6.37	6.58	46	5.55	6.52	30	5.94	6.48	34
Other operating expenses	20.79	18.60	73	21.39	23.06	58	21.50	22.28	62	21.06	21.20	59	19.64	20.90	46
Total non-interest income	38.31	28.18	74	33.68	27.40	69	35.69	28.83	68	41.29	29.23	77	39.76	28.50	78
Fiduciary activities income	4.69	2.24	80	4.45	2.10	81	4.46	2.09	81	3.79	1.97	76	3.86	2.14	78
Service charges on domestic deposit accounts	7.70	3.19	96	7.39	3.35	95	7.55	3.27	96	7.01	3.88	88	8.12	4.15	92
Trading revenue	3.70	0.72	89	6.33	1.60	86	5.55	1.28	89	3.48	1.18	85	2.50	0.85	86
Investment banking fees and commissions	4.77	2.52	81	4.05	2.64	80	4.22	2.46	80	2.96	3.54	68	3.32	3.42	74
Insurance activities revenue	0.31	0.37	69	0.43	0.39	73	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76
Venture capital revenue	0.49	0.02	93	-0.22	0	3	0.99	0.01	96	0.78	0.02	95	0.90	0.02	95
Net servicing fees	1.68	0.55	86	-8.55	-0.20	2	-4.06	0.01	1	-1.33	0.28	4	1.86	0.65	85
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	7.28	3.83	82	-0.82	2.89	4	0.29	3.92	22	1.54	1.86	54	0.71	1.61	45
Other non-interest income	7.68	9.26	48	20.61	9.31	90	16.24	9.65	83	22.63	10.04	89	18	9.86	88
Overhead less non-interest income	22.88	29.94	26	28.35	34.19	31	26.71	31.93	31	14.62	31.06	14	16.41	31.46	12
Applicable income taxes / Pretax net operating income (tax equivalent)	21.69	21.54	48	19.95	18.39	56	20.43	18.63	57	21.45	20.56	56	20.58	19.04	60
Applicable income tax + TE / Pretax net operating income + TE	22.02	23.10	37	22.19	22.75	41	21.12	21.18	41	21.98	23.23	39	21.16	21.56	38

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	41,247,745	38,336,096	40,718,886	38,950,313	33,094,887	7.60	23.64
Commercial and industrial loans	43,332,280	50,324,970	45,052,552	45,717,123	38,231,863	-13.90	15.63
Loans to individuals	20,025,375	17,441,210	18,612,883	16,848,906	13,885,838	14.82	46.76
Loans to depository institutions and acceptances of other banks	33,886	7,935	37,593	11,560	0	327.04	10.92
Agricultural loans	23,946	10,004	22,274	19,753	36,378	139.36	-57.16
Other loans and leases	8,800,325	9,829,223	9,078,530	9,409,796	10,616,277	-10.47	-13.88
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	113,463,557	115,949,438	113,522,718	110,957,451	95,865,243	-2.14	19.71
Less: Allowance for loan and lease losses	2,032,933	2,695,814	2,452,886	1,201,640	1,102,979	-24.59	56.47
Net loans and leases	111,430,624	113,253,624	111,069,832	109,755,811	94,762,264	-1.61	19.19
Debt securities that reprice or mature in over 1 year	30,922,054	31,715,684	30,901,135	30,242,075	27,634,880	-2.50	23.61
Mutual funds and equity securities	89,080	88,280	96,985	86,534	88,504	0.91	-5.67
Subtotal	142,441,758	145,057,588	142,067,952	140,084,420	122,485,648	-1.80	20.11
Interest-bearing bank balances	32,408,727	28,242,898	33,398,587	1,950,058	1,824,695	14.75	1687.23
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	6,578,902	6,349,966	6,096,685	5,246,017	4,659,178	3.61	13.45
Trading assets	3,406,098	3,118,544	2,700,437	1,807,340	1,385,098	9.22	171.35
Total earning assets	184,835,485	182,768,996	184,263,661	149,087,835	130,354,619	1.13	45.00
Non-interest-bearing cash and due from depository institutions	3,289,756	3,224,368	3,151,048	3,287,779	2,688,643	2.03	39.33
Premises, fixed assets, and leases	2,269,792	2,280,079	2,273,000	2,220,802	1,603,393	-0.45	17.02
Other real estate owned	30,860	43,168	20,809	54,485	37,471	-28.51	-71.17
Investment in unconsolidated subsidiaries	1,610	1,596	1,603	14,143	42,265	0.88	-99.59
Intangible and other assets	14,962,455	14,587,417	14,969,812	14,704,125	11,342,964	2.57	31.75
Total assets	205,389,958	202,905,624	204,679,933	169,369,169	146,069,355	1.22	43.00
Quarterly average assets	204,483,889	195,891,353	201,412,181	168,037,465	145,096,159	4.39	44.16
Average loans and leases (YTD)	114,070,205	115,793,755	114,416,436	107,749,666	93,862,860	-1.49	20.78
Memoranda							
Loans held-for-sale	5,730,285	896,700	4,741,250	1,399,586	599,975	539.04	553.57
Loans not held-for-sale	107,733,272	115,052,738	108,781,468	109,557,865	95,265,268	-6.36	14.72
Real estate loans secured by 1–4 family	25,999,396	22,539,686	25,186,950	23,568,696	21,869,364	15.35	15.90
Commercial real estate loans	15,171,049	15,732,090	15,465,258	15,298,162	11,146,207	-3.57	39.76
Construction and land development	5,180,778	5,002,602	5,222,440	4,809,068	4,502,886	3.56	23.02
Multifamily	901,852	1,137,173	1,046,260	1,112,947	548,908	-20.69	169.13
Nonfarm nonresidential	9,088,419	9,592,315	9,196,558	9,376,147	6,094,413	-5.25	44.06
Real estate loans secured by farmland	77,300	63,277	66,678	82,252	74,794	22.16	27.98
Total investment securities	37,590,036	38,153,930	37,094,805	35,574,626	32,382,562	-1.48	21.62
U.S. Treasury securities	106,853	78,032	77,525	75,311	97,106	36.93	35.50
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	26,556	31,708	26,533	32,829	17,810	-16.25	-76.31
Mortgage-backed securities	33,582,172	35,241,261	33,716,968	33,174,193	30,164,500	-4.71	21.24
Asset-backed securities	3,783,365	2,712,661	3,174,785	2,203,759	2,012,840	39.47	116.99
Other debt securities	2,010	1,988	2,009	2,000	1,802	1.11	-98.09
Mutual funds and equity securities	89,080	88,280	96,985	86,534	88,504	0.91	-5.67
Available-for-sale securities	37,492,207	38,051,437	36,988,782	35,472,842	32,278,118	-1.47	21.54
U.S. Treasury securities	106,853	78,032	77,525	75,311	97,106	36.93	35.50
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	17,807	17,495	17,495	17,579	1,870	1.78	-65.73
Mortgage-backed securities	33,582,172	35,241,261	33,716,968	33,174,193	30,164,500	-4.71	21.24
Asset-backed securities	3,783,365	2,712,661	3,174,785	2,203,759	2,012,840	39.47	116.99
Other debt securities	2,010	1,988	2,009	2,000	1,802	1.11	-98.09
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securites appreciation (depreciation)	1,930,889	2,819,127	2,530,510	1,061,956	-298,432	-31.51	42.61
Structured notes, fair value	0	0	0	0	0		
Pledged securities	10,302,455	10,231,095	10,441,474	7,514,340	6,439,219	0.70	0.96

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	63,057,192	12,077,647	12,692,629	9,330,450	7,584,125	422.10	579.01
NOW, ATS and transaction accounts	44,872,204	5,343,803	4,996,422	3,692,787	4,306,327	739.71	2243.13
Time deposits less brokered deposits < $250K	1,478,848	819,160	-558,770	2,858,041	2,758,751	80.53	
MMDA and other savings accounts	51,231,011	131,534,436	136,478,713	105,186,047	90,151,525	-61.05	-38.24
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	160,639,255	149,775,046	153,608,994	121,067,325	104,800,728	7.25	65.68
Time deposits of $250K or more	204,976	701,507	257,761	743,694	638,650	-70.78	
Foreign deposits	152,202	191,324	143,135	220,537	240,351	-20.45	-87.82
Federal funds purchased and repos	871,021	940,684	979,213	728,719	2,226,694	-7.41	1.41
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	2,957,316	3,173,489	3,682,521	3,002,056	3,390,067	-6.81	-47.51
Other borrowings w/remaining maturity over 1 year	6,918,311	10,537,390	8,649,574	9,457,742	8,522,265	-34.35	-27.51
Brokered deposits < $250K	1,584,605	6,511,932	5,349,907	5,337,356	3,519,498	-75.67	
Noncore funding	12,688,431	22,056,326	19,062,111	19,490,104	18,537,525	-42.47	-40.38
Trading liabilities	2,206,436	1,395,556	1,304,363	718,071	836,101	58.10	172.02
Subordinated notes and debentures + trust preferred securities	3,085,039	3,223,370	3,154,450	3,052,395	2,784,750	-4.29	-27.94
Other liabilities	3,844,658	4,120,699	4,438,805	3,838,482	2,860,530	-6.70	8.62
Total liabilities	182,463,819	180,570,997	181,568,723	148,166,377	129,819,634	1.05	43.82
Equity Capital							
Perpetual preferred stock (including surplus)	2,116,137	1,769,587	2,116,137	1,769,603	1,331,122	19.58	58.97
Common stock	2,051,042	2,051,042	2,051,042	2,051,042	2,051,042	0.00	0.00
Common surplus	3,602,186	3,601,962	3,635,222	3,598,730	2,871,390	0.01	30.80
Retained earnings	19,342,805	17,643,407	18,383,883	18,315,160	16,578,417	9.63	51.38
Accumulated other comprehensive income	1,973,521	2,951,276	2,600,571	1,192,002	-111,908	-33.13	121.90
Other equity capital components	-6,159,738	-5,682,829	-5,675,799	-5,723,922	-6,470,542		
Total holding company equity capital	22,925,953	22,334,445	23,111,056	21,202,615	16,249,521	2.65	37.07
Noncontrolling (minority) interest in subsidiaries	186	182	154	177	200	2.20	-99.34
Total equity capital, including minority interest	22,926,139	22,334,627	23,111,210	21,202,792	16,249,721	2.65	36.84
Total liabilities and capital	205,389,958	202,905,624	204,679,933	169,369,169	146,069,355	1.22	43.00
Memoranda							
Non-interest-bearing deposits	63,057,192	49,593,061	57,989,900	36,275,002	32,479,936	27.15	72.91
Interest-bearing deposits	99,523,846	107,586,748	101,369,897	91,093,910	76,719,291	-7.49	51.40
Total deposits	162,581,038	157,179,809	159,359,797	127,368,912	109,199,227	3.44	59.08
Long-term debt that reprices within 1 year	0	619,277	300,104	598,962	848,275	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,111,056	21,202,615	21,202,615	16,249,521	16,365,371		
Accounting restatements	0	-471,967	-471,967	10,136	-162,822		
Net income	1,403,382	242,404	1,426,848	2,511,689	2,192,730		
Net sale of new perpetual preferred stock	0	0	346,550	438,480	0		
Net sale of new common stock	8,205	42,141	82,487	76,883	64,414		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	527,000	0	0	1,763,025	1,453,340		
Changes incident to business combinations	0	0	0	3,158,732	0		
Less: Dividends declared	442,640	440,006	884,032	783,712	574,452		
Change in other comprehensive income	-627,050	1,759,274	1,408,569	1,303,911	-182,380		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-16	-14	0	0		
Holding company equity capital, ending balance	22,925,953	22,334,445	23,111,056	21,202,615	16,249,521		

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	20.08	36.32	17	18.89	36.22	17	19.89	36.22	20	23	37.78	25	22.66	37.19	22
Commercial and industrial loans	21.10	12.25	87	24.80	14.99	91	22.01	13.52	89	26.99	12.02	95	26.17	12.85	92
Loans to individuals	9.75	3.48	85	8.60	3.53	84	9.09	3.40	86	9.95	4.20	81	9.51	4.31	81
Loans to depository institutions and acceptances of other banks	0.02	0.01	82	0	0.04	68	0.02	0.03	82	0.01	0.04	69	0	0.05	28
Agricultural loans	0.01	0.21	35	0	0.20	30	0.01	0.19	34	0.01	0.24	37	0.02	0.30	45
Other loans and leases	4.28	4.22	59	4.84	4.66	60	4.44	4.63	58	5.56	5.01	58	7.27	5	68
Net loans and leases	54.25	59.81	29	55.82	63.21	21	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Debt securities over 1 year	15.06	17.61	42	15.63	14.01	60	15.10	15.55	48	17.86	14.60	65	18.92	14.63	73
Mutual funds and equity securities	0.04	0.06	60	0.04	0.05	59	0.05	0.05	62	0.05	0.06	64	0.06	0.06	63
Subtotal	69.35	78.32	15	71.49	78.43	17	69.41	78.16	17	82.71	79.65	39	83.85	79.97	45
Interest-bearing bank balances	15.78	9.11	88	13.92	6.78	89	16.32	7.51	90	1.15	3.06	30	1.25	3.04	35
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	3.20	1.53	84	3.13	1.83	79	2.98	1.68	81	3.10	1.91	78	3.19	1.96	77
Trading assets	1.66	0.60	87	1.54	1.09	80	1.32	1.01	80	1.07	1.19	77	0.95	1.33	78
Total earning assets	89.99	91.43	34	90.08	90.72	39	90.03	91.05	37	88.03	89.53	30	89.24	89.74	44
Non-interest cash and due from depository institutions	1.60	1.01	91	1.59	1.08	86	1.54	1.07	89	1.94	1.14	94	1.84	1.21	84
Other real estate owned	0.02	0.02	65	0.02	0.03	58	0.01	0.02	47	0.03	0.03	62	0.03	0.04	51
All other assets	8.41	7.50	62	8.34	8.16	53	8.44	7.82	59	10.03	9.27	63	8.92	8.98	49
Memoranda															
Short-term investments	18.98	12.01	83	17.05	10.58	82	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49
U.S. Treasury securities	0.05	1.08	38	0.04	0.92	39	0.04	0.84	43	0.04	1.03	38	0.07	1.04	44
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.01	1.72	18	0.02	1.45	21	0.01	1.69	20	0.02	1.34	23	0.01	1.62	21
Mortgage-backed securities	16.35	12.97	68	17.37	11.11	85	16.47	11.75	72	19.59	11.44	88	20.65	11.13	90
Asset-backed securities	1.84	0.38	88	1.34	0.27	88	1.55	0.32	89	1.30	0.28	88	1.38	0.33	86
Other debt securities	0	0.52	18	0	0.39	21	0	0.42	21	0	0.39	20	0	0.41	21
Loans held-for-sale	2.79	0.42	93	0.44	0.48	60	2.32	0.52	91	0.83	0.39	78	0.41	0.30	70
Loans held for investment	52.45	59.85	21	56.70	63.46	22	53.15	61.72	20	64.69	63.50	39	65.22	63.93	40
Real estate loans secured by 1–4 family	12.66	11.69	57	11.11	12.29	44	12.31	11.91	52	13.92	13.29	54	14.97	13.46	56
Revolving	2.03	1.45	65	2.57	1.80	66	2.32	1.66	65	3.24	2.07	71	3.98	2.27	75
Closed-end, secured by first liens	10.55	9.84	59	8.44	9.99	42	9.89	9.81	53	10.53	10.69	50	10.85	10.57	52
Closed-end, secured by junior liens	0.07	0.20	34	0.10	0.26	34	0.09	0.22	36	0.15	0.28	42	0.14	0.31	38
Commercial real estate loans	7.39	22.48	15	7.75	21.90	19	7.56	22.22	17	9.03	22.23	23	7.63	21.58	20
Construction and land development	2.52	3.35	43	2.47	3.32	45	2.55	3.40	44	2.84	3.44	50	3.08	3.51	50
Multifamily	0.44	3.31	12	0.56	3.07	15	0.51	3.12	12	0.66	3.01	17	0.38	2.72	15
Nonfarm nonresidential	4.42	14.81	15	4.73	14.50	19	4.49	14.72	18	5.54	14.69	23	4.17	14.44	19
Real estate loans secured by farmland	0.04	0.34	41	0.03	0.33	39	0.03	0.33	38	0.05	0.36	43	0.05	0.41	44

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	36.35	59.66	16	33.06	55.37	17	35.87	57.15	19	35.10	57.46	20	34.52	56.49	18
Real estate loans secured by 1–4 family	22.91	19.82	59	19.44	19.50	49	22.19	19.43	59	21.24	20.75	50	22.81	21.10	56
Revolving	3.68	2.42	66	4.49	2.79	74	4.19	2.64	72	4.95	3.15	73	6.07	3.50	79
Closed-end	19.23	17.22	62	14.95	16.49	44	18	16.59	58	16.29	17.39	45	16.74	17.39	47
Commercial real estate loans	13.37	36.54	12	13.57	32.96	18	13.62	34.63	17	13.79	33.52	19	11.63	32.14	14
Construction and land development	4.57	5.50	45	4.31	4.97	49	4.60	5.26	50	4.33	5.09	49	4.70	5.20	52
1–4 family	0.26	1.11	31	0.45	0.93	43	0.35	0.93	37	0.48	0.94	46	0.55	1.02	45
Other	4.30	4.33	53	3.87	3.90	54	4.25	4.19	55	3.86	4.02	54	4.15	4.05	56
Multifamily	0.79	5.34	9	0.98	4.72	13	0.92	4.96	12	1	4.69	14	0.57	4.10	10
Nonfarm nonresidential	8.01	24.14	13	8.27	21.76	17	8.10	22.93	17	8.45	22.15	18	6.36	21.40	15
Owner-occupied	4.65	8.14	31	4.46	7.38	32	4.44	7.68	31	4.56	7.72	34	3.77	8.03	30
Other	3.36	15.71	7	3.81	14.16	10	3.66	14.95	8	3.89	14.34	10	2.59	13.38	10
Real estate loans secured by farmland	0.07	0.59	42	0.05	0.52	42	0.06	0.54	42	0.07	0.55	43	0.08	0.63	46
Loans to depository institutions and acceptances of other banks	0.03	0.03	81	0.01	0.07	69	0.03	0.06	79	0.01	0.11	68	0	0.12	28
Commercial and industrial loans	38.19	20.98	89	43.40	23.90	92	39.69	22.17	91	41.20	19.53	92	39.88	20.32	90
Loans to individuals	17.65	6.28	84	15.04	6.11	82	16.40	6.13	84	15.19	7.13	80	14.48	7.36	79
Credit card loans	1.58	0.51	87	1.91	0.64	87	1.77	0.65	86	2.28	0.81	87	2.58	1.02	87
Agricultural loans	0.02	0.37	36	0.01	0.31	30	0.02	0.32	36	0.02	0.37	38	0.04	0.46	43
Other loans and leases	7.76	8.03	61	8.48	8.93	60	8	9.09	60	8.48	9.85	55	11.07	9.66	64
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	220.99	383.17	16	216.48	392.62	19	218.71	381.27	21	231.60	391.26	25	221.11	379.80	25
Real estate loans secured by 1–4 family	139.30	124.52	61	127.28	133.24	48	135.29	125.03	53	140.14	138.18	52	146.11	137.84	54
Revolving	22.39	15.53	67	29.42	19.64	69	25.54	17.42	67	32.66	21.26	68	38.88	23.33	72
Closed-end	116.91	107.53	58	97.86	112.01	45	109.75	106.14	54	107.48	115.20	47	107.23	112.79	51
Commercial real estate loans	81.28	238.21	16	88.84	237.30	21	83.07	234.65	20	90.96	229.44	22	74.47	219.72	20
Construction and land development	27.76	35.52	43	28.25	35.78	45	28.05	35.62	44	28.59	34.95	49	30.08	35.36	50
1–4 family	1.61	7.06	31	2.93	6.74	44	2.13	6.34	38	3.16	6.61	44	3.53	7.04	44
Other	26.15	28.07	49	25.32	27.86	48	25.92	28.16	50	25.44	27.32	51	26.56	27.26	50
Multifamily	4.83	34.78	11	6.42	33.28	15	5.62	32.74	12	6.62	31.04	16	3.67	27.85	11
Nonfarm nonresidential	48.69	157.17	14	54.17	157.33	19	49.40	155.06	17	55.75	152.10	20	40.72	147.22	18
Owner-occupied	28.24	52.65	29	29.20	53.29	30	27.05	52.37	28	30.08	53.07	33	24.12	54.89	29
Other	20.45	102.08	10	24.97	101.60	15	22.35	100.54	14	25.67	97.41	17	16.60	91.80	14
Real estate loans secured by farmland	0.41	3.59	40	0.36	3.50	40	0.36	3.44	39	0.49	3.60	42	0.50	4.02	44
Loans to depository institutions and acceptances of other banks	0.18	0.18	82	0.04	0.38	68	0.20	0.28	83	0.07	0.44	69	0	0.54	28
Commercial and industrial loans	232.16	127.07	90	284.18	159.86	91	241.99	139.91	91	271.84	122.02	95	255.44	128.82	93
Loans to individuals	107.29	35.29	85	98.49	38.40	85	99.97	37.47	86	100.18	43.51	80	92.77	42.67	82
Credit card loans	9.61	2.61	87	12.49	3.43	88	10.77	3.30	87	15.05	4.34	87	16.50	5.31	88
Agricultural loans	0.13	2.01	36	0.06	2.03	32	0.12	1.88	35	0.12	2.18	37	0.24	2.72	44
Other loans and leases	47.15	46.75	62	55.51	51.14	62	48.76	49.54	60	55.95	52.44	60	70.93	51.79	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.57	28.84	10	10.84	26.07	13	10.90	27.32	12	10.90	26.45	15	9.62	24.79	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	64.25	187.37	14	70.94	186.18	18	66.44	183.76	17	71.93	178.57	22	61.64	167.93	19
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	92.49	244.59	16	100.14	244.21	20	93.49	240.85	18	102.01	236.10	22	85.76	225.98	21

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	18.98	12.01	83	17.05	10.58	82	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49
Liquid assets	33.75	28.17	68	32.76	24.60	80	33.93	26.22	79	21.80	22.44	60	24.76	22.72	68
Investment securities	18.30	19.64	50	18.80	16.55	64	18.12	17.85	54	21	16.99	71	22.17	17.27	75
Net loans and leases	54.25	59.81	29	55.82	63.21	21	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Net loans, leases and standby letters of credit	55.15	60.62	31	56.88	64.12	22	55.23	62.48	21	66.07	64.84	41	66.26	65.07	36
Core deposits	78.21	74.75	51	73.82	68.08	53	75.05	70.67	49	71.48	63.09	64	71.75	62.13	65
Noncore funding	6.18	10.89	40	10.87	16.68	41	9.31	14.13	42	11.51	19.36	30	12.69	21.34	31
Time deposits of $250K or more	0.10	1.81	4	0.35	2.56	5	0.13	2.11	5	0.44	2.94	7	0.44	2.89	9
Foreign deposits	0.07	0.35	81	0.09	0.41	80	0.07	0.36	79	0.13	0.43	80	0.16	0.47	80
Federal funds purchased and repos	0.42	1.20	43	0.46	1.49	42	0.48	1.47	41	0.43	1.94	34	1.52	1.97	58
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.42	0.52	56	0.46	0.52	54	0.48	0.54	54	0.43	0.48	53	1.52	0.54	73
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	1.44	0.99	68	1.56	2.06	52	1.80	1.24	70	1.77	3.01	38	2.32	3.67	42
Earning assets that reprice within 1 year	49.47	38.93	78	51.15	39.71	82	50.23	39.38	78	45.16	39.29	67	46.74	40.29	73
Interest-bearing liabilities that reprice within 1 year	2.85	7.04	14	3.65	9.42	14	4.30	8.20	29	4.64	10.19	16	2.70	10.01	10
Long-term debt that reprices within 1 year	0	0.26	29	0.31	0.56	67	0.15	0.47	60	0.35	0.96	59	0.58	1.34	61
Net assets that reprice within 1 year	46.62	30.25	87	47.19	28.34	89	45.78	29.11	86	40.17	26.63	85	43.46	27.38	85
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.46	-1.82	7	-8.64	6.94	10	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29
Net short-term noncore funding dependence	-23.48	-8.21	12	-16.16	-2.29	11	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28
Short-term investment / Short-term noncore funding	703.67	284.81	87	310.36	138.95	85	388.68	184.19	86	75.44	77.77	61	68.02	66.46	67
Liquid assets - short-term noncore funding / Nonliquid assets	46.87	34.02	71	40.54	23.27	82	43.85	28.18	80	20.68	16.97	65	24.23	16.04	75
Net loans and leases / Total deposits	68.54	74.66	33	72.05	82.84	21	69.70	79.43	25	86.17	90.31	38	86.78	90.08	39
Net loans and leases / Core deposits	69.37	81.17	28	75.62	93.70	16	72.31	88.34	21	90.66	103.93	32	90.42	105	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.84	18	0	1.82	11	0	1.57	7	0	0.72	11	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	11.25	1.94	97	17.95	4.82	97	15.06	4.31	96	6.80	1.36	97	-2.15	-1.98	46
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0.02	13.42	28	0.04	12.14	30	0.02	11.38	31	0.04	12.67	29	0.05	16.19	26
Available-for-sale securities	99.74	84.66	78	99.73	85.75	80	99.71	87.23	77	99.71	85.40	83	99.68	81.88	84
U.S. Treasury securities	0.28	5.52	37	0.20	5.43	36	0.21	4.72	42	0.21	6.15	34	0.30	6.99	41
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.07	8.87	18	0.08	9.39	20	0.07	9.83	20	0.09	7.75	21	0.05	9.16	19
Mortgage-backed securities	89.34	66.59	81	92.37	67.27	86	90.89	66.64	82	93.25	67.43	88	93.15	65.45	88
Asset-backed securities	10.06	2.05	88	7.11	1.68	85	8.56	1.91	89	6.19	1.66	84	6.22	2.05	83
Other debt securities	0.01	3.17	18	0.01	2.93	22	0.01	3.01	21	0.01	2.94	20	0.01	2.79	20
Mutual funds and equity securities	0.24	0.32	64	0.23	0.37	58	0.26	0.35	64	0.24	0.40	57	0.27	0.42	55
Debt securities 1 year or less	17.50	8.69	83	16.64	11.75	70	16.44	10.55	79	14.75	11.86	68	14.39	11.91	71
Debt securities 1 to 5 years	6.43	17.05	29	4.70	18.03	28	29.20	17.03	77	1.99	17.94	15	0.84	19.18	6
Debt securities over 5 years	75.83	72.17	49	78.42	66.01	60	54.10	69.86	21	83.02	66.02	66	84.49	64.73	77
Pledged securities	27.41	33.87	43	26.82	37.40	37	28.15	35.67	40	21.12	30.57	43	19.88	33.30	38
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	12.70	51.37	34	310.84	146.89	81	448.84	183.32	86	10.98	26.69	49	-28.15	6.77	11
Investment securities	-1.48	33.34	14	8.06	14.17	46	4.27	23.62	25	9.86	11.75	58	3.69	9.42	49
Core deposits	7.25	16.88	14	26.83	25.99	58	26.88	26.88	57	15.52	11.23	71	7.55	7.29	60
Noncore funding	-42.47	-23.76	26	3.38	-2.41	62	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11

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)	77,172,526	72,098,888	74,581,676	75,793,142	70,447,044
Commit: Secured commercial real estate loans	3,844,848	4,357,604	4,282,041	4,340,017	4,191,939
Commit: Unsecured real estate loans	1,386,366	1,219,455	1,370,272	1,119,316	776,320
Credit card lines (reported semiannually, June/Dec)	11,348,932	12,429,946	11,299,606	15,748,031	16,958,497
Securities underwriting	0	72,582	0	27,834	0
Standby letters of credit	1,848,596	2,158,601	1,978,599	2,146,881	2,025,801
Commercial and similar letters of credit	17,309	6,537	13,680	4,295	18,664
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,448,348	3,785,365	3,396,306	3,943,656	4,002,526
Credit derivatives - notional amount (holding company as beneficiary)	1,604,616	1,299,737	1,465,938	1,365,147	703,816
Credit derivative contracts w/ purchased credit protection-investment grade	1,758,531	1,671,688	1,527,442	1,861,483	1,998,183
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,689,817	2,113,677	1,868,863	2,082,173	2,004,343
Derivative Contracts					
Interest rate futures and forward contracts	3,685,552	4,236,464	2,920,157	2,950,654	1,043,542
Written options contracts (interest rate)	11,602,708	10,237,604	10,381,110	8,508,425	5,539,703
Purchased options contracts (interest rate)	19,207,765	16,807,419	17,208,103	15,919,949	12,605,441
Interest rate swaps	80,883,409	83,733,930	82,870,063	65,986,363	57,672,162
Futures and forward foreign exchange	4,123,430	3,850,381	3,954,095	4,882,815	5,281,008
Written options contracts (foreign exchange)	2,680,243	668,555	1,098,567	599,693	855,961
Purchased options contracts (foreign exchange)	2,692,376	673,564	1,100,367	604,885	878,639
Foreign exchange rate swaps	10,171,693	8,169,417	8,333,309	7,887,716	5,841,397
Commodity and other futures and forward contracts	1,607,858	1,081,410	1,268,975	1,016,352	971,729
Written options contracts (commodity and other)	1,663,193	1,114,877	1,041,188	1,419,855	910,821
Purchased options contracts (commodity and other)	1,673,804	1,116,201	1,041,332	1,421,382	923,761
Commodity and other swaps	9,259,797	7,601,274	7,998,833	7,749,971	5,878,562

	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)	37.57	22.45	86	35.53	21.74	85	36.44	22.01	85	44.75	23.52	90	48.23	24.05	92
Standby letters of credit	0.90	0.67	75	1.06	0.72	75	0.97	0.71	73	1.27	0.84	76	1.39	0.92	77
Commercial and similar letters of credit	0.01	0.02	60	0	0.02	50	0.01	0.02	56	0	0.02	47	0.01	0.02	57
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)	1.68	0.25	94	1.87	0.39	92	1.66	0.35	92	2.33	0.42	92	2.74	0.52	93
Credit derivatives - notional amount (holding company as beneficiary)	0.78	0.19	88	0.64	0.33	84	0.72	0.30	85	0.81	0.52	87	0.48	0.75	83
Credit derivative contracts w/ purchased credit protection-investment grade	0.86	0.18	85	0.82	0.22	87	0.75	0.25	84	1.10	0.30	88	1.37	0.52	90
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.82	0.14	88	1.04	0.36	89	0.91	0.30	88	1.23	0.45	88	1.37	0.69	88
Derivative contracts	72.67	49.75	84	68.65	51.68	82	68.02	48.62	82	70.23	68.47	77	67.37	65.81	79
Interest rate contracts	56.18	35.96	84	56.68	36.85	82	55.39	34.36	81	55.13	47.31	77	52.62	43.84	78
Interest rate futures and forward contracts	1.79	5.17	74	2.09	9.28	67	1.43	6.21	62	1.74	10.67	69	0.71	11.40	62
Written options contracts (interest rate)	5.65	1.82	89	5.05	2.30	87	5.07	2.18	87	5.02	2.47	87	3.79	2.16	84
Purchased options contracts (interest rate)	9.35	1.33	93	8.28	1.51	89	8.41	1.46	90	9.40	2.65	86	8.63	2.32	89
Interest rate swaps	39.38	20.67	84	41.27	22.27	83	40.49	20.83	83	38.96	28.86	80	39.48	26.74	83
Foreign exchange contracts	9.58	6.16	87	6.59	5.77	87	7.08	6.01	86	8.25	10.12	86	8.80	10.92	89
Futures and forward foreign exchange contracts	2.01	3.93	80	1.90	3.58	82	1.93	3.47	79	2.88	5.23	82	3.62	5.22	84
Written options contracts (foreign exchange)	1.30	0.04	94	0.33	0.03	92	0.54	0.03	93	0.35	0.05	89	0.59	0.14	92
Purchased options contracts (foreign exchange)	1.31	0.04	94	0.33	0.03	92	0.54	0.04	93	0.36	0.08	89	0.60	0.13	93
Foreign exchange rate swaps	4.95	0.73	91	4.03	0.74	91	4.07	0.77	91	4.66	2.03	90	4	2.17	90
Equity, commodity, and other derivative contracts	6.92	0.86	91	5.38	1.80	89	5.55	1.86	89	6.85	3.32	86	5.95	4.08	86
Commodity and other futures and forward contracts	0.78	0.07	92	0.53	0.14	89	0.62	0.14	89	0.60	0.19	88	0.67	0.25	89
Written options contracts (commodity and other)	0.81	0.29	88	0.55	0.54	86	0.51	0.52	86	0.84	0.98	84	0.62	1.48	84
Purchased options contracts (commodity and other)	0.81	0.19	89	0.55	0.38	88	0.51	0.37	86	0.84	0.94	86	0.63	1.29	85
Commodity and other swaps	4.51	0.29	93	3.75	0.30	92	3.91	0.32	93	4.58	0.38	92	4.02	0.40	94
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	67.65	42.93	79	62.26	41.55	80	65.18	42.82	80	70.34	45.53	79	75.05	44.93	80

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	149,251,828	139,291,096	139,216,099	118,948,060	98,402,726
Interest rate contracts	115,379,434	115,015,417	113,379,433	93,365,391	76,860,848
Foreign exchange contracts	19,667,742	13,361,917	14,486,338	13,975,109	12,857,005
Equity, commodity, and other contracts	14,204,652	10,913,762	11,350,328	11,607,560	8,684,873
Derivatives Position					
Futures and forwards	9,416,840	9,168,255	8,143,227	8,849,821	7,296,279
Written options	15,946,144	12,021,036	12,520,865	10,527,973	7,306,485
Exchange-traded	56,936	47,768	33,593	68,760	27,101
Over-the-counter	15,889,208	11,973,268	12,487,272	10,459,213	7,279,384
Purchased options	23,573,945	18,597,184	19,349,802	17,946,216	14,407,841
Exchange-traded	101,453	132,999	94,887	110,430	58,300
Over-the-counter	23,472,492	18,464,185	19,254,915	17,835,786	14,349,541
Swaps	100,314,899	99,504,621	99,202,205	81,624,050	69,392,121
Held for trading	108,830,331	99,497,439	98,428,007	92,760,762	70,803,524
Interest rate contracts	78,793,484	78,390,491	76,179,354	70,260,376	51,435,305
Foreign exchange contracts	19,667,742	13,361,917	14,486,338	13,975,109	12,857,005
Equity, commodity, and other contracts	10,369,105	7,745,031	7,762,315	8,525,277	6,511,214
Non-traded	40,421,497	39,793,657	40,788,092	26,187,298	27,599,202
Interest rate contracts	36,585,950	36,624,926	37,200,079	23,105,015	25,425,543
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	3,835,547	3,168,731	3,588,013	3,082,283	2,173,659
Derivative contracts (excluding futures and FX 14 days or less)	132,499,866	128,453,449	130,365,231	109,617,347	93,071,191
One year or less	34,138,900	28,423,178	33,887,339	24,085,320	22,192,430
Over 1 year to 5 years	79,355,558	79,630,693	79,400,094	63,323,996	48,038,029
Over 5 years	19,005,408	20,399,578	17,077,798	22,208,031	22,840,732
Gross negative fair value (absolute value)	1,899,202	1,284,936	1,063,564	732,200	865,548
Gross positive fair value	3,207,339	3,589,647	2,918,821	1,672,349	1,113,619
Held for trading	2,442,693	2,397,055	1,923,587	1,032,393	726,966
Non-traded	764,646	1,192,592	995,234	639,956	386,653
Current credit exposure on risk-based capital derivative contracts	3,142,930	3,393,950	2,840,872	1,619,912	1,020,986
Credit losses on derivative contracts	0	752	789	-513	72
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	77.31	94.09	16	82.57	95.13	15	81.44	94.10	16	78.49	93.44	18	78.11	92.91	13
Foreign exchange contracts	13.18	3.27	86	9.59	2.75	85	10.41	3.49	85	11.75	3.20	85	13.07	3.39	84
Equity, commodity, and other contracts	9.52	1.17	92	7.84	1.12	92	8.15	1.17	91	9.76	1.64	90	8.83	1.93	87
Futures and forwards	6.31	12.57	51	6.58	12.99	47	5.85	14.05	45	7.44	13.49	52	7.41	12.78	53
Written options	10.68	7.49	73	8.63	8.37	63	8.99	8.18	65	8.85	5.91	73	7.43	6.60	65
Exchange-traded	0.04	0.11	86	0.03	0.13	83	0.02	0.14	82	0.06	0.15	85	0.03	0.23	80
Over-the-counter	10.65	7.20	73	8.60	7.94	66	8.97	7.73	68	8.79	5.10	77	7.40	5.49	70
Purchased options	15.79	3.44	90	13.35	3.38	87	13.90	3.42	88	15.09	4.42	83	14.64	4.19	87
Exchange-traded	0.07	0.12	83	0.10	0.14	84	0.07	0.15	81	0.09	0.28	80	0.06	0.32	79
Over-the-counter	15.73	3.04	91	13.26	2.87	88	13.83	2.86	90	14.99	3.35	87	14.58	3.20	90
Swaps	67.21	71.23	37	71.44	69.92	44	71.26	68.76	44	68.62	69.75	41	70.52	70.34	42
Held for trading	72.92	40.60	63	71.43	43.50	59	70.70	43.53	57	77.98	44.16	66	71.95	46.31	55
Interest rate contracts	52.79	34.42	55	56.28	37.56	54	54.72	36.62	55	59.07	37.24	58	52.27	38.40	54
Foreign exchange contracts	13.18	1.57	91	9.59	1.40	90	10.41	1.60	90	11.75	1.60	90	13.07	1.85	89
Equity, commodity, and other contracts	6.95	0.58	91	5.56	0.71	90	5.58	0.68	89	7.17	0.83	93	6.62	1.14	88
Non-traded	27.08	59.40	36	28.57	56.50	40	29.30	56.47	42	22.02	55.84	33	28.05	53.69	44
Interest rate contracts	24.51	56.19	34	26.29	54.31	37	26.72	53.82	40	19.42	52.22	32	25.84	50.60	43
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	2.57	0.13	93	2.27	0.10	94	2.58	0.10	94	2.59	0.13	94	2.21	0.16	93
Derivative contracts (excluding futures and forex 14 days or less)	88.78	91.87	30	92.22	89.91	40	93.64	91.48	40	92.16	93.86	29	94.58	94.47	37
One year or less	22.87	28.05	56	20.41	30.94	51	24.34	32.05	52	20.25	32.17	50	22.55	32.51	53
Over 1 year to 5 years	53.17	26.03	87	57.17	27.26	92	57.03	27.06	92	53.24	30.45	82	48.82	31.16	82
Over 5 years	12.73	30.08	30	14.65	28.48	34	12.27	29.56	31	18.67	28.09	41	23.21	28.71	47
Gross negative fair value (absolute value)	1.27	1.25	59	0.92	1.76	43	0.76	1.55	39	0.62	0.83	46	0.88	0.72	64
Gross positive fair value	2.15	1.68	68	2.58	2.69	50	2.10	2.23	51	1.41	1.19	61	1.13	0.85	76
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.11	0.05	88	0.08	0.07	74	0.06	0.07	71	0.05	0.06	78	0.06	0.06	84
Gross positive fair value (X)	0.19	0.07	90	0.23	0.11	88	0.17	0.09	86	0.11	0.07	87	0.08	0.06	85
Held for trading (X)	0.14	0.05	88	0.15	0.08	81	0.11	0.07	78	0.07	0.06	81	0.05	0.05	81
Non-traded (X)	0.04	0.01	90	0.08	0.02	89	0.06	0.02	89	0.04	0.01	91	0.03	0.01	91
Current credit exposure (X)	0.18	0.05	90	0.22	0.08	88	0.17	0.06	87	0.10	0.05	83	0.07	0.04	84
Credit losses on derivative contracts	0	0	45	0	0	92	0	0	89	0	0	0	0	0	92
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	2.17	0.63	90	2.37	1.03	84	2	0.85	85	1.14	0.73	83	0.83	0.53	83

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	2,452,886	1,201,640	1,201,640	1,102,979	1,195,797
Gross losses	211,415	322,027	611,081	510,206	449,654
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,113
Recoveries	96,885	69,971	140,273	141,263	120,640
Net losses	114,530	252,056	470,808	368,943	329,014
Provision for loan and lease losses	-305,002	1,101,797	1,078,154	467,611	236,801
Adjustments	-421	644,433	643,900	-7	-605
Ending balance	2,032,933	2,695,814	2,452,886	1,201,640	1,102,979
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	-0.30	-0.14	21	1.20	0.85	77	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
Provision for loan and lease losses / Average loans and leases	-0.53	-0.25	18	1.90	1.37	75	0.94	0.82	64	0.43	0.24	81	0.25	0.24	68
Provision for loan and lease losses / Net loan and lease losses	-266.31	77.32	28	437.12	792.43	40	229	487.86	27	126.74	130.58	57	71.97	134.68	19
Allowance for loan and lease losses / Total loans and leases not held for sale	1.89	1.39	81	2.34	1.51	85	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80
Allowance for loan and lease losses / Total loans and leases	1.79	1.37	81	2.32	1.48	85	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81
Allowance for loan and lease losses / Net loans and leases losses (X)	8.88	15.27	47	5.35	11.83	39	5.21	11.58	34	3.26	8.03	36	3.35	7.54	30
Allowance for loan and lease losses / Nonaccrual assets	307.56	318.67	63	384.07	321.01	72	291.83	299.17	63	191.78	218.72	63	303.24	214.03	78
ALLL / 90+ days past due + nonaccrual loans and leases	191.72	260.68	39	254.15	244.42	66	185.11	244.34	42	118.06	151.73	46	169.28	160.51	66
Gross loan and lease losses / Average loans and leases	0.37	0.22	78	0.56	0.35	79	0.53	0.34	79	0.47	0.28	80	0.48	0.30	84
Recoveries / Average loans and leases	0.17	0.08	86	0.12	0.07	85	0.12	0.07	82	0.13	0.08	83	0.13	0.09	75
Net losses / Average loans and leases	0.20	0.13	69	0.44	0.28	78	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82
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	84
Recoveries / Prior year-end losses	15.85	16.12	61	13.71	15.46	50	27.49	33.98	44	31.42	36.22	52	31.62	41.30	45
Earnings coverage of net loan and lease losses (X)	13	4.52	50	5.58	21.56	31	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32
Net Loan and Lease Losses By Type															
Real estate loans	0.06	0.03	75	0.07	0.03	82	0.14	0.04	85	0.05	0.01	85	0.06	0.02	80
Real estate loans secured by 1–4 family	0	-0.01	55	0.05	0.01	80	0.03	0.01	72	0.08	0.01	92	0.08	0.01	90
Revolving	0	-0.05	70	0.13	0.01	83	0.09	0.01	81	0.26	0.02	93	0.16	0.03	87
Closed-end	0	-0.01	53	0.02	0.01	74	0.01	0	69	0.03	0	79	0.05	0.01	85
Commercial real estate loans	0.17	0.05	82	0.11	0.03	84	0.33	0.07	91	0.01	0.01	60	0.02	0.01	69
Construction and land development	0.06	0	92	0	0	41	0	0	37	0.01	-0.01	81	-0.02	-0.03	38
1–4 family	0.01	0	91	0	0	26	0	0	86	0.01	0	91	0	-0.01	37
Other	0.06	-0.01	92	0	0	39	-0.01	0	30	0	-0.01	79	-0.02	-0.02	36
Multifamily	0.28	0.01	96	0	0	24	0.05	0	96	-0.01	0	13	-0.02	0	17
Nonfarm nonresidential	0.21	0.07	82	0.17	0.05	84	0.56	0.11	92	0.01	0.02	54	0.05	0.02	76
Owner-occupied	0.27	0.01	99	0.10	0.02	91	0.10	0.02	88	0.02	0.01	81	0.04	0.01	83
Other	-0.06	0.06	3	0.07	0.03	82	0.46	0.08	90	-0.01	0.01	14	0.02	0.01	73
Real estate loans secured by farmland	-0.06	-0.01	10	0	0.02	50	0	0.02	15	-0.07	0.01	4	-0.86	0	3
Commercial and industrial loans	0.09	0.20	45	0.48	0.46	65	0.46	0.47	57	0.23	0.37	42	0.35	0.31	62
Loans to individuals	0.69	0.78	60	1.29	1.41	57	1.06	1.13	63	1.43	1.17	67	1.29	1.16	62
Credit card loans	5.07	2.18	89	6.42	3.43	86	6.26	2.92	90	5.28	3.11	86	4.09	2.92	78
Agricultural loans	-1.11	0.03	3	11.66	0.15	97	2.62	0.19	94	-3.15	0.08	3	-0.35	0.15	4
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.31	0.08	86	0.10	0.13	60	0.08	0.15	58	0.03	0.15	45	0	0.14	13

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	359,676	469,518	459,504	458,031	387,949
90+ days past due loans and leases	399,382	358,821	484,602	391,228	287,839
Nonaccrual loans and leases	660,996	701,903	840,507	626,568	363,734
Total past due and nonaccrual loans and leases	1,420,054	1,530,242	1,784,613	1,475,827	1,039,522
Restructured 30–89 days past due	32,647	46,123	41,318	59,665	68,205
Restructured 90+ days past due	94,491	121,110	102,602	134,652	120,405
Restructured nonaccrual	324,934	421,476	429,162	387,529	214,633
Total restructured loans and leases	452,072	588,709	573,082	581,846	403,243
30–89 days past due loans held for sale	13,270	0	13,057	160	0
90+ days past due loans held for sale	82,503	764	62,226	0	0
Nonaccrual loans held for sale	39,867	1,822	6,223	6,873	15,820
Total past due and nonaccrual loans held for sale	135,640	2,586	81,506	7,033	15,820
Restructured loans and leases in compliance	657,329	909,371	744,498	793,920	832,138
Other real estate owned	30,860	43,168	20,809	54,485	37,471
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	0.32	0.27	69	0.40	0.36	65	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52
90+ days past due loans and leases	0.35	0.10	87	0.31	0.13	82	0.43	0.12	86	0.35	0.15	84	0.30	0.17	78
Nonaccrual loans and leases	0.58	0.58	58	0.61	0.61	54	0.74	0.66	62	0.56	0.51	61	0.38	0.54	36
90+ days past due and nonaccrual loans and leases	0.93	0.73	71	0.91	0.80	67	1.17	0.85	78	0.92	0.71	71	0.68	0.75	53
30–89 days past due restructured	0.03	0.01	84	0.04	0.01	88	0.04	0.01	84	0.05	0.01	86	0.07	0.02	87
90+ days past due restructured	0.08	0	94	0.10	0.01	94	0.09	0.01	93	0.12	0.01	94	0.13	0.01	94
Nonaccrual restructured	0.29	0.12	85	0.36	0.13	92	0.38	0.13	91	0.35	0.14	89	0.22	0.16	72
30–89 days past due loans held for sale	0.01	0	92	0	0	41	0.01	0	93	0	0	78	0	0	37
90+ days past due loans held for sale	0.07	0	96	0	0	89	0.05	0	94	0	0	42	0	0	43
Nonaccrual loans held for sale	0.04	0	89	0	0	82	0.01	0.01	81	0.01	0	86	0.02	0	88
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.32	0.27	69	0.40	0.37	65	0.40	0.40	62	0.41	0.43	56	0.40	0.44	52
90+ days past due assets	0.35	0.10	87	0.31	0.13	82	0.43	0.12	86	0.35	0.15	84	0.30	0.18	78
Nonaccrual assets	0.58	0.59	58	0.61	0.62	54	0.74	0.67	62	0.56	0.53	61	0.38	0.57	35
30+ days past due and nonaccrual assets	1.25	1.04	70	1.32	1.21	64	1.57	1.29	72	1.33	1.19	67	1.08	1.26	51
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.52	0.43	67	0.52	0.49	62	0.65	0.52	72	0.60	0.44	74	0.45	0.48	52
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.46	66	0.54	0.52	59	0.66	0.55	70	0.63	0.48	73	0.47	0.52	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.72	0.52	75	0.90	0.56	83	0.85	0.60	77	0.99	0.53	89	0.97	0.60	84
Allowance for loan and lease losses	72.62	67.93	61	67.57	65.48	64	71.33	66.66	63	138.92	115.41	71	128.92	118.28	63
Equity capital + allowance for loan and lease losses	5.92	4.43	74	7.28	4.83	78	6.84	4.97	76	7.45	4.28	84	8.19	4.79	84
Tier 1 capital + allowance for loan and lease losses	7.69	5.28	75	9.90	5.98	85	9.09	6.05	79	9.93	5.65	88	9.50	6.16	80
Loans and leases + other real estate owned	1.30	0.88	81	1.57	0.92	87	1.54	0.97	84	1.50	0.85	88	1.48	0.96	84

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	0.37	0.24	77	0.50	0.39	71	0.49	0.39	67	0.44	0.38	67	0.56	0.42	74
	90+ days past due	0.92	0.12	90	0.78	0.15	88	0.99	0.16	89	0.84	0.16	88	0.70	0.22	88
	Nonaccrual	0.52	0.65	50	0.77	0.63	70	0.74	0.76	59	0.56	0.46	64	0.37	0.57	37
Commercial and industrial	30–89 days past due	0.25	0.17	72	0.24	0.23	64	0.10	0.23	32	0.12	0.31	25	0.05	0.30	14
	90+ days past due	0	0.02	50	0.02	0.03	61	0.08	0.03	82	0.02	0.05	54	0.01	0.05	44
	Nonaccrual	0.65	0.64	61	0.67	0.75	50	0.91	0.75	67	0.74	0.83	53	0.46	0.76	41
Individuals	30–89 days past due	0.48	0.55	47	0.70	0.58	63	0.92	0.83	61	1.16	0.83	68	1.29	0.84	76
	90+ days past due	0.10	0.07	75	0.28	0.13	78	0.23	0.14	75	0.32	0.17	77	0.35	0.16	80
	Nonaccrual	0.39	0.18	81	0.24	0.22	64	0.27	0.28	64	0.22	0.17	65	0.21	0.23	59
Depository institution loans	30–89 days past due	0.47	0	97	0	0.03	45	0	0	46	0	0	47		0	
	90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49		0	
	Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48		0	
Agricultural	30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	56	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	0.69	24	0	0.80	23	0	0.49	24	3.18	0.67	91	2.46	0.75	85
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	0.05	0.11	56	0.34	0.14	79	0.49	0.18	82	0.38	0.20	77	0.02	0.17	36
	90+ days past due	0	0.01	72	0.02	0.01	79	0.04	0.01	87	0.01	0.01	80	0.02	0.01	81
	Nonaccrual	0.96	0.13	93	0.32	0.15	78	0.85	0.15	91	0.35	0.13	84	0.32	0.14	82

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	0.44	0.35	68	0.66	0.60	64	0.63	0.65	63	0.70	0.67	62	0.82	0.71	62
	90+ days past due	1.41	0.27	89	1.20	0.29	87	1.50	0.33	88	1.31	0.31	88	1.04	0.46	84
	Nonaccrual	0.51	0.82	37	0.74	0.84	54	0.59	0.89	36	0.76	0.73	59	0.40	0.86	26
Revolving	30–89 days past due	0.40	0.29	72	0.51	0.40	70	0.69	0.48	72	0.75	0.45	78	0.86	0.50	83
	90+ days past due	0	0.02	69	0	0.03	31	0	0.03	65	0	0.05	51	0	0.05	25
	Nonaccrual	1.77	1.05	81	1.53	1.27	72	1.58	1.13	77	1.45	1	77	1.04	1.17	70
Closed-end	30–89 days past due	0.45	0.36	70	0.70	0.61	65	0.62	0.65	59	0.68	0.70	60	0.80	0.75	61
	90+ days past due	1.67	0.29	89	1.57	0.33	88	1.85	0.38	88	1.70	0.35	88	1.42	0.53	85
	Nonaccrual	0.27	0.77	20	0.50	0.81	33	0.36	0.87	24	0.55	0.70	48	0.17	0.84	15
Junior lien	30–89 days past due	0.01	0.01	64	0.06	0.02	91	0.02	0.02	66	0.02	0.02	55	0.03	0.03	68
	90+ days past due	0	0	86	0.01	0	96	0.03	0	96	0.01	0	84	0	0	53
	Nonaccrual	0.03	0.04	50	0.05	0.05	57	0.04	0.04	51	0.04	0.04	58	0.03	0.06	44
Commercial real estate	30–89 days past due	0.25	0.14	76	0.28	0.23	69	0.24	0.26	63	0.05	0.18	26	0.07	0.17	26
	90+ days past due	0.08	0.01	89	0.18	0.02	94	0.15	0.02	94	0.12	0.03	86	0.05	0.03	78
	Nonaccrual	0.48	0.52	54	0.76	0.43	83	0.94	0.62	73	0.21	0.23	55	0.32	0.28	67
Construction and development	30–89 days past due	0.65	0.12	90	0.40	0.24	76	0.23	0.28	59	0.07	0.28	43	0.12	0.21	46
	90+ days past due	0.16	0.01	95	0.12	0.01	94	0.22	0.01	98	0.10	0.02	88	0.11	0.02	87
	Nonaccrual	0.21	0.36	66	0.14	0.25	57	0.21	0.41	58	0.16	0.20	66	0.18	0.19	64
1–4 family	30–89 days past due	0	0.02	67	0.01	0.04	57	0.01	0.03	59	0	0.06	51	0.01	0.06	56
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.02	0.02	75	0.02	0.04	64	0.02	0.03	68	0.03	0.02	75	0.02	0.02	67
Other	30–89 days past due	0.65	0.07	92	0.39	0.17	80	0.22	0.22	67	0.07	0.20	53	0.11	0.13	62
	90+ days past due	0.16	0	96	0.12	0	95	0.22	0	98	0.10	0.01	94	0.11	0.02	89
	Nonaccrual	0.18	0.29	68	0.12	0.18	61	0.19	0.35	63	0.13	0.17	67	0.16	0.15	66
Multifamily	30–89 days past due	0	0.06	28	0.05	0.08	60	0	0.09	22	0.14	0.08	80	0	0.10	18
	90+ days past due	0	0	44	0.07	0	96	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.73	0.14	88	0.06	0.08	57	0.43	0.11	88	0.02	0.05	51	0.03	0.08	56
Nonfarm non-residential	30–89 days past due	0.05	0.14	35	0.25	0.20	67	0.28	0.23	67	0.03	0.14	18	0.03	0.17	14
	90+ days past due	0.04	0.01	82	0.22	0.02	94	0.13	0.02	89	0.15	0.03	89	0	0.03	51
	Nonaccrual	0.61	0.66	55	1.17	0.55	88	1.42	0.80	80	0.26	0.28	52	0.45	0.30	69
Owner Occupied	30–89 days past due	0.04	0.04	57	0.14	0.07	76	0.07	0.07	59	0.02	0.07	23	0.01	0.09	16
	90+ days past due	0.04	0	93	0.10	0.01	97	0.03	0	90	0.02	0.01	75	0	0.01	57
	Nonaccrual	0.61	0.25	87	0.46	0.24	78	0.69	0.27	89	0.24	0.16	70	0.42	0.17	88
Other	30–89 days past due	0.01	0.09	35	0.10	0.11	67	0.21	0.14	72	0.02	0.07	31	0.02	0.07	38
	90+ days past due	0	0.01	36	0.12	0.01	92	0.10	0.01	92	0.13	0.01	95	0	0.01	31
	Nonaccrual	0	0.40	9	0.71	0.24	87	0.73	0.44	72	0.01	0.10	25	0.03	0.13	27
Farmland	30–89 days past due	0.07	0.11	68	0.18	0.31	63	0.06	0.11	65	0	0.23	23	0.10	0.25	54
	90+ days past due	0	0	45	0.20	0.03	89	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	10.39	1.10	93	12.31	1.24	96	11.86	1.13	95	9.54	0.84	96	0.07	1.23	42
Credit card	30–89 days past due	0.84	0.63	70	1.35	0.90	78	1.55	0.95	81	1.77	1.19	83	1.69	1.22	78
	90+ days past due	0.80	0.39	75	1.64	0.76	79	1.56	0.63	90	1.67	0.78	82	1.48	0.73	85
	Nonaccrual	1.50	0.08	95	1.18	0.09	95	1.58	0.05	98	1.09	0.11	93	1.06	0.09	94

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	-506,510	-29,825	10,464	-74,149	-1,548,110
Retained earnings	19,877,441	18,334,268	19,016,684	18,315,160	16,578,417
Accumulated other comprehensive income (AOCI)	1,973,521	2,951,276	2,600,571	1,192,002	-111,908
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,344,452	21,255,719	21,627,719	19,433,013	14,918,399
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	4,316,333	4,369,998	4,340,934	4,394,052	2,495,822
Accumulated other comprehensive income-related adjustments	1,977,677	2,951,276	2,604,728	1,192,002	-111,908
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	15,050,442	13,934,445	14,682,057	13,846,959	12,534,485
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	15,050,442	13,934,445	14,682,057	13,846,959	12,534,485
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,116,137	1,769,587	2,116,137	1,769,603	1,331,122
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	2,116,137	1,769,587	2,116,137	1,769,603	1,331,122
Less: Additional tier 1 capital deductions	0	297	720	297	1,283
Additional tier 1 capital	2,116,137	1,769,290	2,115,417	1,769,306	1,329,839
Tier 1 Capital	17,166,579	15,703,735	16,797,474	15,616,265	13,864,324
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,714,169	2,003,294	1,933,826	1,982,396	2,035,971
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	770,517	919,296	919,725	716,700	577,842
Allowance for loan and lease losses in tier 2 capital	1,533,234	1,780,768	1,760,513	1,345,225	1,245,014
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	4,017,920	4,703,358	4,614,064	4,044,321	3,858,827
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	4,017,920	4,703,358	4,614,064	4,044,321	3,858,827
Exited advanced approach tier 2 capital					
Total capital	21,184,499	20,407,093	21,411,538	19,660,586	17,723,151
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	205,156,617	196,720,305	202,183,073	168,037,465	145,096,159
Less: Deductions from common equity tier 1 capital	4,316,333	4,370,295	4,340,934	4,394,349	2,497,105
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	200,840,284	192,350,010	197,842,139	163,643,116	142,599,054
Total risk-weighted assets	145,084,061	143,322,433	141,973,781	142,064,554	122,432,212
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	10.37	12.66	17	9.72	11.98	14	10.34	12.35	20	9.75	12.11	16	10.24	12.09	23
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	11.83	13.44	21	10.96	12.72	21	11.83	13.08	30	10.99	12.78	24	11.32	12.85	30
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	14.60	15.42	41	14.24	14.77	50	15.08	15.23	54	13.84	14.36	52	14.48	14.45	64
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	8.55	9.11	35	8.16	9.03	24	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50
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	28,415	28,329	28,444	28,594	-100.00	-100.00
Total property and casualty assets	0	28,395	28,310	28,392	28,540	-100.00	-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	20	19	52	54	-100.00	-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	28,401	28,274	28,434	28,563	-100.00	-100.00
Total property and casualty equity	0	28,386	28,300	28,385	28,519	-100.00	-100.00
Total life and health equity	0	15	-26	49	44	-100.00	-100.00
Total insurance underwriting net income	-3	-33	-160	-129	-243		
Total property and casualty	-1	1	-85	-134	-209		
Total life and health	-2	-34	-75	5	-34		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	23		-100.00
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	5		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	12,157	16,081	33,967	35,500	34,814	-24.40	-14.44
Other insurance activities income	12,157	16,081	33,967	35,500	34,814	-24.40	5.08
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	52		-100.00
Net assets of insurance underwriting subsidiaries	0	28,395	0	28,392	28,540	-100.00	-100.00
Life insurance assets	2,018,944	1,984,675	2,003,191	1,959,591	1,759,567	1.73	21.39

	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	0.01	0	85	0.01	0	86	0.02	0.01	83	0.02	0.01	83
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30		99.93	54.79	53	99.93	53.67	53	99.82	51.47	59	99.81	56.12	56
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70		0.07	45.21	46	0.07	46.33	46	0.18	48.53	40	0.19	43.88	43
Separate account assets (L/H) / Total life assets		13.29		0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	0.31	0.37	69	0.43	0.39	73	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76
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	3	-0.01	0.02	5	-0.01	0.03	4	-0.01	0.08	1	-0.01	0.08	4
Insurance net income (P/C) / Equity (P/C)		21.10		0.01	7.42	20	-0.30	15.59	15	-0.47	19.86	9	-0.73	15.64	13
Insurance net income (L/H) / Equity (L/H)		5.07		-453.33	-31.13	7		3.62		10.20	5.13	72	-77.27	1.99	5
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	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)		0		0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0.01	0	92	0	0	44	0.02	0	90	0.02	0	90
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.52	11.54	41	10.79	11.35	45	10.41	11.03	45	11.65	11.51	48	11.76	10.22	54
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	2,825,172	2,866,024	2,847,636	3,153,824	2,061,189
Real estate loans	17,223	15,161	12,513	15,730	23,864
Commercial and industrial loans	2,798,261	2,849,313	2,829,604	2,747,352	2,036,745
Loans to depository institutions and other banks acceptances	8,868	1,549	5,519	2,552	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	1	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	52	0	0	51	580
Lease financing receivables	768	0	0	388,139	0
Debt securities	2,010	1,988	2,009	2,000	1,802
Interest-bearing bank balances	111,822	193,547	101,768	176,145	170,482
Total selected foreign assets	2,939,004	3,061,559	2,951,413	3,331,969	2,233,473
Total foreign deposits	152,202	191,324	143,135	220,537	240,351
Interest-bearing deposits	152,202	191,324	143,135	220,537	240,351
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	0.42	0.64	69	0.60	0.93	68	0.52	0.87	67	0.81	1.25	65	0.96	1.17	67
Cost: Interest-bearing deposits	0.04	0.12	51	0.52	0.59	50	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78
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		0.04	0.64	16		0.29		0.24	1.53	42
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-1.43	-1.19	54	17.73	10.27	74	-9.71	-2.40	39	53.01	22.48	85	0.06	7.24	40
Total selected assets	-4	3.19	44	18.82	5.10	71	-11.42	2.04	29	49.18	12.40	88	2.47	3.24	49
Deposits	-20.45	9.07	20	9.04	10.22	46	-35.10	3.46	13	-8.24	10.36	16	-50.38	5	19

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		-100.00
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		-100.00
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	43,505	42,850	42,850	42,850	17,700	1.53	111.97
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	43,505	42,850	42,850	42,850	17,700	1.53	111.97

	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	0.02	0.02	0.02	0.03	0.01
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0.02	0.02	0.02	0.03	0.01
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	0.91	1.31	1.11	1.45	1.96

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		-100.00
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		-100.00
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		-100.00
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		-100.00
Total past due securitized assets	0	0	0	0	0		-100.00
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		-100.00
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		-100.00

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	3,811	3,803	7,741	5,942	5,011	0.21	79.09
Dividends	0	0	0	0	0		
Interest	3,811	3,803	7,741	5,942	5,011	0.21	79.09
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,445	4,816	6,498	15,718	18,302	-70.00	-76.49
Dividends	0	0	0	0	0		
Interest	1,445	4,816	6,498	15,718	18,302	-70.00	-76.49
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	1,895,174	680,523	1,286,077	2,156,024	1,890,833	178.49	142.30
Dividends	1,895,000	680,000	1,285,000	2,155,000	1,890,000	178.68	142.33
Interest	174	523	1,077	1,024	833	-66.73	9.43
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,900,430	689,142	1,300,316	2,177,684	1,914,146	175.77	140.43
Securities gains (losses)	745	-187	3,787	172	0		
Other operating income	2,330	804	-1,022	2,918	458	189.80	2887.18
Total operating income	1,903,505	689,759	1,303,081	2,180,774	1,914,604	175.97	140.79
Operating Expenses							
Personnel expenses	3,576	0	2,591	3,939	36		5762.30
Interest expense	124,969	138,349	263,638	264,880	210,399	-9.67	42.24
Other expenses	15,430	15,485	25,726	63,535	34,479	-0.36	66.31
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	143,975	153,834	291,955	332,354	244,914	-6.41	48.13
Income (loss) before taxes	1,759,530	535,925	1,011,126	1,848,420	1,669,690	228.32	153.78
Applicable income taxes (credit)	-31,881	-33,789	-64,698	-69,288	-48,804		
Extraordinary items							
Income before undistributed income of subsidiaries	1,791,411	569,714	1,075,824	1,917,708	1,718,494	214.44	146.67
Equity in undistributed income of subsidiaries	-388,029	-327,310	351,024	593,981	474,236		
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	-388,029	-327,310	351,024	593,981	474,236		
Net income (loss)	1,403,382	242,404	1,426,848	2,511,689	2,192,730	478.94	112.80
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	1,506,971	352,690	1,636,024	2,748,981	2,364,236	327.28	110.69

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	82,284	0.26	81,497	0.26	81,330	0.26	80,898	79,836	0.97	-4.26
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	79,722	0.26	79,722	0.26	79,722	0.25	79,722	79,722	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	2,562	0.01	1,775	0.01	1,608	0.01	1,176	114	44.34	-58.84
Investment in nonbank subsidiaries	199,796	0.64	302,993	0.97	313,577	0.98	411,470	545,896	-34.06	-75.83
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	199,796	0.64	302,351	0.97	313,576	0.98	411,470	543,067	-33.92	-75.80
Other receivables	0	0	642	0	1	0	0	2,829	-100.00	-100.00
Investment in subsidiary holding companies	24,285,989	77.99	24,873,552	79.90	25,249,725	79.23	23,811,165	17,948,940	-2.36	31.21
Common and preferred stock	24,277,593	77.96	24,839,979	79.79	25,213,799	79.12	23,778,618	17,920,599	-2.26	31.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,396	0.03	33,573	0.11	35,926	0.11	32,547	28,341	-74.99	-66.66
Other receivables	0	0	0	0	0	0	0	0		-100.00
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	6,121,609	19.66	5,285,536	16.98	5,697,869	17.88	4,841,196	3,762,281	15.82	91.56
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,355	0	1,401	0	1,378	0	1,424	1,466	-3.28	-15.15
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	450,121	1.45	586,053	1.88	525,689	1.65	425,936	263,303	-23.19	-13.60
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	31,141,154	100.00	31,131,032	100.00	31,869,568	100.00	29,572,089	22,601,722	0.03	34.58
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	1,576,779	5.06	775,052	2.49	700,020	2.20	1,458,206	752,997	103.44	204.42
Borrowings with maturity over 1 year	4,133,878	13.27	5,327,051	17.11	5,329,956	16.72	4,331,642	3,189,405	-22.40	97.75
Subordinated notes and debentures	2,110,923	6.78	2,250,625	7.23	2,181,036	6.84	2,080,882	1,985,578	-6.21	-39.40
Other liabilities	388,799	1.25	440,585	1.42	546,092	1.71	497,666	421,970	-11.75	20.96
Balance due to subsidiaries and related institutions	4,822	0.02	3,274	0.01	1,408	0	1,078	2,251	47.28	612.26
Total liabilities	8,215,201	26.38	8,796,587	28.26	8,758,512	27.48	8,369,474	6,352,201	-6.61	28.08
Equity Capital	22,925,953	73.62	22,334,445	71.74	23,111,056	72.52	21,202,615	16,249,521	2.65	37.07
Perpetual preferred stock (income surplus)	2,116,137	6.80	1,769,587	5.68	2,116,137	6.64	1,769,603	1,331,122	19.58	58.97
Common stock	2,051,042	6.59	2,051,042	6.59	2,051,042	6.44	2,051,042	2,051,042	0.00	0.00
Common surplus	3,602,186	11.57	3,601,962	11.57	3,635,222	11.41	3,598,730	2,871,390	0.01	30.80
Retained earnings	19,342,805	62.11	17,643,407	56.67	18,383,883	57.68	18,315,160	16,578,417	9.63	51.38
Accumulated other comprehensive income	1,973,521	6.34	2,951,276	9.48	2,600,571	8.16	1,192,002	-111,908	-33.13	121.90
Other equity capital components	-6,159,738	-19.78	-5,682,829	-18.25	-5,675,799	-17.81	-5,723,922	-6,470,542		
Total liabilities and equity capital	31,141,154	100.00	31,131,032	100.00	31,869,568	100.00	29,572,089	22,601,722	0.03	34.58
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	4,685	0.02	3,274	0.01	1,408	0	1,078	2,251	43.10	-99.38
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	12.24	12.64	52	2.20	4.33	23	6.33	7.29	34	12.63	9.68	82	13.63	10.40	85
Bank net income / Average equity investment in banks	0	12.37	1	0	4.55	14	0	7.45	9	0	10.51	2	0	11.19	1
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	12.10	11.92	60	2.90	5.62	36	6.63	7.01	62	12.38	8.55	71	13.36	8.78	82
Bank net income / Parent net income	0	96.24	4	0	91.35	5	0	88.16	5	0	82.22	7	0	82.56	8
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	107.38	67.52	90	145.50	71.95	94	114.66	68.34	85	109.45	74	88	107.82	72.48	92
Leverage															
Total liabilities / Equity capital	35.83	16.87	85	39.39	20.37	80	37.90	20.06	81	39.47	20.43	80	39.09	20.88	80
Total debt / Equity capital	34.12	11.60	86	37.40	14.50	82	35.53	14.41	83	37.12	14.31	81	36.48	14.69	81
Total debt + notes payable to subs that issued TPS / Equity capital	34.12	13.82	86	37.40	16.78	82	35.53	16.67	82	37.12	16.36	81	36.48	17.10	81
Total debt + Loans guaranteed for affiliate / Equity capital	34.12	11.69	86	37.40	14.81	82	35.53	14.68	83	37.12	14.56	81	36.48	15.14	81
Total debt / Equity capital – excess over fair value	34.24	11.71	86	37.53	14.64	82	35.65	14.52	83	37.26	14.51	81	36.66	14.81	81
Long-term debt / Equity capital	27.24	11.05	85	33.93	13.39	82	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80
Short-term debt / Equity capital	6.88	0.48	94	3.47	0.98	84	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84
Current portion of long-term debt / Equity capital	0.02	0.06	84	0.01	0.05	84	0.01	0.06	83	0.01	0.05	82	0.01	0.14	80
Excess cost over fair value / Equity capital	0.35	0.09	88	0.36	0.09	88	0.34	0.08	88	0.38	0.12	86	0.49	0.12	89
Long-term debt / Consolidated long-term debt	62.43	39.10	69	55.07	29.33	76	63.63	34.67	77	51.26	28.44	72	45.77	28.63	69
Double Leverage															
Equity investment in subs / Equity capital	106.24	103.07	71	111.58	103.11	89	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83
Total investment in subs / Equity capital	107.16	108.26	63	113.09	110.49	78	110.96	110.16	74	114.63	111.07	79	114.31	112.48	70
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)	0.51	0.25	69	5.33	0.67	95	1.53	0.47	86	1.06	0.36	80	0.80	0.35	74
Equity investment in subs – equity cap / Net income-div (X)	0.74	0.83	54		3.93		4.02	1.82	85	1.54	1.22	67	1.08	1.22	59
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	330.57	138.64	92	122.39	143.95	52	116.86	136.59	44	202.25	177.68	65	240.16	162.34	83
Cash from ops + noncash items + op expense / Op expense + dividend	305.27	130.64	92	111.38	154.33	40	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	151.04	103.17	75	178.45	148.07	69	138.36	134.08	63	168.50	116.34	87	114.78	103.19	67
Pretax operating income + interest expense / Interest expense	1,507.97	1,479.01	61	487.37	2,733.67	31	483.53	2,016.32	29	797.83	1,968.54	35	893.58	2,898.75	43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,507.97	1,667.11	62	487.37	1,374.36	29	483.53	1,539.23	28	796.63	1,632.83	35	893.58	1,369.37	43
Dividends + interest from subsidiaries / Interest expense + dividends	334.81	153.06	88	119.16	169.52	46	113.30	150.43	37	207.68	210.80	58	243.89	188.90	75
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	23.38	41.77	49	4.57	27.95	24	13.55	35.64	40	26.74	57.11	59	28.34	33.93	59
Other Ratios															
Net assets that reprice within 1 year / Total assets	14.27	3.64	93	14.39	3.69	89	15.33	3.85	92	11.53	2.64	88	14.09	2.61	93
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	0.60	1.79	75	0.61	2.90	71	0.64	2.66	72	0.82	5.62	69	1.05	5.50	69
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	0.01	0.07	78	0.01	0.08	79	0.02	0.19	75	0.02	0.21	74

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	24.71	78.46	16	77.23	73.92	58	82.17	81.10	60	40.87	57.84	37	33.43	57.26	26
Dividends declared / Net income	31.54	25.30	64	181.52	60.26	95	61.96	42.29	78	31.20	33.08	49	26.20	27.33	38
Net income – dividends / Average equity	8.38	9.64	46	-1.79	1.15	19	2.41	4.14	27	8.69	6.46	80	10.06	7.33	83
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9
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	428.11	6.36	97	154.54	3.84	96	145.36	4.85	94	274.97	21.40	92	329.01	16.86	96
Dividends from all subsidiaries	428.11	193.08	86	154.54	205.70	53	145.36	174.85	49	274.97	260.40	70	329.01	215.26	79
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55			60.71	
Interest income from bank subsidiaries		0.11			0.58			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55			1.88	
Other income from bank subsidiaries		0			0.01			0			0			0	
Operating income from bank subsidiaries		38.35			98.26			62.88			69.36			63.43	
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	125.75	31	95	192.80	55.04	89	78.54	43.51	76	78.39	61.23	50	79.94	48.56	65
Interest income from subsidiary holding companies	0.01	5.39	55	0.15	15.38	57	0.07	8.40	57	0.04	6.54	53	0.04	3.95	57
Management and service fees from subsidiary holding companies	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	125.76	39.64	95	192.95	73.61	84	78.61	55.20	66	78.43	76.49	46	79.98	61.19	61
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries	0.20	0.39	74	0.55	1.06	70	0.59	0.63	73	0.27	0.80	63	0.26	0.92	67
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0.20	81.78	8	0.55	81.90	7	0.59	82.20	8	0.27	78.80	10	0.26	74.20	11
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	0.08	0.35	81	0.70	1.11	82	0.50	0.73	84	0.72	1.19	81	0.96	2.32	79
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	0.08	6.48	46	0.70	6.25	62	0.50	4.70	56	0.72	7.29	47	0.96	7.64	58
Dividends from subsidiary holding companies	99.55	2.43	99	98.59	1.08	99	98.61	2.53	99	98.82	4.52	98	98.71	5.15	98
Interest income from subsidiary holding companies	0.01	0.01	92	0.08	0.17	90	0.08	0.11	90	0.05	0.20	89	0.04	0.37	88
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	99.56	3.96	96	98.66	4.06	95	98.70	4.56	96	98.87	6.08	95	98.76	6.79	97
Loans and advances from subsidiaries / Short term debt	0	135.34	15	0	237.31	11	0	135.13	12	0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12