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

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BHC Name NBT BANCORP INC.

City/State NORWICH, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 11,574,947
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:

NBT BANCORP INC.
52 SOUTH BROAD STREET

NORWICH, NY 13815

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	11,339,520	10,140,640	10,491,922	9,573,290	9,379,004
Net income ($000)	80,142	35,081	104,388	121,021	112,566
Number of BHCs in peer group	131	127	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.80	2.65	56	3.12	2.84	68	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40
+ Non-interest income	1.39	1.11	71	1.40	1.14	67	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84
– Overhead expense	2.51	2.24	72	2.69	2.63	64	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
– Provision for credit losses	-0.14	-0.15	43	0.96	0.85	61	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
+ Securities gains (losses)	0	0.01	49	0	0.03	35	0	0.02	27	0	0.01	57	-0.07	0	4
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	5	0	0	79	0	0	45
= Pretax net operating income (tax equivalent)	1.83	1.79	58	0.87	0.64	54	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43
Net operating income	1.41	1.36	59	0.69	0.48	56	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47
Net income	1.41	1.35	60	0.69	0.50	55	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.24	3.14	54	3.84	3.78	53	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26
Interest expense	0.19	0.27	37	0.42	0.66	22	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14
Net interest income (tax equivalent)	3.05	2.85	60	3.42	3.10	68	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.13	46	0.30	0.28	63	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92
Earnings coverage of net loan and lease losses (X)	27.32	4.52	71	8.37	21.56	40	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.39	48	1.49	1.51	57	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.31	1.37	49	1.48	1.48	57	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.63	49	0.36	0.66	23	0.61	0.71	48	0.37	0.56	34	0.40	0.57	40
30–89 days past due loans and leases / Total loans and leases	0.23	0.27	56	0.27	0.36	44	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77
Liquidity and Funding															
Net noncore funding dependence	-5.02	-1.82	40	2.07	6.94	36	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56
Net short-term noncore funding dependence	-5.33	-8.21	56	1.40	-2.29	59	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65
Net loans and leases / Total assets	64.11	59.81	60	69.42	63.21	62	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Capitalization															
Tier 1 leverage ratio	9.40	9.11	64	9.44	9.03	66	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32
Holding company equity capital / Total assets	10.58	10.88	48	10.53	11.06	42	10.86	11.16	44	11.53	11.37	53	10.65	11.21	41
Total equity capital (including minority interest) / Total assets	10.58	11.01	46	10.53	11.18	39	10.86	11.29	42	11.53	11.43	51	10.65	11.30	40
Common equity tier 1 capital / Total risk-weighted assets	12.12	12.69	48	11.34	12.01	40	11.84	12.38	44	11.29	12.50	35	10.49	12.37	21
Net loans and leases / Equity capital (X)	6.06	5.51	64	6.59	5.78	70	6.22	5.58	65	6.31	6.55	42	6.70	6.70	52
Cash dividends / Net income	29.29	25.30	59	67.37	60.26	63	45.22	42.30	56	38.02	25.65	69	38.44	24.05	69
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			93.20			35.12	
Growth Rates															
Assets	6.71	9.29	46	12.57	17.07	37	12.53	16.68	41	1.67	8.66	20	4.59	9.35	35
Equity capital	7.21	9.31	54	6.31	6.16	59	6	6.99	50	10.07	12.19	44	6.23	12.50	29
Net loans and leases	-1.46	0.79	51	9.03	13.26	42	4.45	9.07	34	3.70	8.63	28	4.71	10.51	27
Noncore funding	-36.59	-23.76	35	-31.96	-2.41	10	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	8.16	11.05	53	8.75	13.39	54	8.42	13.56	49	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	113.87	103.07	89	114.12	103.11	92	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74
Cash from ops + noncash items + op expense / Op expense + dividends	89.54	130.64	31	187.11	154.33	70	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34

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	149,885	155,988	307,843	321,439	300,750	-3.91	21.32
Income from lease financing receivables	3	10	16	35	77	-70.00	-97.66
Fully taxable income on loans and leases	149,604	155,543	307,029	320,229	300,827	-3.82	20.96
Tax-exempt income on loans and leases	284	455	830	1,245	0	-37.58	
Estimated tax benefit on income on loans and leases	75	126	246	331	0	-39.91	
Income on loans and leases (tax equivalent)	149,963	156,124	308,105	321,805	300,827	-3.95	21.25
Investment interest income (tax equivalent)	18,310	19,902	38,792	43,744	42,169	-8.00	-0.90
Interest on balances due from depository institutions	360	335	610	773	183	7.46	737.21
Interest income on other earning assets	322	1,144	2,096	2,879	3,083	-71.85	-62.60
Total interest income (tax equivalent)	168,955	177,505	349,603	369,201	346,262	-4.82	18.10
Interest on time deposits of $250K or more	871	1,536	2,588	2,913	1,614	-43.29	
Interest on time deposits < $250K	1,653	4,650	7,709	12,565	9,597	-64.45	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,510	7,730	11,773	24,508	10,933	-54.59	45.10
Interest on other borrowings and trading liabilities	1,369	5,176	7,692	15,993	16,482	-73.55	-63.72
Interest on subordinated debt and mandatory convertible securities	2,718	128	2,842	0	0	2023.44	
Total interest expense	10,121	19,220	32,604	55,979	38,626	-47.34	-7.77
Net interest income (tax equivalent)	158,834	158,285	316,999	313,222	307,636	0.35	20.25
Non-interest income	78,584	71,226	146,879	139,593	131,520	10.33	34.44
Adjusted operating income (tax equivalent)	237,418	229,511	463,878	452,815	439,156	3.45	24.61
Overhead expense	142,205	136,381	277,948	274,517	264,978	4.27	19.33
Provision for credit losses	-8,012	48,480	51,134	25,412	28,828		
Securities gains (losses)	15	6	26	247	-6,341	150.00	-50.00
Other tax equivalent adjustments	0	0	-22	1	0		
Pretax net operating income (tax equivalent)	103,893	44,018	134,386	157,100	139,009	136.02	71.68
Applicable income taxes	23,150	8,279	28,699	34,411	24,436	179.62	15.82
Tax equivalent adjustments	601	658	1,299	1,668	2,007	-8.66	-65.24
Applicable income taxes (tax equivalent)	23,751	8,937	29,998	36,079	26,443	165.76	9.37
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	80,142	35,081	104,388	121,021	112,566	128.45	106.55
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	80,142	35,081	104,388	121,021	112,566	128.45	106.55
Memoranda							
Net income - holding company and noncontrolling (minority) interest	80,142	35,081	104,388	121,021	112,566	128.45	106.55
Investment securities income (tax equivalent)	18,310	19,902	38,792	43,744	42,169	-8.00	-0.90
US Treasury and agency securities (excluding mortgage-backed securities)	1,879	141	1,475	1,481	2,262	1232.62	4.51
Mortgage-backed securities	12,497	17,062	31,188	35,895	31,838	-26.76	3.76
All other securities	3,934	2,699	6,129	6,368	8,069	45.72	-15.10
Cash dividends declared	23,476	23,634	47,207	46,010	43,269	-0.67	23.83
Common	23,476	23,634	47,207	46,010	43,269	-0.67	23.83
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.98	2.92	52	3.50	3.46	56	3.33	3.27	55	3.86	4.19	25	3.69	4.08	16
Less: Interest expense	0.18	0.25	37	0.38	0.61	22	0.31	0.48	27	0.58	0.95	16	0.41	0.75	14
Equals: Net interest income (tax equivalent)	2.80	2.65	56	3.12	2.84	68	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40
Plus: Non-interest income	1.39	1.11	71	1.40	1.14	67	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84
Equals: adjusted operating income (tax equivalent)	4.19	3.82	74	4.53	4.05	76	4.42	4.04	74	4.73	4.16	75	4.68	4.27	69
Less: Overhead expense	2.51	2.24	72	2.69	2.63	64	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
Less: Provision for credit losses	-0.14	-0.15	43	0.96	0.85	61	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
Plus: Realized gains (losses) on held-to-maturities securities	0	0	98	0	0	95	0	0	95	0	0	97	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	37	0	0.02	29	0	0.01	57	-0.07	0	4
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	5	0	0	79	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.83	1.79	58	0.87	0.64	54	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43
Less: Applicable income taxes (tax equivalent)	0.42	0.41	61	0.18	0.16	46	0.29	0.23	66	0.38	0.35	58	0.28	0.32	34
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.41	1.36	59	0.69	0.48	56	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.41	1.35	60	0.69	0.50	55	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47
Memo: Net income (last four quarters)	1.35	1.25	62	0.98	0.81	64	0.99	0.82	65	1.26	1.19	58	1.20	1.22	46
Net income–BHC and noncontrolling (minority) interest	1.41	1.37	60	0.69	0.50	55	0.99	0.83	65	1.26	1.19	59	1.20	1.22	46
Margin Analysis															
Average earning assets / Average assets	91.96	93.15	34	91.16	91.74	42	91.54	92.32	39	91.12	93.22	27	91.45	93.23	29
Average interest-bearing funds / Average assets	56.99	62.32	26	60.69	65.48	27	59.01	64.06	26	62.69	70.66	20	63.50	70.70	23
Interest income (tax equivalent) / Average earning assets	3.24	3.14	54	3.84	3.78	53	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26
Interest expense / Average earning assets	0.19	0.27	37	0.42	0.66	22	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14
Net interest income (tax equivalent) / Average earning assets	3.05	2.85	60	3.42	3.10	68	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.96	4.05	45	4.23	4.44	41	4.13	4.27	46	4.62	4.98	26	4.45	4.85	23
Interest-bearing bank balances	0.09	0.11	25	0.29	0.50	22	0.18	0.27	24	2.14	2.26	50	5.66	1.88	98
Federal funds sold and reverse repos		0.26			0.94			0.68			2.02			1.50	
Trading assets		0.42			0.67			0.60			0.49		0	0.70	34
Total earning assets	3.23	3.11	53	3.83	3.74	53	3.63	3.51	55	4.21	4.47	33	4.01	4.33	28
Investment securities (tax equivalent)	1.79	1.80	49	2.43	2.51	40	2.21	2.25	43	2.56	2.74	30	2.39	2.69	27
US Treasury and agency securities (excluding mortgage-backed securities)	0.90	1.28	29	0.35	2.01	4	0.64	1.75	6	1.47	2.54	10	1.51	2.20	15
Mortgage-backed securities	1.93	1.56	83	2.51	2.33	69	2.40	2.05	83	2.63	2.54	63	2.31	2.44	36
All other securities	2.28	2.91	30	2.79	3.48	26	2.69	3.24	26	3.23	3.80	29	3.07	3.74	27
Interest-bearing deposits	0.20	0.24	45	0.51	0.70	31	0.39	0.53	37	0.77	1.13	18	0.44	0.85	13
Time deposits of $250K or more	1.56	0.76	96	2.26	1.67	93	2.09	1.42	91	1.93	2.13	28	1.15	1.57	12
Time deposits < $250K	0.67	0.72	50	1.39	1.58	32	1.25	1.36	38	1.65	1.91	23	1.33	1.42	33
Other domestic deposits	0.13	0.17	44	0.33	0.50	26	0.24	0.36	33	0.57	0.86	26	0.26	0.64	10
Foreign deposits		0.12			0.59			0.42			2.53			1.85	
Federal funds purchased and repos	0.15	0.19	59	0.45	0.85	27	0.32	0.62	27	1.10	1.23	48	0.98	1.03	54
Other borrowed funds and trading liabilities	2.44	1.31	89	1.79	1.62	60	1.84	1.50	68	2.07	1.03	64	1.78	2.10	21
All interest-bearing funds	0.31	0.40	39	0.62	0.92	22	0.53	0.74	29	0.93	1.34	17	0.65	1.06	16

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	78,584	71,226	146,879	139,593	131,520
Fiduciary activities income	10,461	9,376	19,406	19,164	19,524
Service charges on deposit accounts - domestic	6,958	7,200	14,635	18,864	18,964
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,855	4,720	9,841	9,235	9,223
Insurance activities revenue	6,969	7,561	14,757	15,771	15,122
Venture capital revenue	0	0	0	0	0
Net servicing fees	434	287	528	565	512
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	240	1,298	3,065	1,077	801
Other non-interest income	47,667	40,784	84,647	74,917	67,374
Total overhead expenses	142,205	136,381	277,948	274,517	264,978
Personnel expense	84,272	80,467	161,934	156,867	151,685
Net occupancy expense	21,834	20,481	41,523	41,289	39,355
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,494	1,717	3,395	3,579	4,042
Other operating expenses	34,605	33,716	71,096	72,782	69,896
Fee income on mutual funds and annuities	2,145	1,693	3,566	4,061	3,699
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,827	1,822	1,812	1,788	1,791
Average personnel expense per employee	46.13	44.16	89.37	87.73	84.69
Average assets per employee	6,206.63	5,565.66	5,790.24	5,354.19	5,236.74

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.73	2.15	63	2.38	2.20	58	2.43	2.02	63	2.91	0.66	86	2.81	1.69	72
Overhead expenses / Net Interest Income + non-interest income	60.05	59.03	49	59.59	63.28	42	60.09	62.28	44	60.85	61.79	47	60.62	61.22	45
Percent of Average Assets															
Total overhead expense	2.51	2.24	72	2.69	2.63	64	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
Personnel expense	1.49	1.25	74	1.59	1.31	79	1.54	1.30	75	1.64	1.50	62	1.62	1.46	64
Net occupancy expense	0.39	0.24	94	0.40	0.26	92	0.40	0.26	92	0.43	0.32	84	0.42	0.31	83
Other operating expenses	0.64	0.73	45	0.70	0.99	28	0.71	0.94	31	0.80	0.76	57	0.79	0.79	52
Overhead less non-interest income	1.12	1.10	46	1.29	1.36	45	1.25	1.25	46	1.41	1.65	27	1.42	1.65	30
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.90	58.45	51	59.42	62.83	44	59.92	61.82	47	60.62	59.91	54	60.34	60.51	48
Personnel expense	35.50	33.10	63	35.06	32.43	65	34.91	32.36	64	34.64	34.17	52	34.54	34.42	49
Net occupancy expense	9.20	6.33	84	8.92	6.65	85	8.95	6.58	84	9.12	7.50	76	8.96	7.33	78
Other operating expenses	15.20	18.60	26	15.44	23.06	14	16.06	22.28	21	16.86	17.93	41	16.84	18.28	38
Total non-interest income	33.10	28.18	65	31.03	27.40	63	31.66	28.83	60	30.83	19.83	85	29.95	20.30	82
Fiduciary activities income	4.41	2.24	79	4.09	2.10	77	4.18	2.09	78	4.23	1.61	85	4.45	1.95	80
Service charges on domestic deposit accounts	2.93	3.19	45	3.14	3.35	45	3.15	3.27	47	4.17	3.21	67	4.32	3.58	63
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	2.47	2.52	64	2.06	2.64	60	2.12	2.46	62	2.04	0.91	82	2.10	0.85	83
Insurance activities revenue	2.94	0.37	95	3.29	0.39	93	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0.18	0.55	50	0.13	-0.20	70	0.11	0.01	65	0.12	0.22	57	0.12	0.52	44
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.10	3.83	11	0.57	2.89	37	0.66	3.92	31	0.24	2.27	26	0.18	1.98	20
Other non-interest income	20.08	9.26	89	17.77	9.31	87	18.25	9.65	86	16.54	7.41	92	15.34	7.05	91
Overhead less non-interest income	26.80	29.94	35	28.39	34.19	32	28.26	31.93	37	29.80	39.47	16	30.39	39.75	18
Applicable income taxes / Pretax net operating income (tax equivalent)	22.28	21.54	56	18.81	18.39	47	21.36	18.63	64	21.90	21.51	48	17.58	18.37	36
Applicable income tax + TE / Pretax net operating income + TE	22.86	23.10	48	20.30	22.75	27	22.32	21.18	51	22.97	23.31	44	19.02	21.35	25

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	4,488,168	4,363,708	4,403,261	4,321,141	4,067,639	2.85	27.01
Commercial and industrial loans	1,433,400	1,559,717	1,475,106	949,812	920,380	-8.10	84.11
Loans to individuals	1,526,119	1,641,079	1,540,121	1,793,212	1,821,916	-7.01	-6.45
Loans to depository institutions and acceptances of other banks	0	0	0	4,015	4,000		-100.00
Agricultural loans	49,883	54,953	45,663	52,128	53,978	-9.23	-10.30
Other loans and leases	21,464	24,690	35,867	27,535	26,772	-13.07	-29.32
Less: Unearned income	3	9	14	14	33	-66.67	-97.58
Loans and leases, net of unearned income	7,519,031	7,644,138	7,500,004	7,147,829	6,894,652	-1.64	24.50
Less: Allowance for loan and lease losses	98,500	113,500	110,000	72,965	72,505	-13.22	52.55
Net loans and leases	7,420,531	7,530,638	7,390,004	7,074,864	6,822,147	-1.46	24.20
Debt securities that reprice or mature in over 1 year	2,006,332	1,542,693	1,745,890	1,456,904	1,575,079	30.05	28.76
Mutual funds and equity securities	31,806	25,223	28,737	23,771	19,053	26.10	69.11
Subtotal	9,458,669	9,098,554	9,164,631	8,555,539	8,416,279	3.96	25.25
Interest-bearing bank balances	883,758	528,228	512,686	46,248	5,405	67.31	4357.12
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	150,752	164,914	219,368	148,510	207,016	-8.59	-22.87
Trading assets	0	0	0	0	0		-100.00
Total earning assets	10,493,179	9,791,696	9,896,685	8,750,297	8,628,700	7.16	34.95
Non-interest-bearing cash and due from depository institutions	183,185	171,264	159,995	170,595	175,550	6.96	20.70
Premises, fixed assets, and leases	72,482	74,558	74,206	75,631	78,970	-2.78	-14.32
Other real estate owned	798	1,783	1,458	1,458	2,441	-55.24	-63.91
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	825,303	807,883	800,562	717,944	670,702	2.16	35.18
Total assets	11,574,947	10,847,184	10,932,906	9,715,925	9,556,363	6.71	34.21
Quarterly average assets	11,594,508	10,544,234	10,918,284	9,594,996	9,521,379	9.96	35.84
Average loans and leases (YTD)	7,574,305	7,376,072	7,461,329	6,971,934	6,764,766	2.69	27.39
Memoranda							
Loans held-for-sale	1,404	16,147	1,119	11,731	6,943	-91.30	-56.00
Loans not held-for-sale	7,517,627	7,627,991	7,498,885	7,136,098	6,887,709	-1.45	24.54
Real estate loans secured by 1–4 family	1,955,292	2,003,925	1,958,881	1,997,385	1,944,778	-2.43	10.63
Commercial real estate loans	2,475,808	2,300,556	2,381,550	2,262,883	2,065,460	7.62	44.47
Construction and land development	164,886	121,554	144,114	149,372	145,561	35.65	-9.08
Multifamily	672,696	587,268	633,706	562,721	425,739	14.55	202.28
Nonfarm nonresidential	1,638,226	1,591,734	1,603,730	1,550,790	1,494,160	2.92	25.07
Real estate loans secured by farmland	57,068	59,227	62,830	60,873	57,401	-3.65	8.90
Total investment securities	2,188,890	1,732,830	1,993,995	1,629,185	1,801,148	26.32	23.50
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	410,042	105,484	408,337	90,554	144,744	288.72	53.42
Municipal securities	333,070	193,980	258,043	169,572	273,047	71.70	41.35
Mortgage-backed securities	1,378,089	1,398,006	1,270,600	1,345,288	1,364,304	-1.42	10.18
Asset-backed securities	0	0	0	0	0		
Other debt securities	35,883	10,137	28,278	0	0	253.98	
Mutual funds and equity securities	31,806	25,223	28,737	23,771	19,053	26.10	69.11
Available-for-sale securities	1,534,733	1,108,443	1,348,698	975,340	998,496	38.46	20.69
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	299,935	93,509	297,021	77,164	109,857	220.76	12.22
Municipal securities	58,068	2,689	43,180	2,513	29,914	2059.46	54.32
Mortgage-backed securities	1,140,847	1,002,108	980,219	895,663	858,725	13.84	20.36
Asset-backed securities	0	0	0	0	0		
Other debt securities	35,883	10,137	28,278	0	0	253.98	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	10,603	23,858	20,267	11,188	-4,924	-55.56	-7.67
Available-for-sale securites appreciation (depreciation)	16,084	34,555	29,987	6,786	-19,129	-53.45	-27.28
Structured notes, fair value	1,054	1,367	1,285	1,470	1,698	-22.90	
Pledged securities	1,592,170	1,299,788	1,446,751	1,336,238	1,496,604	22.49	2.62

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	3,582,705	3,107,528	3,241,123	2,414,383	2,361,099	15.29	76.39
NOW, ATS and transaction accounts	1,439,509	1,198,208	1,329,466	1,095,164	1,153,531	20.14	35.53
Time deposits less brokered deposits < $250K	114,477	229,736	199,711	321,636	370,508	-50.17	
MMDA and other savings accounts	4,194,014	3,802,296	3,877,624	3,217,080	2,922,904	10.30	51.71
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,330,705	8,337,768	8,647,924	7,048,263	6,808,042	11.91	48.70
Time deposits of $250K or more	113,582	127,065	104,085	140,405	146,069	-10.61	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	90,598	164,656	143,386	208,775	240,696	-44.98	-71.37
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	10,598	225,012	50,003	471,518	651,018	-95.29	-97.32
Other borrowings w/remaining maturity over 1 year	3,447	14,142	14,094	39,193	53,706	-75.63	-94.72
Brokered deposits < $250K	340,970	351,058	329,683	399,152	414,100	-2.87	
Noncore funding	559,195	881,933	641,251	1,259,043	1,505,589	-36.59	-54.98
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	201,196	201,196	201,196	101,196	101,196	0.00	98.82
Other liabilities	258,795	283,635	254,917	187,026	123,627	-8.76	135.09
Total liabilities	10,349,891	9,704,532	9,745,288	8,595,528	8,538,454	6.65	33.92
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	497	497	497	497	497	0.00	0.00
Common surplus	576,732	577,197	578,082	576,708	575,466	-0.08	0.64
Retained earnings	805,722	703,322	749,055	696,214	621,203	14.56	67.14
Accumulated other comprehensive income	-9,292	2,488	417	-19,026	-43,174		
Other equity capital components	-148,603	-140,852	-140,433	-133,996	-136,083		
Total holding company equity capital	1,225,056	1,142,652	1,187,618	1,120,397	1,017,909	7.21	36.67
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,225,056	1,142,652	1,187,618	1,120,397	1,017,909	7.21	36.67
Total liabilities and capital	11,574,947	10,847,184	10,932,906	9,715,925	9,556,363	6.71	34.21
Memoranda							
Non-interest-bearing deposits	3,582,705	3,107,528	3,241,123	2,414,383	2,361,099	15.29	76.39
Interest-bearing deposits	6,202,552	5,708,363	5,840,569	5,173,437	5,007,112	8.66	31.71
Total deposits	9,785,257	8,815,891	9,081,692	7,587,820	7,368,211	11.00	45.17
Long-term debt that reprices within 1 year	10,897	50,700	25,287	25,661	570,251	-78.51	-97.01
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,187,618	1,120,397	1,120,397	1,017,909	958,177		
Accounting restatements	0	-4,339	-4,339	0	0		
Net income	80,142	35,081	104,388	121,021	112,566		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	2,087	2,082		
Less: Purchase of treasury stock	9,871	6,856	6,438	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	23,476	23,634	47,207	46,010	43,269		
Change in other comprehensive income	-9,709	21,514	19,443	24,148	-21,097		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	352	489	1,374	1,242	9,450		
Holding company equity capital, ending balance	1,225,056	1,142,652	1,187,618	1,120,397	1,017,909		

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	38.77	36.32	50	40.23	36.22	50	40.28	36.22	52	44.47	52.67	27	42.56	53.63	21
Commercial and industrial loans	12.38	12.25	57	14.38	14.99	46	13.49	13.52	48	9.78	11.45	50	9.63	11.42	49
Loans to individuals	13.18	3.48	90	15.13	3.53	92	14.09	3.40	91	18.46	2.71	95	19.06	2.65	96
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0.04	0	93	0.04	0	94
Agricultural loans	0.43	0.21	81	0.51	0.20	82	0.42	0.19	79	0.54	0.53	72	0.56	0.47	74
Other loans and leases	0.19	4.22	6	0.23	4.66	5	0.33	4.63	6	0.28	1.08	52	0.28	2.64	22
Net loans and leases	64.11	59.81	60	69.42	63.21	62	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Debt securities over 1 year	17.33	17.61	52	14.22	14.01	53	15.97	15.55	54	15	13.66	61	16.48	13.20	69
Mutual funds and equity securities	0.27	0.06	92	0.23	0.05	89	0.26	0.05	92	0.24	0.06	88	0.20	0.05	84
Subtotal	81.72	78.32	59	83.88	78.43	65	83.83	78.16	68	88.06	86.76	55	88.07	87.24	50
Interest-bearing bank balances	7.64	9.11	43	4.87	6.78	36	4.69	7.51	31	0.48	2.97	13	0.06	2.30	3
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.30	1.53	56	1.52	1.83	55	2.01	1.68	68	1.53	2.10	51	2.17	2.14	66
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	90.65	91.43	40	90.27	90.72	42	90.52	91.05	44	90.06	92.39	17	90.29	92.24	23
Non-interest cash and due from depository institutions	1.58	1.01	90	1.58	1.08	85	1.46	1.07	82	1.76	1.14	83	1.84	1.25	82
Other real estate owned	0.01	0.02	46	0.02	0.03	51	0.01	0.02	55	0.02	0.04	46	0.03	0.04	57
All other assets	7.76	7.50	54	8.15	8.16	51	8.01	7.82	53	8.18	6.41	76	7.87	6.39	71
Memoranda															
Short-term investments	8.94	12.01	38	6.39	10.58	35	6.70	11.17	31	2	5.36	20	2.22	4.70	32
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	3.54	0.77	90	0.97	0.48	78	3.73	0.63	93	0.93	1.25	53	1.51	1.67	58
Municipal securities	2.88	1.72	73	1.79	1.45	64	2.36	1.69	68	1.75	2.58	47	2.86	2.66	64
Mortgage-backed securities	11.91	12.97	47	12.89	11.11	60	11.62	11.75	50	13.85	9.38	76	14.28	8.73	79
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.31	0.52	53	0.09	0.39	50	0.26	0.42	57	0	0.53	15	0	0.52	16
Loans held-for-sale	0.01	0.42	21	0.15	0.48	39	0.01	0.52	20	0.12	0.39	44	0.07	0.29	51
Loans held for investment	64.95	59.85	65	70.32	63.46	67	68.59	61.72	71	73.45	72.01	49	72.07	73.24	41
Real estate loans secured by 1–4 family	16.89	11.69	74	18.47	12.29	75	17.92	11.91	76	20.56	16.02	70	20.35	16.83	68
Revolving	2.63	1.45	77	3.20	1.80	76	3.03	1.66	75	3.74	2.24	74	3.91	2.43	75
Closed-end, secured by first liens	13.84	9.84	71	14.60	9.99	76	14.35	9.81	74	15.95	13.07	70	15.29	13.60	64
Closed-end, secured by junior liens	0.43	0.20	84	0.67	0.26	89	0.54	0.22	87	0.87	0.37	90	1.15	0.41	90
Commercial real estate loans	21.39	22.48	45	21.21	21.90	45	21.78	22.22	45	23.29	33.26	19	21.61	33.39	16
Construction and land development	1.42	3.35	28	1.12	3.32	26	1.32	3.40	27	1.54	5	13	1.52	4.78	16
Multifamily	5.81	3.31	80	5.41	3.07	81	5.80	3.12	84	5.79	4.76	72	4.46	5.12	60
Nonfarm nonresidential	14.15	14.81	45	14.67	14.50	50	14.67	14.72	47	15.96	21.85	23	15.64	21.85	21
Real estate loans secured by farmland	0.49	0.34	73	0.55	0.33	74	0.57	0.33	75	0.63	0.95	61	0.60	0.88	63

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 # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.69	59.66	41	57.09	55.37	41	58.71	57.15	41	60.45	72.74	23	59	72.88	20
Real estate loans secured by 1–4 family	26	19.82	68	26.22	19.50	73	26.12	19.43	70	27.94	22.29	67	28.21	23.13	67
Revolving	4.04	2.42	74	4.54	2.79	75	4.41	2.64	75	5.08	3.13	76	5.42	3.34	76
Closed-end	21.96	17.22	67	21.67	16.49	73	21.71	16.59	70	22.86	18.71	67	22.79	19.33	65
Commercial real estate loans	32.93	36.54	40	30.10	32.96	41	31.75	34.63	41	31.66	46.16	15	29.96	45.57	14
Construction and land development	2.19	5.50	27	1.59	4.97	21	1.92	5.26	22	2.09	6.97	13	2.11	6.53	17
1–4 family	0.45	1.11	43	0.31	0.93	35	0.43	0.93	44	0.41	1.47	20	0.54	1.52	29
Other	1.74	4.33	24	1.28	3.90	19	1.49	4.19	18	1.68	5.34	14	1.58	4.90	18
Multifamily	8.95	5.34	80	7.68	4.72	80	8.45	4.96	82	7.87	6.42	71	6.17	6.76	58
Nonfarm nonresidential	21.79	24.14	43	20.82	21.76	44	21.38	22.93	44	21.70	30.59	19	21.67	30.16	21
Owner-occupied	7.43	8.14	51	7.60	7.38	53	7.59	7.68	54	8.05	10.68	31	8.57	10.31	37
Other	14.36	15.71	43	13.22	14.16	43	13.79	14.95	44	13.65	19.36	24	13.10	19.35	24
Real estate loans secured by farmland	0.76	0.59	70	0.77	0.52	73	0.84	0.54	73	0.85	1.38	59	0.83	1.27	61
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0.06	0	93	0.06	0	94
Commercial and industrial loans	19.06	20.98	51	20.40	23.90	37	19.67	22.17	43	13.29	16.16	45	13.35	16.21	46
Loans to individuals	20.30	6.28	87	21.47	6.11	89	20.53	6.13	89	25.09	4	95	26.43	3.89	94
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0.66	0.37	78	0.72	0.31	80	0.61	0.32	77	0.73	0.78	70	0.78	0.69	72
Other loans and leases	0.29	8.03	6	0.32	8.93	4	0.48	9.09	6	0.39	1.48	52	0.39	3.74	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	389.03	383.17	45	407.60	392.62	44	394.49	381.27	42	417.05	493.53	31	426.85	505.61	31
Real estate loans secured by 1–4 family	169.48	124.52	71	187.18	133.24	72	175.50	125.03	70	192.78	151.03	72	204.08	161.34	71
Revolving	26.36	15.53	73	32.45	19.64	71	29.65	17.42	71	35.06	21.25	75	39.19	23.52	76
Closed-end	143.12	107.53	73	154.73	112.01	74	145.85	106.14	71	157.72	127.10	70	164.89	134.73	69
Commercial real estate loans	214.60	238.21	41	214.89	237.30	44	213.37	234.65	44	218.40	311.74	20	216.74	316.03	19
Construction and land development	14.29	35.52	27	11.35	35.78	25	12.91	35.62	28	14.42	46.63	13	15.27	44.92	17
1–4 family	2.94	7.06	40	2.22	6.74	36	2.88	6.34	44	2.82	9.52	24	3.88	10.21	31
Other	11.35	28.07	28	9.13	27.86	24	10.04	28.16	25	11.59	35.90	14	11.40	33.75	20
Multifamily	58.31	34.78	80	54.85	33.28	82	56.77	32.74	81	54.31	44.76	72	44.68	48.38	63
Nonfarm nonresidential	142	157.17	41	148.68	157.33	45	143.68	155.06	42	149.67	206.64	24	156.79	208.15	25
Owner-occupied	48.42	52.65	50	54.29	53.29	53	51.03	52.37	53	55.52	71.54	34	62.04	70.68	43
Other	93.58	102.08	45	94.39	101.60	46	92.66	100.54	44	94.16	130.65	29	94.76	134.17	27
Real estate loans secured by farmland	4.95	3.59	70	5.53	3.50	72	5.63	3.44	74	5.88	8.66	61	6.02	8.13	63
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0.39	0.01	93	0.42	0.01	94
Commercial and industrial loans	124.24	127.07	55	145.69	159.86	40	132.16	139.91	47	91.67	106.70	48	96.58	107.07	49
Loans to individuals	132.28	35.29	90	153.29	38.40	91	137.98	37.47	91	173.07	24.83	94	191.19	24.45	96
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	4.32	2.01	81	5.13	2.03	81	4.09	1.88	79	5.03	4.86	70	5.66	4.49	74
Other loans and leases	1.86	46.75	6	2.31	51.14	5	3.21	49.54	7	2.66	10.25	52	2.81	25.58	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	25.60	28.84	43	22.59	26.07	40	24.29	27.32	43	23.73	35.38	19	21.53	35.09	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	166.85	187.37	42	161.32	186.18	39	163.21	183.76	42	163.69	239.13	23	155.74	243.62	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	215.27	244.59	40	215.61	244.21	40	214.23	240.85	40	219.21	315.15	19	217.78	318.90	18

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	8.94	12.01	38	6.39	10.58	35	6.70	11.17	31	2	5.36	20	2.22	4.70	32
Liquid assets	24.67	28.17	43	20.31	24.60	45	21.51	26.22	37	17.01	16.28	62	17.68	15.56	63
Investment securities	18.91	19.64	51	15.97	16.55	50	18.24	17.85	55	16.77	16.41	55	18.85	16.02	68
Net loans and leases	64.11	59.81	60	69.42	63.21	62	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Net loans, leases and standby letters of credit	64.57	60.62	60	69.78	64.12	60	68.09	62.48	66	73.17	72.78	46	71.82	73.71	37
Core deposits	80.61	74.75	69	76.87	68.08	67	79.10	70.67	73	72.54	71.61	51	71.24	69.97	54
Noncore funding	4.83	10.89	27	8.13	16.68	25	5.87	14.13	23	12.96	14.61	44	15.75	16.58	47
Time deposits of $250K or more	0.98	1.81	31	1.17	2.56	24	0.95	2.11	23	1.45	4.33	11	1.53	4.28	14
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.78	1.20	53	1.52	1.49	64	1.31	1.47	63	2.15	0.77	85	2.52	0.96	83
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0.78	0.52	63	1.52	0.52	75	1.31	0.54	75	2.15	0.75	85	2.52	0.97	84
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.09	0.99	44	2.07	2.06	64	0.46	1.24	45	4.85	2.75	76	6.81	3.63	74
Earning assets that reprice within 1 year	41.01	38.93	52	48.20	39.71	75	46.55	39.38	68	49.44	33.16	85	39.42	32.35	70
Interest-bearing liabilities that reprice within 1 year	18.90	7.04	90	26.75	9.42	92	25.52	8.20	92	26.04	18.54	77	31.42	18.20	83
Long-term debt that reprices within 1 year	0.09	0.26	64	0.47	0.56	74	0.23	0.47	66	0.26	0.15	81	5.97	0.16	97
Net assets that reprice within 1 year	22.02	30.25	30	20.98	28.34	30	20.79	29.11	31	23.13	13.71	68	2.04	12.98	24
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.02	-1.82	40	2.07	6.94	36	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56
Net short-term noncore funding dependence	-5.33	-8.21	56	1.40	-2.29	59	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65
Short-term investment / Short-term noncore funding	195.14	284.81	49	84.46	138.95	42	122.34	184.19	43	17.43	78.10	22	16.01	62.28	30
Liquid assets - short-term noncore funding / Nonliquid assets	26.66	34.02	45	15.99	23.27	47	20.43	28.18	44	6.64	6.90	53	4.61	4.17	52
Net loans and leases / Total deposits	75.83	74.66	53	85.42	82.84	54	81.37	79.43	57	93.24	90.96	53	92.59	92.88	44
Net loans and leases / Core deposits	79.53	81.17	51	90.32	93.70	48	85.45	88.34	50	100.38	102.55	46	100.21	106.50	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1	0.84	62	2.46	1.82	70	1.99	1.57	66	1.16	0.36	88	-0.56	-0.47	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.51	1.94	45	3.56	4.82	42	2.94	4.31	35	0.70	1.28	37	-2.17	-1.95	38
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.01	41	0	0	66	0	0.02	47	0	-0.02	40	0	-0.04	54
Percent of Investment Securities															
Held-to-maturity securities	28.43	13.42	74	34.58	12.14	84	30.92	11.38	82	38.67	7.25	89	43.51	10.76	87
Available-for-sale securities	70.11	84.66	22	63.97	85.75	14	67.64	87.23	16	59.87	91.33	11	55.44	88.32	12
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	18.73	4.50	89	6.09	3.23	77	20.48	4.01	91	5.56	8.16	53	8.04	11	53
Municipal securities	15.22	8.87	73	11.19	9.39	64	12.94	9.83	67	10.41	15.40	45	15.16	16.63	54
Mortgage-backed securities	62.96	66.59	42	80.68	67.27	66	63.72	66.64	48	82.57	57.07	86	75.75	54.50	77
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	1.64	3.17	50	0.58	2.93	45	1.42	3.01	50	0	3.73	15	0	3.75	16
Mutual funds and equity securities	1.45	0.32	89	1.46	0.37	89	1.44	0.35	89	1.46	0.49	82	1.06	0.41	80
Debt securities 1 year or less	6.89	8.69	51	9.52	11.75	55	11	10.55	62	9.12	13.55	47	11.49	13.91	58
Debt securities 1 to 5 years	53.34	17.05	94	65.55	18.03	96	56.27	17.03	95	70.77	23.43	97	53.52	23.42	91
Debt securities over 5 years	38.32	72.17	11	23.48	66.01	8	31.29	69.86	10	18.65	58.63	10	33.93	58.36	19
Pledged securities	72.74	33.87	90	75.01	37.40	89	72.56	35.67	91	82.02	43.76	87	83.09	42.20	91
Structured notes, fair value	0.05	0.03	85	0.08	0.02	87	0.06	0.02	89	0.09	0.09	83	0.09	0.15	81
Percent Change from Prior Like Quarter															
Short-term investments	49.25	51.37	59	196.97	146.89	72	275.88	183.32	72	-8.32	32.84	26	62.89	16.28	81
Investment securities	26.32	33.34	50	-0.79	14.17	23	22.39	23.62	59	-9.55	4.80	14	3.51	8.02	46
Core deposits	11.91	16.88	32	19.26	25.99	34	22.70	26.88	39	3.53	9.96	28	1.10	10.40	17
Noncore funding	-36.59	-23.76	35	-31.96	-2.41	10	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69

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)	2,256,414	1,919,205	2,183,547	1,920,117	1,734,782
Commit: Secured commercial real estate loans	491,484	348,223	408,896	430,193	277,447
Commit: Unsecured real estate loans	7,506	3,863	4,052	4,176	3,520
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	53,731	37,995	54,009	34,479	41,194
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	38,507	41,030	39,785	38,693	37,310
Credit derivatives - notional amount (holding company as beneficiary)	71,741	69,259	72,528	58,921	33,475
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	110,248	110,289	112,313	97,614	70,785
Derivative Contracts					
Interest rate futures and forward contracts	519	25,245	511	16,013	7,220
Written options contracts (interest rate)	1,448	14,033	1,919	8,688	4,200
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,612,429	2,268,737	2,472,168	1,976,418	1,531,738
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.49	22.45	46	17.69	21.74	42	19.97	22.01	51	19.76	16.97	68	18.15	17.31	58
Standby letters of credit	0.46	0.67	49	0.35	0.72	34	0.49	0.71	47	0.35	0.36	58	0.43	0.35	65
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.25	71	0.38	0.39	71	0.36	0.35	70	0.40	0	97	0.39	0.02	92
Credit derivatives - notional amount (holding company as beneficiary)	0.62	0.19	83	0.64	0.33	83	0.66	0.30	83	0.61	0	98	0.35	0.01	94
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.95	0.14	90	1.02	0.36	89	1.03	0.30	89	1	0	99	0.74	0	98
Derivative contracts	22.59	49.75	56	21.28	51.68	50	22.63	48.62	52	20.60	2.95	93	16.15	6.51	84
Interest rate contracts	22.59	35.96	59	21.28	36.85	52	22.63	34.36	55	20.60	2.87	93	16.15	6.40	84
Interest rate futures and forward contracts	0	5.17	29	0.23	9.28	36	0	6.21	25	0.16	0.08	85	0.08	0.25	56
Written options contracts (interest rate)	0.01	1.82	19	0.13	2.30	24	0.02	2.18	19	0.09	0.13	76	0.04	0.26	45
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	22.57	20.67	66	20.92	22.27	63	22.61	20.83	64	20.34	2.19	94	16.03	5.18	86
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.79	42.93	40	26.02	41.55	36	29.26	42.82	40	27.54	24.81	61	25.64	25.18	54

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	2,614,396	2,308,015	2,474,598	2,001,119	1,543,158
Interest rate contracts	2,614,396	2,308,015	2,474,598	2,001,119	1,543,158
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	519	25,245	511	16,013	7,220
Written options	1,448	14,033	1,919	8,688	4,200
Exchange-traded	0	0	0	0	0
Over-the-counter	1,448	14,033	1,919	8,688	4,200
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,612,429	2,268,737	2,472,168	1,976,418	1,531,738
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,614,396	2,308,015	2,474,598	2,001,119	1,543,158
Interest rate contracts	2,614,396	2,308,015	2,474,598	2,001,119	1,543,158
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,771,956	2,455,374	2,634,931	2,138,726	1,669,720
One year or less	1,361	55,781	26,443	49,835	194,816
Over 1 year to 5 years	535,042	484,186	506,659	462,277	470,932
Over 5 years	2,235,553	1,915,407	2,101,829	1,626,614	1,003,972
Gross negative fair value (absolute value)	78,293	129,114	108,642	41,826	17,692
Gross positive fair value	78,434	128,969	108,780	41,769	20,036
Held for trading	0	0	0	0	0
Non-traded	78,434	128,969	108,780	41,769	20,036
Current credit exposure on risk-based capital derivative contracts	78,434	128,969	108,780	41,769	20,036
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	0.02	12.57	19	1.09	12.99	22	0.02	14.05	15	0.80	14.06	43	0.47	11.75	40
Written options	0.06	7.49	16	0.61	8.37	19	0.08	8.18	14	0.43	11.73	29	0.27	11.14	34
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0	48	0	0	49
Over-the-counter	0.06	7.20	16	0.61	7.94	20	0.08	7.73	14	0.43	10.84	29	0.27	10.65	34
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	99.92	71.23	90	98.30	69.92	88	99.90	68.76	92	98.77	64.61	74	99.26	65.42	77
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0	48	0	0	49
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	106.03	91.87	90	106.38	89.91	90	106.48	91.48	89	106.88	80.07	96	108.20	82.85	94
One year or less	0.05	28.05	6	2.42	30.94	14	1.07	32.05	10	2.49	15.20	45	12.62	12.75	68
Over 1 year to 5 years	20.47	26.03	40	20.98	27.26	46	20.47	27.06	46	23.10	22.92	58	30.52	22.66	63
Over 5 years	85.51	30.08	97	82.99	28.48	97	84.94	29.56	97	81.29	34.12	87	65.06	36.28	68
Gross negative fair value (absolute value)	2.99	1.25	91	5.59	1.76	95	4.39	1.55	94	2.09	1.30	72	1.15	0.66	79
Gross positive fair value	3	1.68	91	5.59	2.69	95	4.40	2.23	96	2.09	1.14	80	1.30	1.10	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	80	0.13	0.07	83	0.11	0.07	84	0.04	0	94	0.02	0.01	87
Gross positive fair value (X)	0.07	0.07	70	0.13	0.11	69	0.11	0.09	70	0.04	0	93	0.02	0.01	85
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.07	0.01	93	0.13	0.02	95	0.11	0.02	95	0.04	0	96	0.02	0.01	88
Current credit exposure (X)	0.07	0.05	76	0.13	0.08	76	0.11	0.06	75	0.04	0.01	91	0.02	0	89
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	45	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.98	0.63	78	1.67	1.03	77	1.40	0.85	79	0.54	0.10	90	0.27	0.06	89

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	110,000	72,965	72,965	72,505	69,500
Gross losses	8,669	15,603	27,078	32,540	34,128
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,181	4,624	9,945	7,588	8,305
Net losses	3,488	10,979	17,133	24,952	25,823
Provision for loan and lease losses	-8,012	48,480	51,134	25,412	28,828
Adjustments	0	3,034	3,034	0	0
Ending balance	98,500	113,500	110,000	72,965	72,505
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	-0.14	41	0.96	0.85	62	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
Provision for loan and lease losses / Average loans and leases	-0.21	-0.25	46	1.31	1.37	53	0.69	0.82	44	0.36	0.16	87	0.43	0.16	90
Provision for loan and lease losses / Net loan and lease losses	-229.70	77.32	31	441.57	792.43	41	298.45	487.86	41	101.84	142.73	41	111.64	182.69	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.39	48	1.49	1.51	57	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.31	1.37	49	1.48	1.48	57	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68
Allowance for loan and lease losses / Net loans and leases losses (X)	14.12	15.27	65	5.17	11.83	37	6.42	11.58	46	2.92	17.18	10	2.81	21.35	10
Allowance for loan and lease losses / Nonaccrual assets	242.91	318.67	45	443.93	321.01	77	246.38	299.17	51	289.84	315.75	65	284.48	285.36	65
ALLL / 90+ days past due + nonaccrual loans and leases	228.41	260.68	51	410.87	244.42	81	230.14	244.34	54	252.55	283.41	66	237.16	259.30	63
Gross loan and lease losses / Average loans and leases	0.23	0.22	61	0.42	0.35	71	0.36	0.34	66	0.47	0.16	91	0.50	0.15	94
Recoveries / Average loans and leases	0.14	0.08	78	0.13	0.07	86	0.13	0.07	86	0.11	0.05	86	0.12	0.05	84
Net losses / Average loans and leases	0.09	0.13	46	0.30	0.28	63	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	19.13	16.12	70	14.21	15.46	52	30.56	33.98	52	22.23	41.80	34	25.10	51.25	39
Earnings coverage of net loan and lease losses (X)	27.32	4.52	71	8.37	21.56	40	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.03	27	0.03	0.03	62	0.02	0.04	43	0.05	0.02	77	0.06	0.01	84
Real estate loans secured by 1–4 family	-0.02	-0.01	36	0.06	0.01	84	0.03	0.01	72	0.09	0.02	86	0.10	0.01	92
Revolving	-0.02	-0.05	41	0.15	0.01	86	0.12	0.01	86	0.13	0.02	87	0.13	0.02	88
Closed-end	-0.02	-0.01	29	0.04	0.01	81	0.01	0	64	0.08	0.02	86	0.09	0.01	91
Commercial real estate loans	0.01	0.05	53	0.01	0.03	48	0	0.07	25	0.02	0.02	69	0.02	0.01	67
Construction and land development	0	0	64	0	0	64	0	0	47	0	-0.02	83	0.01	-0.02	81
1–4 family	0	0	57	0	0	59	0	0	59	0	0	54	0	0	54
Other	0	-0.01	63	0	0	60	0	0	40	0	-0.02	86	0.01	-0.02	88
Multifamily	-0.01	0.01	10	0	0	17	0	0	20	0	0	15	0.01	0	88
Nonfarm nonresidential	0.02	0.07	53	0.01	0.05	49	0.01	0.11	28	0.03	0.03	67	0.02	0.02	68
Owner-occupied	0.01	0.01	74	0.02	0.02	76	0.01	0.02	62	0.02	0.01	78	0.02	0.01	83
Other	0	0.06	51	-0.01	0.03	7	0	0.08	7	0.01	0.01	70	0	0.01	66
Real estate loans secured by farmland	-0.01	-0.01	17	0	0.02	50	0.22	0.02	90	-0.09	0.01	3	0.36	0	97
Commercial and industrial loans	0.05	0.20	35	0.16	0.46	35	0.19	0.47	33	0.22	0.27	53	0.15	0.18	54
Loans to individuals	0.43	0.78	43	1.10	1.41	52	0.87	1.13	54	1.16	0.74	82	1.20	0.71	78
Credit card loans		2.18			3.43			2.92			1.89			1.65	
Agricultural loans	-0.06	0.03	10	0.13	0.15	78	0.28	0.19	80	-0.04	0.02	6	0.12	0.03	88
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.14	12	0	0.28	10

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	16,942	20,565	24,657	31,086	32,982
90+ days past due loans and leases	2,575	2,057	3,149	3,717	5,085
Nonaccrual loans and leases	40,550	25,567	44,647	25,174	25,487
Total past due and nonaccrual loans and leases	60,067	48,189	72,453	59,977	63,554
Restructured 30–89 days past due	784	806	724	798	1,135
Restructured 90+ days past due	0	47	64	209	68
Restructured nonaccrual	4,103	3,546	4,988	3,516	3,089
Total restructured loans and leases	4,887	4,399	5,776	4,523	4,292
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	13,300	14,083	13,793	13,733	13,532
Other real estate owned	798	1,783	1,458	1,458	2,441
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.23	0.27	56	0.27	0.36	44	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77
90+ days past due loans and leases	0.03	0.10	53	0.03	0.13	43	0.04	0.12	51	0.05	0.03	74	0.07	0.03	80
Nonaccrual loans and leases	0.54	0.58	52	0.33	0.61	23	0.60	0.66	52	0.35	0.48	36	0.37	0.49	43
90+ days past due and nonaccrual loans and leases	0.57	0.73	47	0.36	0.80	18	0.64	0.85	40	0.40	0.54	36	0.44	0.54	47
30–89 days past due restructured	0.01	0.01	76	0.01	0.01	71	0.01	0.01	65	0.01	0	79	0.02	0.01	81
90+ days past due restructured	0	0	30	0	0.01	64	0	0.01	66	0	0	93	0	0	89
Nonaccrual restructured	0.05	0.12	40	0.05	0.13	31	0.07	0.13	41	0.05	0.07	52	0.04	0.10	41
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.23	0.27	56	0.27	0.37	44	0.33	0.40	51	0.43	0.31	72	0.48	0.32	77
90+ days past due assets	0.03	0.10	53	0.03	0.13	42	0.04	0.12	51	0.05	0.03	74	0.07	0.03	80
Nonaccrual assets	0.54	0.59	52	0.33	0.62	23	0.60	0.67	51	0.35	0.48	36	0.37	0.49	43
30+ days past due and nonaccrual assets	0.80	1.04	44	0.63	1.21	25	0.97	1.29	44	0.84	0.87	59	0.92	0.88	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.37	0.43	52	0.25	0.49	21	0.44	0.52	47	0.30	0.39	38	0.32	0.39	48
90+ days past due and nonaccrual assets + other real estate owned	0.38	0.46	46	0.27	0.52	21	0.45	0.55	44	0.31	0.45	36	0.35	0.45	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.48	0.52	51	0.39	0.56	32	0.56	0.60	50	0.43	0.56	40	0.45	0.59	41
Allowance for loan and lease losses	56.28	67.93	47	37.26	65.48	21	55.17	66.66	41	56.70	92.08	35	58.84	95.97	35
Equity capital + allowance for loan and lease losses	4.19	4.43	53	3.37	4.83	34	4.68	4.97	52	3.47	4.77	38	3.91	5.09	40
Tier 1 capital + allowance for loan and lease losses	4.77	5.28	49	3.90	5.98	29	5.38	6.05	48	3.99	5.30	40	4.48	5.65	43
Loans and leases + other real estate owned	0.74	0.88	43	0.55	0.92	24	0.81	0.97	42	0.58	0.78	40	0.62	0.82	40

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 # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.11	0.24	36	0.18	0.39	30	0.08	0.39	13	0.22	0.28	48	0.23	0.29	51
	90+ days past due	0	0.12	39	0.01	0.15	37	0.02	0.16	52	0.03	0.03	71	0.05	0.03	81
	Nonaccrual	0.76	0.65	66	0.46	0.63	40	0.85	0.76	65	0.46	0.45	54	0.53	0.48	64
Commercial and industrial	30–89 days past due	0.02	0.17	18	0.04	0.23	19	0.31	0.23	73	0.22	0.22	61	0.09	0.23	42
	90+ days past due	0.10	0.02	90	0.01	0.03	45	0	0.03	39	0	0.02	30	0	0.02	32
	Nonaccrual	0.30	0.64	31	0.13	0.75	15	0.24	0.75	20	0.19	0.74	25	0.10	0.61	21
Individuals	30–89 days past due	0.77	0.55	75	0.75	0.58	67	1.06	0.83	72	1.08	0.60	82	1.21	0.68	79
	90+ days past due	0.06	0.07	66	0.10	0.13	64	0.14	0.14	65	0.13	0.02	88	0.14	0.03	88
	Nonaccrual	0.09	0.18	51	0.16	0.22	56	0.20	0.28	53	0.14	0.12	66	0.11	0.15	60
Depository institution loans	30–89 days past due		0			0.03			0		0	0	50	0	0	50
	90+ days past due		0			0			0		0	0	50	0	0	50
	Nonaccrual		0			0			0		0	0	50	0	0	50
Agricultural	30–89 days past due	0	0.16	29	0	0.31	28	0.27	0.17	75	0.01	0.10	68	1.19	0.11	93
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	47	0.77	0.01	95
	Nonaccrual	1.35	0.69	79	1.65	0.80	78	1.60	0.49	85	2.23	0.80	87	1.64	0.46	82
Foreign governments	30–89 days past due		0.01			0			0							
	90+ days past due		0			0			0							
	Nonaccrual		0.04			0.02			0.09							
Other loans and leases	30–89 days past due	0	0.11	18	0	0.14	12	0	0.18	15	0	0.28	23	0	0.18	23
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0	40	0	0	41
	Nonaccrual	0	0.13	22	0	0.15	16	0	0.15	19	0	0.04	37	0	0.04	36

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 # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.16	0.35	33	0.31	0.60	39	0.15	0.65	8	0.25	0.53	32	0.32	0.52	45
	90+ days past due	0.01	0.27	41	0.01	0.29	41	0.03	0.33	48	0.07	0.05	76	0.08	0.04	78
	Nonaccrual	0.78	0.82	62	0.57	0.84	36	0.89	0.89	60	0.53	0.55	54	0.63	0.61	58
Revolving	30–89 days past due	0.08	0.29	23	0.22	0.40	38	0.10	0.48	16	0.22	0.36	43	0.21	0.36	44
	90+ days past due	0	0.02	34	0	0.03	31	0.01	0.03	72	0.09	0.01	90	0.05	0.02	83
	Nonaccrual	0.42	1.05	35	0.37	1.27	23	0.49	1.13	36	0.34	0.34	56	0.34	0.35	56
Closed-end	30–89 days past due	0.18	0.36	36	0.32	0.61	44	0.17	0.65	11	0.26	0.56	34	0.35	0.54	47
	90+ days past due	0.01	0.29	43	0.02	0.33	45	0.03	0.38	52	0.06	0.05	76	0.09	0.05	78
	Nonaccrual	0.85	0.77	66	0.61	0.81	45	0.97	0.87	64	0.57	0.57	54	0.70	0.64	62
Junior lien	30–89 days past due	0.04	0.01	90	0.07	0.02	91	0.04	0.02	80	0.12	0.02	95	0.20	0.02	98
	90+ days past due	0.01	0	89	0	0	77	0.01	0	85	0.01	0	93	0.02	0	92
	Nonaccrual	0.06	0.04	68	0.07	0.05	70	0.08	0.04	75	0.08	0.03	85	0.09	0.03	87
Commercial real estate	30–89 days past due	0.07	0.14	42	0.07	0.23	32	0.03	0.26	18	0.19	0.15	69	0.15	0.16	59
	90+ days past due	0	0.01	25	0	0.02	22	0.02	0.02	73	0	0.02	34	0.03	0.02	81
	Nonaccrual	0.70	0.52	69	0.24	0.43	36	0.76	0.62	67	0.24	0.34	45	0.26	0.41	50
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0.02	0.20	50	1.36	0.17	96
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.03	0.36	38	0.04	0.25	34	0.03	0.41	31	0.04	0.18	52	0.14	0.18	64
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.05	33	0.91	0.07	96
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	47	0	0	48
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.01	40	0.14	0.04	87
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0.02	0.12	64	0.45	0.06	93
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.03	0.29	43	0.04	0.18	43	0.03	0.35	39	0.04	0.14	57	0	0.10	25
Multifamily	30–89 days past due	0	0.06	28	0.02	0.08	52	0.01	0.09	47	0.03	0.03	80	0	0.03	36
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.08	0.14	64	0.12	0.08	72	0.09	0.11	64	0.11	0.03	84	0.12	0.04	83
Nonfarm non-residential	30–89 days past due	0.10	0.14	57	0.09	0.20	40	0.04	0.23	30	0.27	0.13	82	0.07	0.17	48
	90+ days past due	0	0.01	29	0	0.02	27	0.03	0.02	80	0	0.02	37	0.04	0.02	83
	Nonaccrual	1.02	0.66	73	0.30	0.55	37	1.09	0.80	66	0.31	0.36	50	0.31	0.52	50
Owner Occupied	30–89 days past due	0.10	0.04	81	0.08	0.07	61	0.03	0.07	41	0.21	0.06	89	0.07	0.08	64
	90+ days past due	0	0	34	0	0.01	30	0.02	0	84	0	0.01	40	0.04	0	92
	Nonaccrual	0.77	0.25	92	0.24	0.24	53	0.85	0.27	93	0.25	0.19	64	0.23	0.20	67
Other	30–89 days past due	0	0.09	12	0.01	0.11	32	0.01	0.14	32	0.06	0.05	73	0	0.07	38
	90+ days past due	0	0.01	36	0	0.01	34	0.01	0.01	80	0	0.01	41	0	0.01	39
	Nonaccrual	0.25	0.40	50	0.06	0.24	26	0.24	0.44	44	0.07	0.14	56	0.08	0.22	53
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0.31	0.21	77	0.35	0.09	86
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	2.98	1.10	83	5.09	1.24	92	2.98	1.13	81	5.99	1.06	92	7.04	0.49	99
Credit card	30–89 days past due		0.63			0.90			0.95			0.87			1.03	
	90+ days past due		0.39			0.76			0.63			0.18			0.26	
	Nonaccrual		0.08			0.09			0.05			0			0.07	

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	428,626	436,842	438,145	443,209	439,880
Retained earnings	814,841	716,111	761,195	696,214	621,203
Accumulated other comprehensive income (AOCI)	-9,292	2,488	417	-19,026	-43,174
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,234,175	1,155,441	1,199,757	1,120,397	1,017,909
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	276,155	280,074	278,020	273,276	277,635
Accumulated other comprehensive income-related adjustments	-9,292	2,488	417	-19,026	-43,174
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	967,312	872,879	921,320	866,147	783,448
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	967,312	872,879	921,320	866,147	783,448
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	97,000	97,000	97,000	97,000	97,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	97,000	97,000	97,000	97,000	97,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	97,000	97,000	97,000	97,000	97,000
Tier 1 Capital	1,064,312	969,879	1,018,320	963,147	880,448
Tier 2 Capital					
Tier 2 capital instruments and related surplus	100,000	100,000	100,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	94,423	96,360	97,352	73,894	73,784
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	194,423	196,360	197,352	73,894	73,784
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	194,423	196,360	197,352	73,894	73,784
Exited advanced approach tier 2 capital					
Total capital	1,258,735	1,166,239	1,215,672	1,037,041	954,232
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,603,627	10,557,023	10,930,423	9,594,996	9,521,379
Less: Deductions from common equity tier 1 capital	276,155	280,074	278,020	273,276	277,635
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,327,472	10,276,949	10,652,403	9,321,720	9,243,744
Total risk-weighted assets	7,978,013	7,699,715	7,781,992	7,668,643	7,468,578
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	12.12	12.66	49	11.34	11.98	40	11.84	12.35	44	11.29	12.50	35	10.49	12.37	21
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	13.34	13.44	58	12.60	12.72	58	13.09	13.08	56	12.56	13.19	48	11.79	13.03	32
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.78	15.42	65	15.15	14.77	67	15.62	15.23	66	13.52	14.63	34	12.78	14.48	21
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.40	9.11	64	9.44	9.03	66	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	6,969	7,561	14,757	15,771	15,122	-7.83	-21.22
Other insurance activities income	6,969	7,561	14,757	15,771	15,122	-7.83	-21.22
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	226,507	183,976	186,434	181,748	177,479	23.12	38.83

	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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			0			0	
Insurance activities revenue / Adjusted operating income	2.94	0.37	95	3.29	0.39	93	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		30.92			40.01			38.23			100			50	
Other premium income / Total premium income		69.08			59.99			61.77			0			50	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.48	11.54	84	16.98	11.35	72	16.52	11.03	72	17.54	11.53	72	18.62	13.70	74
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	0	49	0	0	49

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	693	669	647	731	1,044
Real estate loans	693	669	647	731	1,044
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	693	669	647	731	1,044
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits		0.12			0.59			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18							
Commercial and industrial loans		1.03			0.59			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases	3.59	-1.19	59	1.67	10.27	59	-11.49	-2.40	34	-29.98	-47.91	62	-32.25	-27.26	32
Total selected assets	3.59	3.19	58	1.67	5.10	50	-11.49	2.04	27	-29.98	-25.04	38	-32.25	5.03	19
Deposits		9.07			10.22			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	18,646	13,951	44,542	58,579	51,331	33.65	-67.87
Dividends	16,800	12,800	40,000	50,200	43,000	31.25	64.71
Interest	0	158	391	398	424	-100.00	-100.00
Management and service fees	1,846	993	4,151	7,981	7,907	85.90	-96.13
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6,034	52	37,087	140	131	11503.85	14985.00
Dividends	6,034	52	37,087	140	131	11503.85	14985.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	24,680	14,003	81,629	58,719	51,462	76.25	-57.51
Securities gains (losses)	662	-699	-483	165	399		
Other operating income	235	168	346	338	350	39.88	-3.29
Total operating income	25,577	13,472	81,492	59,222	52,211	89.85	-56.15
Operating Expenses							
Personnel expenses	536	3,262	5,825	5,837	5,572	-83.57	-98.01
Interest expense	2,719	128	2,842	0	0	2024.22	
Other expenses	3,132	2,010	3,158	8,425	8,654	55.82	-85.36
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,387	5,400	11,825	14,262	14,226	18.28	-86.79
Income (loss) before taxes	19,190	8,072	69,667	44,960	37,985	137.74	92.25
Applicable income taxes (credit)	-1,133	-2,412	-2,653	-1,588	-1,608		
Extraordinary items							
Income before undistributed income of subsidiaries	20,323	10,484	72,320	46,548	39,593	93.85	102.18
Equity in undistributed income of subsidiaries	59,819	24,597	32,068	74,473	72,973	143.20	108.08
Bank subsidiaries	61,127	26,244	61,337	66,217	66,634	132.92	129.17
Nonbank subsidiaries	-1,308	-1,647	-29,269	8,256	6,339		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	80,142	35,081	104,388	121,021	112,566	128.45	106.55
Memoranda							
Bank net income	77,927	39,044	101,337	116,417	109,634	99.59	111.34
Nonbank net income	4,726	-1,595	7,818	8,396	6,470		123.45
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,357,677	91.96	1,269,763	91.20	1,306,735	90.81	1,141,901	1,057,755	6.92	45.63
Common and preferred stock	1,357,677	91.96	1,269,763	91.20	1,306,735	90.81	1,141,901	1,057,755	6.92	45.63
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	37,273	2.52	34,204	2.46	38,582	2.68	67,851	59,595	8.97	-23.30
Common and preferred stock	37,273	2.52	34,204	2.46	38,582	2.68	67,851	59,595	8.97	-23.30
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	26,028	1.76	19,850	1.43	23,111	1.61	18,441	14,221	31.12	20.02
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	23,222	1.57	32,925	2.36	37,915	2.63	9,387	5,876	-29.47	208.84
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	4,867	0.33	6,305	0.45	5,504	0.38	7,243	9,581	-22.81	-61.35
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	27,320	1.85	29,246	2.10	27,073	1.88	27,612	28,656	-6.59	-40.10
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,476,387	100.00	1,392,293	100.00	1,438,920	100.00	1,272,435	1,175,684	6.04	38.20
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	100,000	6.77	100,000	7.18	100,000	6.95	0	0	0.00	
Other liabilities	50,135	3.40	48,445	3.48	50,106	3.48	50,842	56,579	3.49	-29.11
Balance due to subsidiaries and related institutions	101,196	6.85	101,196	7.27	101,196	7.03	101,196	101,196	0.00	0.00
Total liabilities	251,331	17.02	249,641	17.93	251,302	17.46	152,038	157,775	0.68	46.19
Equity Capital	1,225,056	82.98	1,142,652	82.07	1,187,618	82.54	1,120,397	1,017,909	7.21	36.67
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	497	0.03	497	0.04	497	0.03	497	497	0.00	0.00
Common surplus	576,732	39.06	577,197	41.46	578,082	40.17	576,708	575,468	-0.08	0.64
Retained earnings	805,722	54.57	703,322	50.52	749,055	52.06	696,214	621,203	14.56	67.14
Accumulated other comprehensive income	-9,292	-0.63	2,488	0.18	417	0.03	-19,026	-43,175		
Other equity capital components	-148,603	-10.07	-140,852	-10.12	-140,433	-9.76	-133,996	-136,084		
Total liabilities and equity capital	1,476,387	100.00	1,392,293	100.00	1,438,920	100.00	1,272,435	1,175,684	6.04	38.20
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	101,196	6.85	101,196	7.27	101,196	7.03	101,196	101,196	0.00	0.00
Notes payable to subsidiaries that issued TPS	101,196	6.85	101,196	7.27	101,196	7.03	101,196	101,196	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			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 # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.38	12.64	62	6.20	4.33	63	9.09	7.29	69	11.32	10.58	60	11.49	11.03	60
Bank net income / Average equity investment in banks	11.76	12.37	53	6.58	4.55	59	8.23	7.45	57	10.56	10.85	48	10.77	11.56	48
Nonbank net income / Average equity investment in nonbanks	25.53	13.40	80	-7.08	7.01	10	18.54	9.75	80	13.11	12.07	68	11.42	10.83	64
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			15.16			9.40	
Bank net income / Parent net income	97.24	96.24	28	111.30	91.35	69	97.08	88.16	25	96.20	103.77	12	97.40	104.73	11
Nonbank net income / Parent net income	5.90	3.10	79		6.35		7.49	3.59	83	6.94	1.08	91	5.75	0.99	91
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	20.52	16.87	73	21.85	20.37	69	21.16	20.06	70	13.57	9.66	66	15.50	9.50	72
Total debt / Equity capital	8.16	11.60	53	8.75	14.50	53	8.42	14.41	48	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	16.42	13.82	73	17.61	16.78	69	16.94	16.67	68	9.03	7.99	57	9.94	7.93	60
Total debt + Loans guaranteed for affiliate / Equity capital	8.16	11.69	52	8.75	14.81	53	8.42	14.68	48	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	8.16	11.71	53	8.75	14.64	53	8.42	14.52	48	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	8.16	11.05	53	8.75	13.39	54	8.42	13.56	49	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	48.87	39.10	53	46.44	29.33	66	46.45	34.67	57	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	113.87	103.07	89	114.12	103.11	92	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74
Total investment in subs / Equity capital	113.87	108.26	80	114.12	110.49	80	113.28	110.16	78	107.98	104.48	67	109.77	104.38	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.06	0.25	88	2.30	0.67	85	1.51	0.47	85	0.74	0.44	66	0.88	0.36	75
Equity investment in subs – equity cap / Net income-div (X)	1.50	0.83	82	7.05	3.93	78	2.76	1.82	76	1.19	1.47	56	1.43	1.18	65
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	92.37	138.64	30	57.31	143.95	16	144.87	136.59	61	104.07	153.39	36	97.82	113.37	44
Cash from ops + noncash items + op expense / Op expense + dividend	89.54	130.64	31	187.11	154.33	70	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	53.73	103.17	30	183.67	148.07	70	150.66	134.08	68	109.01	105.99	56	101.27	108.88	47
Pretax operating income + interest expense / Interest expense	805.77	1,479.01	44	6,406.25	2,733.67	88	2,551.34	2,016.32	78		17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	608.48	1,667.11	33	561.52	1,374.36	33	1,350.08	1,539.23	64	1,116.05	2,481.22	52	1,017.51	1,015.91	64
Dividends + interest from subsidiaries / Interest expense + dividends	87.17	153.06	30	54.75	169.52	15	154.80	150.43	61	110.28	196.13	33	100.66	140.89	38
Fees + other income from subsidiaries / Salary + other expenses	50.33	12.78	83	18.84	15.95	68	46.21	13.95	80	55.96	3.91	93	55.58	3.76	93
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.31	3.64	40	2.25	3.69	50	2.50	3.85	49	0.57	1.59	56	0.34	1.59	54
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0			0	
Nonaccrual		0.96			0.97			1.03			8.16			0.70	
Total		1.17			1.02			1.13			8.16			0.70	
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	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.48	1.79	71	0.46	2.90	67	0.51	2.66	69	0.85	0.13	88	0.78	0.14	87
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0	49	0	0	49

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 # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	115.51	78.46	78	225.43	73.92	91	65.28	81.10	44	98.84	65.39	78	109.28	87.25	75
Dividends declared / Net income	29.29	25.30	59	67.37	60.26	63	45.22	42.29	56	38.02	25.65	69	38.44	24.10	69
Net income – dividends / Average equity	9.46	9.64	56	2.02	1.15	49	4.98	4.14	60	7.02	7.61	40	7.07	8.12	37
Percent of Dividends Paid															
Dividends from bank subsidiaries	71.56	139.49	28	54.16	166.94	27	84.73	132.17	26	109.11	160.93	32	99.38	131.90	36
Dividends from nonbank subsidiaries	25.70	3.97	87	0.22	3.69	68	78.56	3.41	96	0.30	2.59	68	0.30	2.83	64
Dividends from subsidiary holding companies	0	6.36	45	0	3.84	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	97.27	193.08	25	54.38	205.70	16	163.30	174.85	58	109.41	209.89	24	99.68	144.51	32
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.56	36.56	32	32.78	82.59	24	39.47	60.28	33	43.12	45.88	44	39.22	33.37	58
Interest income from bank subsidiaries	0	0.11	25	0.40	0.58	69	0.39	0.36	74	0.34	0.09	86	0.39	0.11	86
Management and service fees from bank subsidiaries	2.37	0.90	81	2.54	3.18	76	4.10	1.47	81	6.86	0.47	91	7.21	0.32	93
Other income from bank subsidiaries	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	23.93	38.35	35	35.73	98.26	25	43.95	62.88	34	50.32	48.40	51	46.82	35.67	64
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	127.68	54.17	78		52.25		474.38	56.39	97	1.67	76.61	23	2.02	80.47	17
Interest income from nonbank subsidiaries	0	2.35	32		7.62		0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39		1.87		0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries	0	0.08	46		0.22		0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	127.68	76.16	74		78.35		474.38	79.84	95	1.67	83.73	19	2.02	96.62	14
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		31			55.04			43.51			65.48			43.51	
Interest income from subsidiary holding companies		5.39			15.38			8.40			0			0	
Management and service fees from subsidiary holding companies		0.37			0.95			0.44			0			0	
Other income from subsidiary holding companies		-0.43			2.24			0.01			0			0.15	
Operating income from subsidiary holding companies		39.64			73.61			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	65.68	67.82	30	95.01	66.84	54	49.08	69.76	24	84.77	77.61	23	82.36	72.95	32
Interest income from bank subsidiaries	0	0.39	24	1.17	1.06	77	0.48	0.63	72	0.67	0.23	84	0.81	0.55	83
Management and service fees from bank subsidiaries	7.22	2.08	84	7.37	2.32	83	5.09	1.87	80	13.48	0.75	93	15.14	0.59	93
Other income from bank subsidiaries	0	0.02	46	0	0.07	45	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	72.90	81.78	27	103.56	81.90	97	54.66	82.20	20	98.91	94.06	43	98.31	89.39	47
Dividends from nonbank subsidiaries	23.59	2.67	92	0.39	2.05	72	45.51	1.95	96	0.24	1.13	69	0.25	2.65	67
Interest income from nonbank subsidiaries	0	0.35	37	0	1.11	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0.01	47	0	0.01	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	23.59	6.48	87	0.39	6.25	61	45.51	4.70	92	0.24	1.56	64	0.25	3.33	62
Dividends from subsidiary holding companies	0	2.43	45	0	1.08	45	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.96	44	0	4.06	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		135.34			237.31			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	101.20	28.31	88	101.20	33.86	87	101.20	27.08	89		70.71			81.26	