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

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BHC Name ASSOCIATED BANC-CORP

City/State GREEN BAY, WI

Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 34,152,625
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:

ASSOCIATED BANC-CORP
433 MAIN STREET

GREEN BAY, WI 54301

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	34,031,895	33,740,919	34,292,341	33,081,466	33,104,768
Net income ($000)	185,307	194,555	306,771	326,790	333,562
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)	2.14	2.65	17	2.38	2.84	21	2.27	2.77	18	2.57	3.01	25	2.70	3.08	22
+ Non-interest income	0.99	1.11	53	2.02	1.14	88	1.44	1.21	66	1.13	1.32	51	1.09	1.31	47
– Overhead expense	2.05	2.24	40	2.36	2.63	43	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36
– Provision for credit losses	-0.34	-0.15	20	0.53	0.85	31	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11
+ Securities gains (losses)	0	0.01	7	0.05	0.03	78	0.03	0.02	67	-0.02	0.01	4	-0.01	0	23
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	83	0	0	42	0	0	78
= Pretax net operating income (tax equivalent)	1.41	1.79	21	1.57	0.64	88	1	1.04	44	1.28	1.56	23	1.29	1.57	24
Net operating income	1.09	1.36	22	1.15	0.48	87	0.89	0.81	56	0.99	1.19	22	1.01	1.24	21
Net income	1.09	1.35	23	1.15	0.50	86	0.89	0.82	55	0.99	1.19	22	1.01	1.24	21
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.41	3.14	15	3.06	3.78	12	2.79	3.55	13	3.97	4.41	21	3.87	4.24	24
Interest expense	0.24	0.27	53	0.59	0.66	47	0.45	0.52	48	1.13	1.08	62	0.91	0.86	63
Net interest income (tax equivalent)	2.17	2.85	16	2.47	3.10	19	2.34	3.01	17	2.85	3.33	24	2.96	3.38	24
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.13	40	0.36	0.28	71	0.41	0.27	75	0.24	0.21	65	0.13	0.22	44
Earnings coverage of net loan and lease losses (X)	18.84	4.52	58	7.95	21.56	39	4.91	22.91	23	7.71	24.40	31	13.70	21.75	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.33	1.39	50	1.47	1.51	53	1.57	1.58	55	0.88	0.83	54	1.04	0.90	71
Allowance for loan and lease losses / Total loans and leases	1.32	1.37	50	1.45	1.48	53	1.56	1.55	57	0.88	0.81	54	1.03	0.89	72
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.71	0.63	64	0.78	0.66	67	0.92	0.71	72	0.61	0.57	57	0.61	0.61	50
30–89 days past due loans and leases / Total loans and leases	0.05	0.27	10	0.09	0.36	16	0.17	0.39	21	0.12	0.43	12	0.13	0.44	15
Liquidity and Funding															
Net noncore funding dependence	5.60	-1.82	77	14.25	6.94	75	10.50	3.20	75	20.13	14.45	73	23.64	16.62	73
Net short-term noncore funding dependence	-0.13	-8.21	75	0.92	-2.29	55	4.76	-4.76	81	9.17	3.38	65	12.94	4.66	75
Net loans and leases / Total assets	69.66	59.81	78	69.49	63.21	63	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49
Capitalization															
Tier 1 leverage ratio	9.23	9.11	57	9.08	9.03	55	9.37	9.13	59	8.83	9.76	27	8.48	9.71	14
Holding company equity capital / Total assets	12.03	10.88	69	11.34	11.06	54	12.24	11.16	67	12.11	12.43	46	11.24	12.22	41
Total equity capital (including minority interest) / Total assets	12.03	11.01	68	11.34	11.18	53	12.24	11.29	65	12.11	12.57	45	11.24	12.27	37
Common equity tier 1 capital / Total risk-weighted assets	10.70	12.69	21	10.25	12.01	25	10.45	12.38	21	10.21	12.17	22	10.26	12.12	24
Net loans and leases / Equity capital (X)	5.79	5.51	59	6.13	5.78	60	5.91	5.58	57	5.81	5.21	68	6.03	5.29	69
Cash dividends / Net income	35.49	25.30	75	33.01	60.26	30	42.50	42.30	52	38.86	33.12	59	34.87	27.31	67
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-3.80	9.29	5	6.70	17.07	18	3.19	16.68	13	-3.75	9.26	4	10.38	7	74
Equity capital	2.13	9.31	11	3.20	6.16	44	4.30	6.99	40	3.74	10.49	30	16.79	7.89	82
Net loans and leases	-3.57	0.79	37	6.53	13.26	31	6.26	9.07	47	-0.05	9.10	13	10.57	7.89	74
Noncore funding	-47.66	-23.76	21	-8.23	-2.41	42	-39.95	-12.18	17	-19.15	6.59	15	3.27	10.67	39
Parent Company Ratios															
Short-term debt / Equity capital	1.36	0.48	84	0.98	0.98	78	1.45	0.77	81	0.82	1.02	77	7.81	1.14	90
Long-term debt / Equity capital	6.06	11.05	45	6.18	13.39	48	6.08	13.56	41	6.34	13.04	51	6.57	13.37	50
Equity investment in subsidiaries / Equity capital	97.59	103.07	19	100.73	103.11	37	97.90	102.81	21	99.88	103.22	33	99.97	103.10	36
Cash from ops + noncash items + op expense / Op expense + dividends	251.15	130.64	88	32.75	154.33	8	144.25	147.24	58	218.94	190.27	71	173.05	174.91	52

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	348,261	416,601	785,117	997,773	976,355	-16.40	8.17
Income from lease financing receivables	16	82	126	326	635	-80.49	-97.92
Fully taxable income on loans and leases	346,303	414,779	781,576	993,193	970,671	-16.51	8.54
Tax-exempt income on loans and leases	1,974	1,904	3,667	4,906	6,319	3.68	-46.14
Estimated tax benefit on income on loans and leases	536	494	954	1,268	1,642	8.46	-72.40
Income on loans and leases (tax equivalent)	348,813	417,177	786,197	999,367	978,632	-16.39	7.44
Investment interest income (tax equivalent)	52,036	73,444	133,131	172,619	176,156	-29.15	-29.53
Interest on balances due from depository institutions	638	898	1,611	5,170	2,784	-28.95	199.53
Interest income on other earning assets	2,882	4,636	7,859	11,473	9,840	-37.83	32.69
Total interest income (tax equivalent)	404,369	496,155	928,798	1,188,629	1,167,412	-18.50	0.87
Interest on time deposits of $250K or more	958	7,023	10,104	27,228	15,956	-86.36	
Interest on time deposits < $250K	3,965	12,546	20,581	29,241	19,992	-68.40	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,596	30,274	36,954	180,817	140,170	-81.52	-67.83
Interest on other borrowings and trading liabilities	24,793	39,973	71,324	88,730	87,519	-37.98	90.69
Interest on subordinated debt and mandatory convertible securities	5,452	5,460	10,920	10,920	10,920	-0.15	-0.15
Total interest expense	40,764	95,276	149,883	336,936	274,557	-57.21	-2.73
Net interest income (tax equivalent)	363,605	400,879	778,915	851,693	892,855	-9.30	1.29
Non-interest income	168,486	341,395	494,308	374,490	359,538	-50.65	5.99
Adjusted operating income (tax equivalent)	532,091	742,274	1,273,223	1,226,183	1,252,393	-28.32	2.73
Overhead expense	349,541	397,411	772,524	791,188	821,221	-12.05	-0.46
Provision for credit losses	-58,009	90,001	167,006	18,500	2,500		
Securities gains (losses)	-16	9,214	9,221	-7,514	-1,985		
Other tax equivalent adjustments	0	0	2	0	1		
Pretax net operating income (tax equivalent)	240,578	264,077	342,931	422,529	426,624	-8.90	69.42
Applicable income taxes	47,082	61,457	20,200	79,720	79,786	-23.39	17.39
Tax equivalent adjustments	8,189	8,065	15,960	16,019	13,276	1.54	-20.26
Applicable income taxes (tax equivalent)	55,271	69,522	36,160	95,739	93,062	-20.50	9.71
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	185,307	194,555	306,771	326,790	333,562	-4.75	102.25
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	185,307	194,555	306,771	326,790	333,562	-4.75	102.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest	185,307	194,555	306,771	326,790	333,562	-4.75	102.25
Investment securities income (tax equivalent)	52,036	73,444	133,131	172,619	176,156	-29.15	-29.53
US Treasury and agency securities (excluding mortgage-backed securities)	478	102	283	24	12	368.63	15833.33
Mortgage-backed securities	14,195	32,377	53,658	91,607	111,332	-56.16	-70.47
All other securities	37,363	40,965	79,190	80,988	64,812	-8.79	45.05
Cash dividends declared	65,774	64,226	130,381	127,006	116,303	2.41	75.86
Common	55,692	56,281	112,023	111,804	105,519	-1.05	68.59
Preferred	10,082	7,945	18,358	15,202	10,784	26.90	130.87

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)	2.38	2.92	16	2.94	3.46	17	2.71	3.27	17	3.59	4	23	3.53	3.87	21
Less: Interest expense	0.24	0.25	57	0.56	0.61	50	0.44	0.48	51	1.02	0.98	63	0.83	0.79	64
Equals: Net interest income (tax equivalent)	2.14	2.65	17	2.38	2.84	21	2.27	2.77	18	2.57	3.01	25	2.70	3.08	22
Plus: Non-interest income	0.99	1.11	53	2.02	1.14	88	1.44	1.21	66	1.13	1.32	51	1.09	1.31	47
Equals: adjusted operating income (tax equivalent)	3.13	3.82	16	4.40	4.05	71	3.71	4.04	36	3.71	4.41	19	3.78	4.46	17
Less: Overhead expense	2.05	2.24	40	2.36	2.63	43	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36
Less: Provision for credit losses	-0.34	-0.15	20	0.53	0.85	31	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	7	0.05	0.03	78	0.03	0.02	67	-0.02	0.01	4	-0.01	0	22
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	83	0	0	42	0	0	78
Equals: Pretax net operating income (tax equivalent)	1.41	1.79	21	1.57	0.64	88	1	1.04	44	1.28	1.56	23	1.29	1.57	24
Less: Applicable income taxes (tax equivalent)	0.32	0.41	25	0.41	0.16	92	0.11	0.23	16	0.29	0.36	31	0.28	0.33	33
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.09	1.36	22	1.15	0.48	87	0.89	0.81	56	0.99	1.19	22	1.01	1.24	21
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.09	1.35	23	1.15	0.50	86	0.89	0.82	55	0.99	1.19	22	1.01	1.24	21
Memo: Net income (last four quarters)	0.86	1.25	16	1.05	0.81	69	0.89	0.82	55	0.99	1.19	21	1.01	1.24	21
Net income–BHC and noncontrolling (minority) interest	1.09	1.37	23	1.15	0.50	86	0.89	0.83	55	0.99	1.20	22	1.01	1.25	21
Margin Analysis															
Average earning assets / Average assets	98.67	93.15	97	96.11	91.74	92	97.02	92.32	93	90.43	91.05	42	91.11	91.48	47
Average interest-bearing funds / Average assets	63.14	62.32	59	68.59	65.48	69	66.13	64.06	67	70.63	65.57	76	70.46	65.56	74
Interest income (tax equivalent) / Average earning assets	2.41	3.14	15	3.06	3.78	12	2.79	3.55	13	3.97	4.41	21	3.87	4.24	24
Interest expense / Average earning assets	0.24	0.27	53	0.59	0.66	47	0.45	0.52	48	1.13	1.08	62	0.91	0.86	63
Net interest income (tax equivalent) / Average earning assets	2.17	2.85	16	2.47	3.10	19	2.34	3.01	17	2.85	3.33	24	2.96	3.38	24
Yield or Cost															
Total loans and leases (tax equivalent)	2.87	4.05	5	3.44	4.44	7	3.20	4.27	7	4.32	5.09	12	4.31	4.95	14
Interest-bearing bank balances	0.12	0.11	71	0.28	0.50	21	0.27	0.27	53	2.33	2.04	69	1.89	1.64	75
Federal funds sold and reverse repos	0.56	0.26	81	1.15	0.94	69	1.10	0.68	79	2.44	2.44	63	2.16	2.17	58
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.36	3.11	14	3.01	3.74	12	2.74	3.51	12	3.92	4.36	23	3.83	4.20	25
Investment securities (tax equivalent)	2.08	1.80	71	2.81	2.51	77	2.55	2.25	76	2.78	2.76	54	2.55	2.68	41
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	1.28	27	0.56	2.01	5	0.58	1.75	5	2.40	2.32	64	1.20	2.05	8
Mortgage-backed securities	0.99	1.56	7	2.31	2.33	43	1.92	2.05	33	2.42	2.61	24	2.23	2.50	16
All other securities	3.48	2.91	74	3.60	3.48	65	3.53	3.24	66	3.69	4.06	47	3.37	4.20	35
Interest-bearing deposits	0.11	0.24	22	0.52	0.70	34	0.35	0.53	29	1.22	1.10	61	0.94	0.81	67
Time deposits of $250K or more	0.70	0.76	48	1.94	1.67	76	1.69	1.42	77	2.30	1.96	76	1.58	1.44	63
Time deposits < $250K	0.60	0.72	43	1.41	1.58	34	1.24	1.36	37	1.53	1.82	30	1.13	1.29	37
Other domestic deposits	0.06	0.17	18	0.37	0.50	32	0.22	0.36	27	1.11	0.93	71	0.89	0.67	76
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.07	0.19	33	0.42	0.85	24	0.28	0.62	22	0.98	1.86	28	0.89	1.51	30
Other borrowed funds and trading liabilities	2.49	1.31	89	2.08	1.62	75	2.03	1.50	78	2.35	2.38	52	1.90	2.28	26
All interest-bearing funds	0.38	0.40	53	0.82	0.92	46	0.66	0.74	48	1.44	1.49	50	1.18	1.19	60

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	168,486	341,395	494,308	374,490	359,538
Fiduciary activities income	32,827	27,409	57,268	54,648	54,316
Service charges on deposit accounts - domestic	30,404	26,706	56,307	63,135	66,075
Trading revenue	9,113	11,422	19,887	13,757	14,377
Investment banking fees and commissions	12,293	14,323	27,689	28,819	28,246
Insurance activities revenue	161	45,038	45,245	89,104	89,511
Venture capital revenue	0	0	0	0	0
Net servicing fees	8,113	-16,285	-19,417	9,369	12,956
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	28,655	183,744	207,547	22,872	6,582
Other non-interest income	46,920	49,038	99,782	92,786	87,475
Total overhead expenses	349,541	397,411	772,524	791,188	821,221
Personnel expense	211,020	225,551	432,151	487,063	482,676
Net occupancy expense	41,835	41,283	85,769	85,949	82,364
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,439	5,686	10,192	9,948	8,159
Other operating expenses	92,247	124,891	244,412	208,228	248,022
Fee income on mutual funds and annuities	4,549	5,556	9,569	11,748	11,682
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,007	4,803	4,064	4,669	4,655
Average personnel expense per employee	52.66	46.96	106.34	104.32	103.69
Average assets per employee	8,493.11	7,024.97	8,438.08	7,085.34	7,111.66

	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	2.70	2.15	62	1.63	2.20	49	1.94	2.02	54	3.14	2.72	58	3.25	3.08	56
Overhead expenses / Net Interest Income + non-interest income	66.72	59.03	80	54.13	63.28	17	61.44	62.28	49	65.38	61.29	69	66.27	60.88	76
Percent of Average Assets															
Total overhead expense	2.05	2.24	40	2.36	2.63	43	2.25	2.57	37	2.39	2.69	36	2.48	2.71	36
Personnel expense	1.24	1.25	54	1.34	1.31	53	1.26	1.30	49	1.47	1.41	53	1.46	1.44	51
Net occupancy expense	0.25	0.24	53	0.24	0.26	41	0.25	0.26	47	0.26	0.28	42	0.25	0.28	32
Other operating expenses	0.57	0.73	33	0.77	0.99	36	0.74	0.94	43	0.66	0.97	24	0.77	0.97	34
Overhead less non-interest income	1.06	1.10	41	0.33	1.36	9	0.81	1.25	17	1.26	1.32	43	1.39	1.38	47
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.69	58.45	77	53.54	62.83	15	60.67	61.82	49	64.52	60.64	69	65.57	60.37	76
Personnel expense	39.66	33.10	84	30.39	32.43	32	33.94	32.36	55	39.72	32.39	87	38.54	32.51	82
Net occupancy expense	7.86	6.33	75	5.56	6.65	29	6.74	6.58	55	7.01	6.52	60	6.58	6.48	54
Other operating expenses	18.17	18.60	50	17.59	23.06	29	20	22.28	50	17.79	21.20	32	20.46	20.90	52
Total non-interest income	31.66	28.18	63	45.99	27.40	87	38.82	28.83	75	30.54	29.23	64	28.71	28.50	61
Fiduciary activities income	6.17	2.24	87	3.69	2.10	74	4.50	2.09	82	4.46	1.97	80	4.34	2.14	79
Service charges on domestic deposit accounts	5.71	3.19	88	3.60	3.35	56	4.42	3.27	68	5.15	3.88	67	5.28	4.15	61
Trading revenue	1.71	0.72	84	1.54	1.60	70	1.56	1.28	75	1.12	1.18	68	1.15	0.85	78
Investment banking fees and commissions	2.31	2.52	61	1.93	2.64	57	2.17	2.46	63	2.35	3.54	63	2.26	3.42	59
Insurance activities revenue	0.03	0.37	41	6.07	0.39	96	3.55	0.41	95	7.27	0.47	95	7.15	0.47	95
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	1.52	0.55	84	-2.19	-0.20	10	-1.53	0.01	10	0.76	0.28	84	1.03	0.65	73
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	5.39	3.83	75	24.75	2.89	96	16.30	3.92	93	1.87	1.86	57	0.53	1.61	39
Other non-interest income	8.82	9.26	61	6.61	9.31	35	7.84	9.65	45	7.57	10.04	42	6.98	9.86	38
Overhead less non-interest income	34.03	29.94	57	7.55	34.19	9	21.85	31.93	22	33.98	31.06	46	36.86	31.46	61
Applicable income taxes / Pretax net operating income (tax equivalent)	19.57	21.54	24	23.27	18.39	80	5.89	18.63	6	18.87	20.56	33	18.70	19.04	39
Applicable income tax + TE / Pretax net operating income + TE	22.97	23.10	51	26.33	22.75	78	10.54	21.18	10	22.66	23.23	43	21.81	21.56	45

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	15,493,005	15,722,562	15,798,650	15,251,966	15,243,535	-1.46	19.53
Commercial and industrial loans	5,275,550	6,387,678	5,719,649	5,393,786	5,745,342	-17.41	3.85
Loans to individuals	300,477	326,040	313,054	351,159	363,171	-7.84	-25.94
Loans to depository institutions and acceptances of other banks	2	1	0	2	0	100.00	100.00
Agricultural loans	1,056	2,951	3,479	9,327	2,133	-64.22	-88.06
Other loans and leases	3,037,993	2,593,678	2,746,050	1,966,480	1,665,512	17.13	84.80
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,108,083	25,032,910	24,580,882	22,972,720	23,019,693	-3.69	19.94
Less: Allowance for loan and lease losses	318,811	363,803	383,702	201,371	238,023	-12.37	19.06
Net loans and leases	23,789,272	24,669,107	24,197,180	22,771,349	22,781,670	-3.57	19.95
Debt securities that reprice or mature in over 1 year	4,840,729	4,778,311	4,559,186	5,093,749	6,250,740	1.31	-18.04
Mutual funds and equity securities	3,187	1,647	1,661	1,646	1,569	93.50	4326.39
Subtotal	28,633,188	29,449,065	28,758,027	27,866,744	29,033,979	-2.77	11.25
Interest-bearing bank balances	1,340,385	1,569,006	298,759	207,624	221,226	-14.57	917.91
Federal funds sold and reverse repos	25,000	185	1,135	7,740	148,285	13413.51	89.39
Debt securities that reprice or mature within 1 year	282,509	448,748	405,260	373,920	436,712	-37.05	114.10
Trading assets	137,229	242,926	197,098	89,960	88,943	-43.51	77.96
Total earning assets	30,418,311	31,709,930	29,660,279	28,545,988	29,929,145	-4.07	16.58
Non-interest-bearing cash and due from depository institutions	406,994	443,500	416,154	373,380	507,187	-8.23	22.22
Premises, fixed assets, and leases	398,126	435,196	419,876	437,472	363,225	-8.52	20.12
Other real estate owned	24,000	20,264	14,269	21,101	11,984	18.44	75.58
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	2,905,252	2,892,635	2,909,272	3,008,537	2,836,318	0.44	28.72
Total assets	34,152,625	35,501,464	33,419,783	32,386,478	33,647,859	-3.80	17.61
Quarterly average assets	34,379,647	34,874,382	34,123,004	32,203,661	33,115,024	-1.42	19.91
Average loans and leases (YTD)	24,280,982	24,251,470	24,537,397	23,123,322	22,715,600	0.12	25.92
Memoranda							
Loans held-for-sale	160,547	200,239	129,158	151,280	79,264	-19.82	-43.54
Loans not held-for-sale	23,947,536	24,832,671	24,451,724	22,821,440	22,940,429	-3.56	20.85
Real estate loans secured by 1–4 family	8,430,702	8,925,863	8,714,737	9,125,284	9,236,506	-5.55	16.15
Commercial real estate loans	7,053,430	6,780,970	7,071,540	6,123,838	6,005,779	4.02	23.81
Construction and land development	1,880,897	1,708,189	1,840,417	1,420,900	1,335,032	10.11	46.31
Multifamily	1,352,405	1,306,434	1,360,305	1,201,835	1,204,553	3.52	25.62
Nonfarm nonresidential	3,820,128	3,766,347	3,870,818	3,501,103	3,466,194	1.43	14.55
Real estate loans secured by farmland	8,873	15,729	12,373	2,844	1,250	-43.59	43.55
Total investment securities	5,126,425	5,228,706	4,966,107	5,469,315	6,689,021	-1.96	-15.10
U.S. Treasury securities	125,533	27,734	27,530	999	999	352.63	12440.76
US agency securities (excluding mortgage-backed securities)	22,563	34,582	33,622	0	0	-34.76	
Municipal securities	1,899,984	1,931,826	1,892,562	1,964,729	1,790,683	-1.65	70.88
Mortgage-backed securities	2,856,694	2,889,443	2,680,543	3,235,249	4,595,410	-1.13	-41.94
Asset-backed securities	215,464	340,474	327,189	263,692	297,360	-36.72	
Other debt securities	3,000	3,000	3,000	3,000	3,000	0.00	-36.67
Mutual funds and equity securities	3,187	1,647	1,661	1,646	1,569	93.50	4326.39
Available-for-sale securities	3,323,346	3,149,773	3,085,441	3,262,586	3,946,941	5.51	-30.79
U.S. Treasury securities	124,533	26,735	26,531	0	999	365.81	12340.86
US agency securities (excluding mortgage-backed securities)	22,563	34,582	33,622	0	0	-34.76	
Municipal securities	420,609	495,888	450,662	546,160	0	-15.18	
Mortgage-backed securities	2,537,177	2,249,094	2,244,437	2,449,734	3,645,582	12.81	-47.10
Asset-backed securities	215,464	340,474	327,189	263,692	297,360	-36.72	
Other debt securities	3,000	3,000	3,000	3,000	3,000	0.00	-36.67
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	130,649	132,219	149,938	71,381	-30,241	-1.19	205.86
Available-for-sale securites appreciation (depreciation)	41,057	49,481	57,042	10,635	-94,961	-17.02	-30.50
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,269,804	2,960,053	2,084,572	2,561,144	2,984,000	-23.32	-7.62

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	7,999,143	7,573,942	7,661,728	5,450,709	5,698,530	5.61	58.73
NOW, ATS and transaction accounts	5,969,285	5,847,349	6,090,869	5,329,717	5,336,952	2.09	57.54
Time deposits less brokered deposits < $250K	364,749	181,086	217,420	415,753	-578,689	101.42	
MMDA and other savings accounts	11,823,477	10,881,249	10,972,854	10,375,834	11,046,510	8.66	19.42
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	26,156,654	24,483,626	24,942,871	21,572,013	21,503,303	6.83	56.96
Time deposits of $250K or more	232,035	559,434	341,068	861,183	924,332	-58.52	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	170,419	142,293	192,971	433,097	111,651	19.77	-66.53
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	55,785	39,535	59,346	32,016	45,423	41.10	-26.99
Other borrowings w/remaining maturity of 1 year or less	307,772	91,812	317,193	605,546	1,162,264	235.22	-76.79
Other borrowings w/remaining maturity over 1 year	1,612,072	3,875,183	1,616,128	2,925,565	2,959,441	-58.40	-50.58
Brokered deposits < $250K	875,611	1,508,384	1,198,542	1,345,868	2,469,758	-41.95	
Noncore funding	3,253,694	6,216,641	3,725,248	6,203,275	7,672,869	-47.66	-63.04
Trading liabilities	9,609	38,702	14,110	14,970	87,668	-75.17	-87.91
Subordinated notes and debentures + trust preferred securities	249,007	248,719	248,867	248,572	248,277	0.12	-0.10
Other liabilities	373,609	489,319	397,754	425,525	354,854	-23.65	75.24
Total liabilities	30,042,573	31,477,007	29,328,850	28,464,355	29,866,971	-4.56	15.51
Equity Capital							
Perpetual preferred stock (including surplus)	290,200	353,846	353,512	256,716	256,716	-17.99	141.43
Common stock	1,752	1,752	1,752	1,752	1,752	0.00	7.48
Common surplus	1,708,246	1,712,978	1,720,329	1,716,431	1,712,615	-0.28	17.54
Retained earnings	2,576,766	2,412,859	2,458,920	2,380,867	2,181,415	6.79	58.09
Accumulated other comprehensive income	2,889	-1,920	12,618	-33,183	-124,972		-78.53
Other equity capital components	-469,801	-455,058	-456,198	-400,460	-246,638		
Total holding company equity capital	4,110,052	4,024,457	4,090,933	3,922,123	3,780,888	2.13	35.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,110,052	4,024,457	4,090,933	3,922,123	3,780,888	2.13	35.64
Total liabilities and capital	34,152,625	35,501,464	33,419,783	32,386,478	33,647,859	-3.80	17.61
Memoranda							
Non-interest-bearing deposits	7,999,143	7,573,942	7,661,728	5,450,709	5,698,530	5.61	58.73
Interest-bearing deposits	19,265,157	18,977,502	18,820,753	18,328,355	19,198,863	1.52	26.30
Total deposits	27,264,300	26,551,444	26,482,481	23,779,064	24,897,393	2.68	34.35
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,090,933	3,922,123	3,922,123	3,780,888	3,237,443		
Accounting restatements	0	-98,337	-98,337	0	13,738		
Net income	185,307	194,555	306,771	326,790	333,562		
Net sale of new perpetual preferred stock	-65,000	97,130	96,796	0	96,669		
Net sale of new common stock	26,709	18,752	25,528	36,069	2,440		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	52,394	76,803	77,368	186,076	213,598		
Changes incident to business combinations	0	0	0	0	488,408		
Less: Dividends declared	65,774	64,226	130,381	127,006	116,303		
Change in other comprehensive income	-9,729	31,263	45,801	91,789	-62,214		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-331	743		
Holding company equity capital, ending balance	4,110,052	4,024,457	4,090,933	3,922,123	3,780,888		

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	45.36	36.32	73	44.29	36.22	64	47.27	36.22	73	47.09	37.78	65	45.30	37.19	59
Commercial and industrial loans	15.45	12.25	70	17.99	14.99	64	17.11	13.52	69	16.65	12.02	74	17.07	12.85	70
Loans to individuals	0.88	3.48	38	0.92	3.53	39	0.94	3.40	41	1.08	4.20	35	1.08	4.31	34
Loans to depository institutions and acceptances of other banks	0	0.01	66	0	0.04	57	0	0.03	31	0	0.04	58	0	0.05	28
Agricultural loans	0	0.21	29	0.01	0.20	33	0.01	0.19	33	0.03	0.24	46	0.01	0.30	36
Other loans and leases	8.90	4.22	81	7.31	4.66	74	8.22	4.63	77	6.07	5.01	61	4.95	5	58
Net loans and leases	69.66	59.81	78	69.49	63.21	63	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49
Debt securities over 1 year	14.17	17.61	37	13.46	14.01	48	13.64	15.55	40	15.73	14.60	57	18.58	14.63	66
Mutual funds and equity securities	0.01	0.06	43	0	0.05	37	0	0.05	37	0.01	0.06	36	0	0.06	36
Subtotal	83.84	78.32	69	82.95	78.43	58	86.05	78.16	82	86.04	79.65	69	86.29	79.97	64
Interest-bearing bank balances	3.92	9.11	19	4.42	6.78	33	0.89	7.51	6	0.64	3.06	19	0.66	3.04	19
Federal funds sold and reverse repos	0.07	0.52	70	0	0.86	58	0	0.82	61	0.02	1.57	61	0.44	1.66	73
Debt securities 1 year or less	0.83	1.53	39	1.26	1.83	53	1.21	1.68	48	1.15	1.91	47	1.30	1.96	53
Trading assets	0.40	0.60	64	0.68	1.09	60	0.59	1.01	61	0.28	1.19	54	0.26	1.33	69
Total earning assets	89.07	91.43	20	89.32	90.72	29	88.75	91.05	18	88.14	89.53	32	88.95	89.74	40
Non-interest cash and due from depository institutions	1.19	1.01	61	1.25	1.08	63	1.25	1.07	62	1.15	1.14	49	1.51	1.21	73
Other real estate owned	0.07	0.02	90	0.06	0.03	85	0.04	0.02	79	0.07	0.03	83	0.04	0.04	59
All other assets	9.74	7.50	76	9.43	8.16	67	10	7.82	79	10.71	9.27	70	9.54	8.98	57
Memoranda															
Short-term investments	4.83	12.01	15	5.68	10.58	27	2.11	11.17	6	1.82	7.63	19	2.40	7.80	33
U.S. Treasury securities	0.37	1.08	54	0.08	0.92	42	0.08	0.84	48	0	1.03	26	0	1.04	35
US agency securities (excluding mortgage-backed securities)	0.07	0.77	28	0.10	0.48	41	0.10	0.63	37	0	0.54	13	0	0.69	10
Municipal securities	5.56	1.72	87	5.44	1.45	91	5.66	1.69	88	6.07	1.34	93	5.32	1.62	89
Mortgage-backed securities	8.36	12.97	29	8.14	11.11	36	8.02	11.75	35	9.99	11.44	40	13.66	11.13	66
Asset-backed securities	0.63	0.38	77	0.96	0.27	82	0.98	0.32	83	0.81	0.28	82	0.88	0.33	81
Other debt securities	0.01	0.52	27	0.01	0.39	31	0.01	0.42	31	0.01	0.39	30	0.01	0.41	29
Loans held-for-sale	0.47	0.42	70	0.56	0.48	67	0.39	0.52	51	0.47	0.39	68	0.24	0.30	56
Loans held for investment	70.12	59.85	81	69.95	63.46	64	73.17	61.72	81	70.47	63.50	63	68.18	63.93	51
Real estate loans secured by 1–4 family	24.69	11.69	90	25.14	12.29	91	26.08	11.91	92	28.18	13.29	92	27.45	13.46	93
Revolving	1.78	1.45	61	2.14	1.80	60	2.02	1.66	60	2.50	2.07	61	2.47	2.27	60
Closed-end, secured by first liens	22.84	9.84	90	22.90	9.99	92	23.96	9.81	93	25.55	10.69	92	24.79	10.57	93
Closed-end, secured by junior liens	0.07	0.20	34	0.11	0.26	36	0.09	0.22	38	0.13	0.28	41	0.18	0.31	46
Commercial real estate loans	20.65	22.48	41	19.10	21.90	41	21.16	22.22	43	18.91	22.23	41	17.85	21.58	42
Construction and land development	5.51	3.35	77	4.81	3.32	71	5.51	3.40	79	4.39	3.44	64	3.97	3.51	59
Multifamily	3.96	3.31	66	3.68	3.07	67	4.07	3.12	69	3.71	3.01	69	3.58	2.72	73
Nonfarm nonresidential	11.19	14.81	35	10.61	14.50	35	11.58	14.72	37	10.81	14.69	38	10.30	14.44	36
Real estate loans secured by farmland	0.03	0.34	37	0.04	0.33	42	0.04	0.33	41	0.01	0.36	28	0	0.41	26

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	64.26	59.66	52	62.81	55.37	57	64.27	57.15	56	66.39	57.46	56	66.22	56.49	56
Real estate loans secured by 1–4 family	34.97	19.82	89	35.66	19.50	90	35.45	19.43	91	39.72	20.75	91	40.12	21.10	92
Revolving	2.51	2.42	56	3.03	2.79	55	2.75	2.64	55	3.52	3.15	55	3.62	3.50	54
Closed-end	32.46	17.22	89	32.63	16.49	90	32.70	16.59	90	36.20	17.39	91	36.51	17.39	92
Commercial real estate loans	29.26	36.54	34	27.09	32.96	35	28.77	34.63	36	26.66	33.52	37	26.09	32.14	41
Construction and land development	7.80	5.50	73	6.82	4.97	67	7.49	5.26	72	6.19	5.09	63	5.80	5.20	56
1–4 family	1.33	1.11	64	1.19	0.93	64	1.10	0.93	62	1.14	0.94	66	1.26	1.02	63
Other	6.48	4.33	74	5.63	3.90	71	6.39	4.19	75	5.05	4.02	65	4.54	4.05	61
Multifamily	5.61	5.34	62	5.22	4.72	64	5.53	4.96	64	5.23	4.69	66	5.23	4.10	70
Nonfarm nonresidential	15.85	24.14	30	15.05	21.76	32	15.75	22.93	31	15.24	22.15	34	15.06	21.40	35
Owner-occupied	3.65	8.14	25	3.65	7.38	28	3.67	7.68	25	3.97	7.72	30	4	8.03	31
Other	12.19	15.71	34	11.39	14.16	36	12.08	14.95	34	11.27	14.34	38	11.06	13.38	44
Real estate loans secured by farmland	0.04	0.59	35	0.06	0.52	42	0.05	0.54	39	0.01	0.55	27	0.01	0.63	25
Loans to depository institutions and acceptances of other banks	0	0.03	65	0	0.07	57	0	0.06	31	0	0.11	58	0	0.12	28
Commercial and industrial loans	21.88	20.98	59	25.52	23.90	59	23.27	22.17	58	23.48	19.53	66	24.96	20.32	68
Loans to individuals	1.25	6.28	34	1.30	6.11	34	1.27	6.13	35	1.53	7.13	33	1.58	7.36	31
Credit card loans	0.43	0.51	71	0.42	0.64	70	0.43	0.65	70	0.53	0.81	70	0.51	1.02	68
Agricultural loans	0	0.37	28	0.01	0.31	34	0.01	0.32	32	0.04	0.37	42	0.01	0.46	35
Other loans and leases	12.60	8.03	73	10.36	8.93	67	11.17	9.09	67	8.56	9.85	57	7.24	9.66	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	469.76	383.17	70	483.57	392.62	66	475.16	381.27	69	519.10	391.26	68	517.79	379.80	70
Real estate loans secured by 1–4 family	255.63	124.52	90	274.53	133.24	91	262.11	125.03	92	310.58	138.18	92	313.74	137.84	94
Revolving	18.38	15.53	61	23.31	19.64	61	20.34	17.42	60	27.54	21.26	65	28.28	23.33	64
Closed-end	237.24	107.53	90	251.22	112.01	91	241.77	106.14	91	283.04	115.20	92	285.46	112.79	94
Commercial real estate loans	213.87	238.21	40	208.56	237.30	40	212.69	234.65	42	208.43	229.44	44	204	219.72	48
Construction and land development	57.03	35.52	77	52.54	35.78	72	55.35	35.62	73	48.36	34.95	66	45.35	35.36	63
1–4 family	9.69	7.06	68	9.20	6.74	66	8.13	6.34	64	8.91	6.61	65	9.84	7.04	66
Other	47.34	28.07	77	43.34	27.86	74	47.22	28.16	76	39.45	27.32	69	35.51	27.26	63
Multifamily	41.01	34.78	69	40.18	33.28	68	40.91	32.74	71	40.90	31.04	73	40.92	27.85	78
Nonfarm nonresidential	115.83	157.17	34	115.84	157.33	37	116.42	155.06	36	119.16	152.10	41	117.74	147.22	44
Owner-occupied	26.71	52.65	28	28.12	53.29	29	27.10	52.37	29	31.01	53.07	34	31.27	54.89	34
Other	89.12	102.08	40	87.72	101.60	40	89.32	100.54	40	88.15	97.41	45	86.47	91.80	50
Real estate loans secured by farmland	0.27	3.59	37	0.48	3.50	41	0.37	3.44	39	0.10	3.60	28	0.04	4.02	26
Loans to depository institutions and acceptances of other banks	0	0.18	66	0	0.38	57	0	0.28	31	0	0.44	58	0	0.54	28
Commercial and industrial loans	159.96	127.07	67	196.46	159.86	63	172.03	139.91	65	183.58	122.02	77	195.16	128.82	76
Loans to individuals	9.11	35.29	38	10.03	38.40	38	9.42	37.47	39	11.95	43.51	37	12.34	42.67	37
Credit card loans	3.15	2.61	74	3.25	3.43	73	3.18	3.30	72	4.18	4.34	74	3.97	5.31	70
Agricultural loans	0.03	2.01	29	0.09	2.03	34	0.10	1.88	32	0.32	2.18	45	0.07	2.72	36
Other loans and leases	92.11	46.75	80	79.77	51.14	71	82.59	49.54	75	66.93	52.44	63	56.57	51.79	60
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.50	28.84	65	31.02	26.07	60	33.60	27.32	63	28.65	26.45	51	27.66	24.79	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.47	187.37	77	238.81	186.18	64	248.42	183.76	68	224.03	178.57	60	216.28	167.93	65
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	286.18	244.59	59	266.93	244.21	48	275.52	240.85	53	255.04	236.10	50	247.54	225.98	51

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	4.83	12.01	15	5.68	10.58	27	2.11	11.17	6	1.82	7.63	19	2.40	7.80	33
Liquid assets	14.39	28.17	14	14.67	24.60	22	10.94	26.22	8	12.09	22.44	19	16.53	22.72	38
Investment securities	15.01	19.64	34	14.73	16.55	42	14.86	17.85	36	16.89	16.99	52	19.88	17.27	63
Net loans and leases	69.66	59.81	78	69.49	63.21	63	72.40	61.58	80	70.31	63.77	59	67.71	63.98	49
Net loans, leases and standby letters of credit	70.39	60.62	78	70.23	64.12	62	73.24	62.48	80	71.17	64.84	61	68.47	65.07	50
Core deposits	76.59	74.75	41	68.97	68.08	40	74.64	70.67	48	66.61	63.09	46	63.91	62.13	42
Noncore funding	9.53	10.89	56	17.51	16.68	64	11.15	14.13	51	19.15	19.36	61	22.80	21.34	63
Time deposits of $250K or more	0.68	1.81	21	1.58	2.56	36	1.02	2.11	28	2.66	2.94	51	2.75	2.89	53
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.50	1.20	46	0.40	1.49	39	0.58	1.47	44	1.34	1.94	56	0.33	1.97	29
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.43	0.52	57	0.40	0.52	53	0.57	0.54	57	1.31	0.48	71	-0.11	0.54	16
Commercial paper	0.16	0.01	92	0.11	0.01	91	0.18	0.01	93	0.10	0.02	92	0.13	0.02	91
Other borrowings w/remaining maturity of 1 year or less	0.90	0.99	63	0.26	2.06	24	0.95	1.24	57	1.87	3.01	40	3.45	3.67	53
Earning assets that reprice within 1 year	46.67	38.93	70	45.31	39.71	67	43.91	39.38	58	41.61	39.29	55	39.25	40.29	43
Interest-bearing liabilities that reprice within 1 year	3.26	7.04	21	5.02	9.42	23	4.11	8.20	24	6.01	10.19	20	5.80	10.01	28
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	43.41	30.25	81	40.29	28.34	82	39.80	29.11	75	35.60	26.63	74	33.45	27.38	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.60	-1.82	77	14.25	6.94	75	10.50	3.20	75	20.13	14.45	73	23.64	16.62	73
Net short-term noncore funding dependence	-0.13	-8.21	75	0.92	-2.29	55	4.76	-4.76	81	9.17	3.38	65	12.94	4.66	75
Short-term investment / Short-term noncore funding	102.39	284.81	24	88.14	138.95	45	33.97	184.19	13	18.73	77.77	23	17.66	66.46	26
Liquid assets - short-term noncore funding / Nonliquid assets	11.30	34.02	19	9.63	23.27	35	5.30	28.18	16	2.70	16.97	23	3.55	16.04	31
Net loans and leases / Total deposits	87.25	74.66	81	92.91	82.84	79	91.37	79.43	82	95.76	90.31	64	91.50	90.08	50
Net loans and leases / Core deposits	90.95	81.17	75	100.76	93.70	68	97.01	88.34	74	105.56	103.93	60	105.94	105	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	4.24	0.84	96	4.40	1.82	86	4.90	1.57	91	2.61	0.72	91	-1.12	-0.82	31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.33	1.94	42	1.65	4.82	15	1.86	4.31	17	0.39	1.36	30	-3.51	-1.98	13
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	35.11	13.42	81	39.73	12.14	86	37.84	11.38	87	40.32	12.67	87	40.97	16.19	83
Available-for-sale securities	64.83	84.66	18	60.24	85.75	13	62.13	87.23	12	59.65	85.40	12	59.01	81.88	16
U.S. Treasury securities	2.45	5.52	58	0.53	5.43	42	0.55	4.72	49	0.02	6.15	28	0.01	6.99	33
US agency securities (excluding mortgage-backed securities)	0.44	4.50	30	0.66	3.23	38	0.68	4.01	36	0	3.49	13	0	4.02	9
Municipal securities	37.06	8.87	92	36.95	9.39	92	38.11	9.83	92	35.92	7.75	93	26.77	9.16	88
Mortgage-backed securities	55.72	66.59	33	55.26	67.27	32	53.98	66.64	29	59.15	67.43	34	68.70	65.45	51
Asset-backed securities	4.20	2.05	78	6.51	1.68	84	6.59	1.91	83	4.82	1.66	80	4.45	2.05	78
Other debt securities	0.06	3.17	25	0.06	2.93	29	0.06	3.01	30	0.05	2.94	28	0.04	2.79	30
Mutual funds and equity securities	0.06	0.32	43	0.03	0.37	37	0.03	0.35	37	0.03	0.40	35	0.02	0.42	34
Debt securities 1 year or less	5.51	8.69	46	8.58	11.75	51	8.16	10.55	52	6.84	11.86	43	6.53	11.91	45
Debt securities 1 to 5 years	3.48	17.05	18	3.99	18.03	25	4.19	17.03	25	2.46	17.94	17	4.69	19.18	25
Debt securities over 5 years	90.95	72.17	83	87.40	66.01	81	87.61	69.86	71	90.68	66.02	86	88.76	64.73	83
Pledged securities	44.28	33.87	64	56.61	37.40	74	41.98	35.67	59	46.83	30.57	72	44.61	33.30	64
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	-18.34	51.37	13	247.13	146.89	75	19.66	183.32	18	-26.91	26.69	13	50.49	6.77	89
Investment securities	-1.96	33.34	13	-14.16	14.17	6	-9.20	23.62	9	-18.23	11.75	2	5.73	9.42	57
Core deposits	6.83	16.88	12	11.52	25.99	7	15.63	26.88	17	0.32	11.23	8	12.10	7.29	77
Noncore funding	-47.66	-23.76	21	-8.23	-2.41	42	-39.95	-12.18	17	-19.15	6.59	15	3.27	10.67	39

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)	10,274,532	9,580,339	10,010,492	9,024,412	8,720,293
Commit: Secured commercial real estate loans	2,080,888	2,147,722	1,937,010	2,048,423	1,644,662
Commit: Unsecured real estate loans	976,441	849,650	944,279	826,898	689,180
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	251,341	265,223	278,798	277,969	255,904
Commercial and similar letters of credit	5,779	6,123	3,642	7,081	7,599
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	551,254	518,987	479,589	429,204	205
Credit derivatives - notional amount (holding company as beneficiary)	187,474	168,093	165,839	149,184	0
Credit derivative contracts w/ purchased credit protection-investment grade	493,093	426,737	367,568	348,092	109
Credit derivative contracts w/ purchased credit protection-noninvest grade	245,635	260,342	277,860	230,296	96
Derivative Contracts					
Interest rate futures and forward contracts	397,000	393,184	335,500	263,000	139,984
Written options contracts (interest rate)	524,952	477,899	484,185	401,358	191,222
Purchased options contracts (interest rate)	258,759	178,570	257,366	146,068	337,705
Interest rate swaps	6,915,876	6,770,890	6,764,625	5,767,620	5,576,703
Futures and forward foreign exchange	941,644	627,572	810,182	537,289	187,032
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	23,976	0	46,320	71,970
Purchased options contracts (commodity and other)	0	23,976	0	46,320	71,970
Commodity and other swaps	66,839	274,110	170,761	417,614	526,019

	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)	30.08	22.45	79	26.99	21.74	73	29.95	22.01	80	27.86	23.52	69	25.92	24.05	65
Standby letters of credit	0.74	0.67	66	0.75	0.72	64	0.83	0.71	70	0.86	0.84	65	0.76	0.92	55
Commercial and similar letters of credit	0.02	0.02	68	0.02	0.02	69	0.01	0.02	62	0.02	0.02	71	0.02	0.02	67
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)	1.61	0.25	93	1.46	0.39	89	1.44	0.35	90	1.33	0.42	88	0	0.52	55
Credit derivatives - notional amount (holding company as beneficiary)	0.55	0.19	82	0.47	0.33	81	0.50	0.30	80	0.46	0.52	80	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	1.44	0.18	93	1.20	0.22	90	1.10	0.25	88	1.07	0.30	87	0	0.52	66
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.72	0.14	87	0.73	0.36	85	0.83	0.30	86	0.71	0.45	84	0	0.69	68
Derivative contracts	26.66	49.75	62	24.70	51.68	58	26.40	48.62	62	23.55	68.47	56	21.11	65.81	53
Interest rate contracts	23.71	35.96	60	22.03	36.85	53	23.46	34.36	58	20.31	47.31	54	18.56	43.84	53
Interest rate futures and forward contracts	1.16	5.17	65	1.11	9.28	55	1	6.21	57	0.81	10.67	58	0.42	11.40	54
Written options contracts (interest rate)	1.54	1.82	67	1.35	2.30	57	1.45	2.18	60	1.24	2.47	65	0.57	2.16	57
Purchased options contracts (interest rate)	0.76	1.33	71	0.50	1.51	65	0.77	1.46	68	0.45	2.65	62	1	2.32	67
Interest rate swaps	20.25	20.67	63	19.07	22.27	57	20.24	20.83	59	17.81	28.86	56	16.57	26.74	61
Foreign exchange contracts	2.76	6.16	81	1.77	5.77	79	2.42	6.01	80	1.66	10.12	75	0.56	10.92	67
Futures and forward foreign exchange contracts	2.76	3.93	84	1.77	3.58	82	2.42	3.47	82	1.66	5.23	78	0.56	5.22	71
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.20	0.86	75	0.91	1.80	81	0.51	1.86	77	1.58	3.32	80	1.99	4.08	79
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0.07	0.54	78	0	0.52	36	0.14	0.98	78	0.21	1.48	78
Purchased options contracts (commodity and other)	0	0.19	38	0.07	0.38	76	0	0.37	36	0.14	0.94	77	0.21	1.29	78
Commodity and other swaps	0.20	0.29	80	0.77	0.30	85	0.51	0.32	83	1.29	0.38	85	1.56	0.40	87
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	42.32	42.93	68	39.50	41.55	65	40.80	42.82	65	39.03	45.53	57	38.39	44.93	57

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	9,105,070	8,770,177	8,822,619	7,625,589	7,102,605
Interest rate contracts	8,096,587	7,820,543	7,841,676	6,578,046	6,245,614
Foreign exchange contracts	941,644	627,572	810,182	537,289	187,032
Equity, commodity, and other contracts	66,839	322,062	170,761	510,254	669,959
Derivatives Position					
Futures and forwards	1,338,644	1,020,756	1,145,682	800,289	327,016
Written options	524,952	501,875	484,185	447,678	263,192
Exchange-traded	0	0	0	0	0
Over-the-counter	524,952	501,875	484,185	447,678	263,192
Purchased options	258,759	202,546	257,366	192,388	409,675
Exchange-traded	0	0	0	0	0
Over-the-counter	258,759	202,546	257,366	192,388	409,675
Swaps	6,982,715	7,045,000	6,935,386	6,185,234	6,102,722
Held for trading	8,441,877	8,077,664	8,260,301	7,107,298	6,249,030
Interest rate contracts	7,433,394	7,128,030	7,279,358	6,059,755	5,414,409
Foreign exchange contracts	941,644	627,572	810,182	537,289	187,032
Equity, commodity, and other contracts	66,839	322,062	170,761	510,254	647,589
Non-traded	663,193	692,513	562,318	518,291	853,575
Interest rate contracts	663,193	692,513	562,318	518,291	831,205
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	22,370
Derivative contracts (excluding futures and FX 14 days or less)	9,484,054	9,133,618	9,177,971	7,924,826	6,853,301
One year or less	4,849,166	1,618,445	1,759,223	1,659,008	655,028
Over 1 year to 5 years	2,869,069	4,282,158	4,117,251	3,620,598	3,777,816
Over 5 years	1,765,819	3,233,015	3,301,497	2,645,220	2,420,457
Gross negative fair value (absolute value)	10,039	39,995	16,156	15,680	89,849
Gross positive fair value	143,772	255,763	206,722	92,487	91,909
Held for trading	137,229	242,926	197,098	89,960	88,943
Non-traded	6,543	12,837	9,624	2,527	2,966
Current credit exposure on risk-based capital derivative contracts	143,772	255,762	206,722	92,487	91,909
Credit losses on derivative contracts	-796	3,327	2,275	2,848	465
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	88.92	94.09	22	89.17	95.13	21	88.88	94.10	23	86.26	93.44	22	87.93	92.91	26
Foreign exchange contracts	10.34	3.27	84	7.16	2.75	84	9.18	3.49	84	7.05	3.20	82	2.63	3.39	69
Equity, commodity, and other contracts	0.73	1.17	75	3.67	1.12	81	1.94	1.17	78	6.69	1.64	86	9.43	1.93	88
Futures and forwards	14.70	12.57	66	11.64	12.99	62	12.99	14.05	60	10.49	13.49	61	4.60	12.78	41
Written options	5.77	7.49	55	5.72	8.37	51	5.49	8.18	54	5.87	5.91	60	3.71	6.60	52
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.77	7.20	56	5.72	7.94	52	5.49	7.73	56	5.87	5.10	64	3.71	5.49	55
Purchased options	2.84	3.44	62	2.31	3.38	64	2.92	3.42	64	2.52	4.42	60	5.77	4.19	67
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	2.84	3.04	65	2.31	2.87	66	2.92	2.86	66	2.52	3.35	63	5.77	3.20	71
Swaps	76.69	71.23	46	80.33	69.92	55	78.61	68.76	52	81.11	69.75	50	85.92	70.34	56
Held for trading	92.72	40.60	76	92.10	43.50	77	93.63	43.53	80	93.20	44.16	75	87.98	46.31	70
Interest rate contracts	81.64	34.42	77	81.28	37.56	82	82.51	36.62	82	79.47	37.24	79	76.23	38.40	72
Foreign exchange contracts	10.34	1.57	90	7.16	1.40	88	9.18	1.60	89	7.05	1.60	88	2.63	1.85	77
Equity, commodity, and other contracts	0.73	0.58	83	3.67	0.71	84	1.94	0.68	83	6.69	0.83	90	9.12	1.14	91
Non-traded	7.28	59.40	23	7.90	56.50	22	6.37	56.47	19	6.80	55.84	24	12.02	53.69	29
Interest rate contracts	7.28	56.19	23	7.90	54.31	22	6.37	53.82	20	6.80	52.22	25	11.70	50.60	29
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0.31	0.16	85
Derivative contracts (excluding futures and forex 14 days or less)	104.16	91.87	88	104.14	89.91	88	104.03	91.48	85	103.92	93.86	87	96.49	94.47	46
One year or less	53.26	28.05	78	18.45	30.94	47	19.94	32.05	48	21.76	32.17	53	9.22	32.51	30
Over 1 year to 5 years	31.51	26.03	58	48.83	27.26	85	46.67	27.06	80	47.48	30.45	75	53.19	31.16	88
Over 5 years	19.39	30.08	41	36.86	28.48	60	37.42	29.56	59	34.69	28.09	60	34.08	28.71	58
Gross negative fair value (absolute value)	0.11	1.25	10	0.46	1.76	27	0.18	1.55	9	0.21	0.83	19	1.27	0.72	90
Gross positive fair value	1.58	1.68	46	2.92	2.69	55	2.34	2.23	55	1.21	1.19	55	1.29	0.85	83
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	20	0.01	0.07	28	0.01	0.07	21	0.01	0.06	29	0.03	0.06	75
Gross positive fair value (X)	0.05	0.07	59	0.09	0.11	54	0.07	0.09	56	0.03	0.07	56	0.03	0.06	72
Held for trading (X)	0.04	0.05	69	0.08	0.08	64	0.06	0.07	65	0.03	0.06	66	0.03	0.05	75
Non-traded (X)	0	0.01	32	0	0.02	37	0	0.02	32	0	0.01	31	0	0.01	30
Current credit exposure (X)	0.05	0.05	64	0.09	0.08	58	0.07	0.06	60	0.03	0.05	61	0.03	0.04	77
Credit losses on derivative contracts	-0.03	0	0	0.11	0	99	0.07	0	98	0.10	0	99	0.02	0	98
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.55	0.63	61	0.99	1.03	59	0.80	0.85	59	0.38	0.73	57	0.38	0.53	77

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	383,702	201,371	201,371	238,023	265,880
Gross losses	20,855	47,659	112,053	74,313	50,536
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,464	4,129	11,423	19,161	20,179
Net losses	9,391	43,530	100,630	55,152	30,357
Provision for loan and lease losses	-55,500	90,000	166,999	18,500	2,500
Adjustments	0	115,962	115,962	0	0
Ending balance	318,811	363,803	383,702	201,371	238,023
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	-0.33	-0.14	17	0.53	0.85	31	0.49	0.51	50	0.06	0.15	26	0.01	0.14	11
Provision for loan and lease losses / Average loans and leases	-0.46	-0.25	29	0.74	1.37	29	0.68	0.82	43	0.08	0.24	26	0.01	0.24	10
Provision for loan and lease losses / Net loan and lease losses	-590.99	77.32	14	206.75	792.43	14	165.95	487.86	11	33.54	130.58	5	8.24	134.68	5
Allowance for loan and lease losses / Total loans and leases not held for sale	1.33	1.39	50	1.47	1.51	53	1.57	1.58	55	0.88	0.83	54	1.04	0.90	71
Allowance for loan and lease losses / Total loans and leases	1.32	1.37	50	1.45	1.48	53	1.56	1.55	57	0.88	0.81	54	1.03	0.89	72
Allowance for loan and lease losses / Net loans and leases losses (X)	16.97	15.27	72	4.18	11.83	26	3.81	11.58	19	3.65	8.03	40	7.84	7.54	66
Allowance for loan and lease losses / Nonaccrual assets	216.68	318.67	40	206.61	321.01	32	181.98	299.17	28	161.89	218.72	52	186.10	214.03	57
ALLL / 90+ days past due + nonaccrual loans and leases	208.23	260.68	46	205.96	244.42	41	176.19	244.34	38	156.51	151.73	64	171.01	160.51	68
Gross loan and lease losses / Average loans and leases	0.17	0.22	51	0.39	0.35	65	0.46	0.34	72	0.32	0.28	67	0.22	0.30	48
Recoveries / Average loans and leases	0.09	0.08	65	0.03	0.07	31	0.05	0.07	37	0.08	0.08	60	0.09	0.09	55
Net losses / Average loans and leases	0.08	0.13	40	0.36	0.28	71	0.41	0.27	75	0.24	0.21	65	0.13	0.22	44
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	10.23	16.12	35	5.56	15.46	11	15.37	33.98	12	37.92	36.22	65	35.88	41.30	56
Earnings coverage of net loan and lease losses (X)	18.84	4.52	58	7.95	21.56	39	4.91	22.91	23	7.71	24.40	31	13.70	21.75	49
Net Loan and Lease Losses By Type															
Real estate loans	0.14	0.03	87	0.02	0.03	50	0.15	0.04	86	-0.01	0.01	27	0.06	0.02	81
Real estate loans secured by 1–4 family	-0.01	-0.01	45	0.03	0.01	71	0.01	0.01	61	0.02	0.01	63	0.01	0.01	52
Revolving	-0.08	-0.05	23	0.13	0.01	85	0.06	0.01	77	-0.04	0.02	14	0.12	0.03	77
Closed-end	0	-0.01	51	0.02	0.01	73	0.01	0	65	0.03	0	80	0	0.01	40
Commercial real estate loans	0.32	0.05	92	0	0.03	19	0.32	0.07	89	-0.05	0.01	5	0.13	0.01	94
Construction and land development	-0.01	0	37	0	0	44	0	0	44	-0.02	-0.01	30	-0.01	-0.03	44
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	-0.01	-0.01	17
Other	-0.01	-0.01	35	0	0	38	0	0	36	-0.02	-0.01	27	0	-0.02	82
Multifamily	0	0.01	51	-0.03	0	4	0	0	58	0	0	22	-0.02	0	15
Nonfarm nonresidential	0.60	0.07	96	0.01	0.05	47	0.58	0.11	92	-0.07	0.02	1	0.24	0.02	95
Owner-occupied	0	0.01	28	0	0.02	23	0.01	0.02	54	-0.07	0.01	0	0.02	0.01	76
Other	0.60	0.06	97	0.01	0.03	61	0.58	0.08	94	0	0.01	28	0.22	0.01	96
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	-0.12	0.20	6	1.24	0.46	87	1.26	0.47	89	0.95	0.37	87	0.33	0.31	60
Loans to individuals	0.68	0.78	59	1.37	1.41	61	1.18	1.13	66	1.33	1.17	63	1.22	1.16	60
Credit card loans	1.69	2.18	33	3.74	3.43	52	3.05	2.92	51	3.28	3.11	52	3.34	2.92	56
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.03	0.08	57	0.04	0.13	51	0.04	0.15	51	0	0.15	33	-0.10	0.14	1

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	12,175	22,788	42,795	27,400	30,599
90+ days past due loans and leases	5,970	1,466	6,927	10,281	11,284
Nonaccrual loans and leases	147,135	175,173	210,854	118,380	127,901
Total past due and nonaccrual loans and leases	165,280	199,427	260,576	156,061	169,784
Restructured 30–89 days past due	951	497	11,257	815	1,611
Restructured 90+ days past due	159	88	54	109	76
Restructured nonaccrual	17,237	25,362	20,190	22,494	26,292
Total restructured loans and leases	18,347	25,947	31,501	23,418	27,979
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	3,566	0	0	0
Total past due and nonaccrual loans held for sale	0	3,566	0	0	0
Restructured loans and leases in compliance	40,825	24,718	40,780	25,116	51,576
Other real estate owned	24,000	20,264	14,269	21,101	11,984
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	909	0	6,004	0
Total other assets past due and nonaccrual	0	909	0	6,004	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	0.05	0.27	10	0.09	0.36	16	0.17	0.39	21	0.12	0.43	12	0.13	0.44	15
90+ days past due loans and leases	0.02	0.10	49	0.01	0.13	32	0.03	0.12	44	0.04	0.15	43	0.05	0.17	47
Nonaccrual loans and leases	0.61	0.58	60	0.70	0.61	65	0.86	0.66	73	0.52	0.51	56	0.56	0.54	56
90+ days past due and nonaccrual loans and leases	0.64	0.73	51	0.71	0.80	51	0.89	0.85	62	0.56	0.71	46	0.60	0.75	42
30–89 days past due restructured	0	0.01	62	0	0.01	48	0.05	0.01	86	0	0.01	46	0.01	0.02	53
90+ days past due restructured	0	0	71	0	0.01	59	0	0.01	60	0	0.01	66	0	0.01	58
Nonaccrual restructured	0.07	0.12	45	0.10	0.13	53	0.08	0.13	45	0.10	0.14	47	0.11	0.16	45
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0.01	0	86	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.27	10	0.09	0.37	16	0.17	0.40	21	0.12	0.43	12	0.13	0.44	15
90+ days past due assets	0.02	0.10	47	0.01	0.13	29	0.03	0.12	44	0.04	0.15	42	0.05	0.18	44
Nonaccrual assets	0.61	0.59	60	0.70	0.62	65	0.86	0.67	72	0.54	0.53	57	0.56	0.57	55
30+ days past due and nonaccrual assets	0.69	1.04	38	0.80	1.21	35	1.06	1.29	49	0.71	1.19	28	0.74	1.26	25
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.45	0.43	59	0.50	0.49	60	0.65	0.52	73	0.42	0.44	53	0.41	0.48	46
90+ days past due and nonaccrual assets + other real estate owned	0.52	0.46	63	0.56	0.52	62	0.69	0.55	74	0.48	0.48	54	0.45	0.52	43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.62	0.52	67	0.62	0.56	57	0.83	0.60	75	0.51	0.53	54	0.57	0.60	49
Allowance for loan and lease losses	66.83	67.93	58	60.68	65.48	55	72.25	66.66	64	82.20	115.41	38	81.15	118.28	36
Equity capital + allowance for loan and lease losses	4.81	4.43	62	5.03	4.83	56	6.20	4.97	69	4.01	4.28	53	4.81	4.79	53
Tier 1 capital + allowance for loan and lease losses	6.27	5.28	68	6.55	5.98	57	8.05	6.05	72	5.63	5.65	56	6.56	6.16	57
Loans and leases + other real estate owned	0.88	0.88	55	0.88	0.92	50	1.13	0.97	68	0.72	0.85	43	0.84	0.96	42

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	0.05	0.24	18	0.13	0.39	25	0.19	0.39	28	0.12	0.38	14	0.15	0.42	15
	90+ days past due	0	0.12	33	0	0.15	13	0	0.16	33	0	0.16	13	0	0.22	12
	Nonaccrual	0.83	0.65	69	0.58	0.63	51	0.94	0.76	69	0.47	0.46	59	0.57	0.57	59
Commercial and industrial	30–89 days past due	0	0.17	6	0.01	0.23	10	0.11	0.23	34	0.02	0.31	9	0.01	0.30	8
	90+ days past due	0	0.02	48	0.01	0.03	46	0	0.03	42	0.01	0.05	37	0.01	0.05	41
	Nonaccrual	0.35	0.64	38	1.31	0.75	81	1.08	0.75	75	0.85	0.83	60	0.71	0.76	55
Individuals	30–89 days past due	1.29	0.55	90	0.45	0.58	39	2.34	0.83	96	2.39	0.83	92	2.07	0.84	91
	90+ days past due	1.87	0.07	97	0.33	0.13	80	2.06	0.14	98	2.83	0.17	98	3.02	0.16	98
	Nonaccrual	0.06	0.18	44	0.08	0.22	46	0.04	0.28	32	0.04	0.17	37	0.02	0.23	21
Depository institution loans	30–89 days past due	0	0	45	0	0.03	45		0		0	0	47		0	
	90+ days past due	0	0	48	0	0	49		0		0	0	49		0	
	Nonaccrual	0	0	48	0	0	48		0		0	0	48		0	
Agricultural	30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	46	0.01	0.15	40	0.01	0.15	41	0.01	0.13	40	0.02	0.14	44

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.09	0.35	19	0.07	0.60	7	0.17	0.65	11	0.16	0.67	10	0.17	0.71	11
	90+ days past due	0	0.27	38	0	0.29	15	0	0.33	37	0	0.31	14	0	0.46	14
	Nonaccrual	0.77	0.82	62	0.87	0.84	61	0.79	0.89	55	0.73	0.73	57	0.87	0.86	60
Revolving	30–89 days past due	0.36	0.29	66	0.35	0.40	51	0.63	0.48	65	0.54	0.45	61	0.58	0.50	58
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.19	1.05	71	1.10	1.27	65	1.19	1.13	68	0.86	1	64	1.09	1.17	71
Closed-end	30–89 days past due	0.07	0.36	17	0.04	0.61	4	0.14	0.65	7	0.13	0.70	9	0.13	0.75	8
	90+ days past due	0	0.29	39	0	0.33	16	0	0.38	38	0	0.35	16	0	0.53	16
	Nonaccrual	0.74	0.77	58	0.85	0.81	61	0.76	0.87	54	0.72	0.70	56	0.84	0.84	61
Junior lien	30–89 days past due	0	0.01	42	0.01	0.02	34	0.01	0.02	43	0.02	0.02	48	0.01	0.03	43
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.02	0.04	35	0.03	0.05	41	0.02	0.04	36	0.03	0.04	41	0.04	0.06	51
Commercial real estate	30–89 days past due	0.01	0.14	17	0.20	0.23	58	0.19	0.26	54	0.05	0.18	25	0.11	0.17	40
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.90	0.52	80	0.19	0.43	29	1.10	0.62	79	0.08	0.23	24	0.11	0.28	28
Construction and development	30–89 days past due	0.01	0.12	39	0.02	0.24	35	0.05	0.28	39	0.01	0.28	26	0.02	0.21	29
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.01	0.36	33	0.03	0.25	29	0.02	0.41	27	0.03	0.20	35	0.07	0.19	46
1–4 family	30–89 days past due	0	0.02	33	0.01	0.04	58	0.02	0.03	63	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	58
Other	30–89 days past due	0.01	0.07	46	0.01	0.17	38	0.03	0.22	40	0.01	0.20	32	0.02	0.13	41
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.29	35	0.03	0.18	38	0.02	0.35	32	0.03	0.17	41	0.07	0.15	51
Multifamily	30–89 days past due	0	0.06	28	0.88	0.08	95	0.81	0.09	95	0.15	0.08	80	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.01	0.14	22	0.04	0.20	27	0.04	0.23	25	0.04	0.14	22	0.19	0.17	62
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	1.65	0.66	89	0.33	0.55	40	2.01	0.80	90	0.13	0.28	28	0.17	0.30	35
Owner Occupied	30–89 days past due	0	0.04	23	0.01	0.07	19	0.01	0.07	27	0.04	0.07	40	0.08	0.09	49
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.25	8	0.05	0.24	21	0.03	0.27	13	0	0.16	14	0.11	0.17	43
Other	30–89 days past due	0.01	0.09	35	0.03	0.11	47	0.03	0.14	40	0	0.07	18	0.11	0.07	76
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.65	0.40	93	0.28	0.24	68	1.98	0.44	94	0.12	0.10	63	0.06	0.13	45
Farmland	30–89 days past due	0	0.11	30	6.47	0.31	98	6.51	0.11	98	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	3.31	1.24	83	12.52	1.13	96	2.46	0.84	84	0	1.23	19
Credit card	30–89 days past due	0.65	0.63	47	1.17	0.90	64	0.90	0.95	44	1.23	1.19	47	1.29	1.22	53
	90+ days past due	0.68	0.39	68	1.02	0.76	59	0.79	0.63	55	1.22	0.78	68	1.17	0.73	69
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,240,197	1,259,673	1,265,883	1,317,723	1,467,729
Retained earnings	2,677,543	2,529,758	2,576,544	2,380,867	2,181,415
Accumulated other comprehensive income (AOCI)	2,889	-1,920	12,618	-33,183	-124,972
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,920,629	3,787,511	3,855,045	3,665,407	3,524,172
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,127,348	1,138,145	1,136,417	1,217,892	1,199,423
Accumulated other comprehensive income-related adjustments	2,889	-1,920	12,618	-33,183	-124,972
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,790,392	2,651,286	2,706,010	2,480,698	2,449,721
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,790,392	2,651,286	2,706,010	2,480,698	2,449,721
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	290,200	353,846	353,512	256,716	256,716
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	290,200	353,846	353,512	256,716	256,716
Less: Additional tier 1 capital deductions	577	708	713	638	498
Additional tier 1 capital	289,623	353,138	352,799	256,078	256,218
Tier 1 Capital	3,080,015	3,004,424	3,058,809	2,736,776	2,705,939
Tier 2 Capital					
Tier 2 capital instruments and related surplus	249,007	248,719	248,867	248,571	248,277
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	326,389	324,614	325,131	223,278	262,359
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	575,396	573,333	573,998	471,849	510,636
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	575,396	573,333	573,998	471,849	510,636
Exited advanced approach tier 2 capital					
Total capital	3,655,411	3,577,757	3,632,807	3,208,625	3,216,575
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	34,480,423	34,991,281	34,240,630	32,203,661	33,115,024
Less: Deductions from common equity tier 1 capital	1,127,348	1,138,145	1,136,417	1,217,893	1,199,423
Less: Other deductions	0	774,500	464,119	0	0
Total assets for leverage ratio	33,353,075	33,078,636	32,640,094	30,985,768	31,915,601
Total risk-weighted assets	26,072,881	25,864,463	25,903,415	24,296,382	23,875,278
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	10.70	12.66	21	10.25	11.98	26	10.45	12.35	21	10.21	12.11	23	10.26	12.09	24
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	11.81	13.44	21	11.62	12.72	34	11.81	13.08	29	11.26	12.78	28	11.33	12.85	31
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	14.02	15.42	24	13.83	14.77	38	14.02	15.23	31	13.21	14.36	35	13.47	14.45	39
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.23	9.11	57	9.08	9.03	55	9.37	9.13	59	8.83	9.76	27	8.48	9.71	14
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	161	45,038	45,245	89,104	89,511	-99.64	-99.63
Other insurance activities income	161	45,038	45,245	89,104	89,511	-99.64	-99.63
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	682,709	676,195	679,647	671,948	663,203	0.96	17.19

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0.03	0.37	41	6.07	0.39	96	3.55	0.41	95	7.27	0.47	95	7.15	0.47	95
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.09	11.54	84	20.08	11.35	86	19.74	11.03	86	22.87	11.51	91	22.53	10.22	91
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	94,099	55,345	83,209	22,489	1,566
Real estate loans	37	61	18	38	12
Commercial and industrial loans	94,062	55,284	83,191	22,451	1,554
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	3,000	3,000	3,000	3,000	3,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	97,099	58,345	86,209	25,489	4,566
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	70.02	-1.19	95	4,014.87	10.27	98	270	-2.40	98	1,336.08	22.48	95	-91.76	7.24	3
Total selected assets	66.42	3.19	91	1,242.81	5.10	97	238.22	2.04	98	458.23	12.40	94	-79.26	3.24	5
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.83	1.18	1.22	1.48	1.84

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	176,693	71,826	253,270	302,042	316,329	146.00	214.34
Dividends	175,000	70,000	250,000	288,000	304,000	150.00	212.50
Interest	1,693	1,826	3,270	14,042	12,329	-7.28	706.19
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	6,489	6,489	32,000	32,000	-100.00	-100.00
Dividends	0	6,489	6,489	32,000	32,000	-100.00	-100.00
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	176,693	78,315	259,759	334,042	348,329	125.62	175.18
Securities gains (losses)	0	0	0	27	0		-100.00
Other operating income	297	424	919	676	863	-29.95	-79.13
Total operating income	176,990	78,739	260,678	334,745	349,192	124.78	169.56
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	5,466	5,490	10,961	16,802	18,198	-0.44	-55.79
Other expenses	3,842	3,647	6,422	6,583	11,893	5.35	79.53
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,308	9,137	17,383	23,385	30,091	1.87	-35.35
Income (loss) before taxes	167,682	69,602	243,295	311,360	319,101	140.92	227.11
Applicable income taxes (credit)	-2,072	-241	-2,070	6,359	4,176		
Extraordinary items							
Income before undistributed income of subsidiaries	169,754	69,843	245,365	305,001	314,925	143.05	217.86
Equity in undistributed income of subsidiaries	15,553	124,712	61,406	21,789	18,637	-87.53	-59.31
Bank subsidiaries	15,553	124,712	61,406	21,789	50,637	-87.53	-66.35
Nonbank subsidiaries	0	0	0	0	-32,000		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	185,307	194,555	306,771	326,790	333,562	-4.75	102.25
Memoranda							
Bank net income	190,553	194,712	311,406	309,789	354,637	-2.14	86.41
Nonbank net income	0	6,489	6,489	32,000	0	-100.00	
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	4,346,894	98.06	4,239,578	97.95	4,310,977	97.68	3,927,147	4,041,189	2.53	40.39
Common and preferred stock	4,011,022	90.48	4,053,943	93.66	4,005,198	90.75	3,717,596	3,579,574	-1.06	29.54
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	335,000	7.56	185,000	4.27	305,000	6.91	200,000	450,000	81.08	
Other receivables	872	0.02	635	0.01	779	0.02	9,551	11,615	37.32	
Investment in nonbank subsidiaries	0	0	0	0	0	0	200,000	200,000		-100.00
Common and preferred stock	0	0	0	0	0	0	200,000	200,000		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	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		-100.00
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	35,997	0.81	41,042	0.95	55,432	1.26	44,613	54,619	-12.29	-84.54
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	10,436	0.24	10,436	0.24	10,436	0.24	10,436	10,436	0.00	0.00
Other assets	39,506	0.89	37,250	0.86	36,414	0.83	35,798	37,012	6.06	-3.86
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,432,833	100.00	4,328,306	100.00	4,413,259	100.00	4,217,994	4,343,256	2.41	21.93
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	55,785	1.26	39,535	0.91	59,346	1.34	32,016	45,423	41.10	-26.99
Other borrowings 1 year or less	0	0	0	0	0	0	0	249,680		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures	249,007	5.62	248,719	5.75	248,867	5.64	248,572	248,277	0.12	0.59
Other liabilities	17,989	0.41	15,595	0.36	14,113	0.32	15,283	17,784	15.35	-43.94
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	1,204		-100.00
Total liabilities	322,781	7.28	303,849	7.02	322,326	7.30	295,871	562,368	6.23	-46.70
Equity Capital	4,110,052	92.72	4,024,457	92.98	4,090,933	92.70	3,922,123	3,780,888	2.13	35.64
Perpetual preferred stock (income surplus)	290,200	6.55	353,846	8.18	353,512	8.01	256,716	256,716	-17.99	141.43
Common stock	1,752	0.04	1,752	0.04	1,752	0.04	1,752	1,752	0.00	7.48
Common surplus	1,708,246	38.54	1,712,978	39.58	1,720,329	38.98	1,716,431	1,712,615	-0.28	17.54
Retained earnings	2,576,766	58.13	2,412,859	55.75	2,458,920	55.72	2,380,867	2,181,415	6.79	58.09
Accumulated other comprehensive income	2,889	0.07	-1,920	-0.04	12,618	0.29	-33,183	-124,972		-78.53
Other equity capital components	-469,801	-10.60	-455,058	-10.51	-456,198	-10.34	-400,460	-246,638		
Total liabilities and equity capital	4,432,833	100.00	4,328,306	100.00	4,413,259	100.00	4,217,994	4,343,256	2.41	21.93
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	1,204		-100.00
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			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	9	12.64	18	10.12	4.33	84	7.78	7.29	53	8.44	9.68	29	9.04	10.40	33
Bank net income / Average equity investment in banks	9.51	12.37	29	10.19	4.55	83	7.98	7.45	52	8.45	10.51	27	10.13	11.19	44
Nonbank net income / Average equity investment in nonbanks		13.40		9.73	7.01	68	8.11	9.75	56	16	7.89	76	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.83	96.24	61	100.08	91.35	34	101.51	88.16	42	94.80	82.22	28	106.32	82.56	74
Nonbank net income / Parent net income	0	3.10	15	3.34	6.35	69	2.12	3.59	63	9.79	5.93	78	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	7.85	16.87	32	7.55	20.37	30	7.88	20.06	30	7.54	20.43	31	14.87	20.88	55
Total debt / Equity capital	7.42	11.60	49	7.16	14.50	50	7.53	14.41	44	7.15	14.31	51	14.37	14.69	67
Total debt + notes payable to subs that issued TPS / Equity capital	7.42	13.82	34	7.16	16.78	33	7.53	16.67	30	7.15	16.36	36	14.37	17.10	61
Total debt + Loans guaranteed for affiliate / Equity capital	7.42	11.69	48	7.16	14.81	49	7.53	14.68	44	7.15	14.56	50	14.37	15.14	66
Total debt / Equity capital – excess over fair value	7.42	11.71	49	7.16	14.64	50	7.53	14.52	44	7.15	14.51	51	14.37	14.81	67
Long-term debt / Equity capital	6.06	11.05	45	6.18	13.39	48	6.08	13.56	41	6.34	13.04	51	6.57	13.37	50
Short-term debt / Equity capital	1.36	0.48	84	0.98	0.98	78	1.45	0.77	81	0.82	1.02	77	7.81	1.14	90
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	13.38	39.10	29	6.03	29.33	29	13.34	34.67	30	7.83	28.44	32	7.74	28.63	32
Double Leverage															
Equity investment in subs / Equity capital	97.59	103.07	19	100.73	103.11	37	97.90	102.81	21	99.88	103.22	33	99.97	103.10	36
Total investment in subs / Equity capital	105.76	108.26	56	105.35	110.49	53	105.38	110.16	54	105.23	111.07	49	112.17	112.48	68
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)	-0.27	0.25	16	0.08	0.67	40	-0.28	0.47	22	-0.01	0.36	31	0	0.35	36
Equity investment in subs – equity cap / Net income-div (X)		0.83		0.11	3.93	8		1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	238.68	138.64	86	107.86	143.95	44	178.02	136.59	78	218.76	177.68	71	236.14	162.34	80
Cash from ops + noncash items + op expense / Op expense + dividend	251.15	130.64	88	32.75	154.33	8	144.25	147.24	58	218.94	190.27	71	173.05	174.91	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	74.30	103.17	34	95.33	148.07	36	107.52	134.08	44	97.65	116.34	26	37.44	103.19	10
Pretax operating income + interest expense / Interest expense	3,167.73	1,479.01	86	1,367.80	2,733.67	62	2,319.64	2,016.32	77	1,953.11	1,968.54	67	1,853.49	2,898.75	68
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,167.73	1,667.11	85	1,367.80	1,374.36	66	2,319.64	1,539.23	80	1,953.11	1,632.83	69	1,853.49	1,369.37	70
Dividends + interest from subsidiaries / Interest expense + dividends	248.02	153.06	81	112.33	169.52	42	183.78	150.43	70	232.28	210.80	67	258.98	188.90	77
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)	18.38	41.77	39	24.49	27.95	73	16.71	35.64	51	21.50	57.11	43	30.93	33.93	66
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.95	3.64	77	4.13	3.69	62	6.69	3.85	73	5.01	2.64	72	4.76	2.61	69
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	38.75	78.46	25	91.96	73.92	67	53.14	81.10	31	41.64	57.84	39	36.93	57.26	27
Dividends declared / Net income	35.49	25.30	75	33.01	60.26	30	42.50	42.29	52	38.86	33.08	59	34.87	27.33	67
Net income – dividends / Average equity	5.81	9.64	20	6.78	1.15	85	4.47	4.14	54	5.16	6.46	30	5.89	7.33	31
Percent of Dividends Paid															
Dividends from bank subsidiaries	266.06	139.49	85	108.99	166.94	44	191.75	132.17	70	226.76	178.13	64	261.39	157.73	78
Dividends from nonbank subsidiaries	0	3.97	27	10.10	3.69	85	4.98	3.41	75	25.20	7.53	87	27.51	7.13	87
Dividends from subsidiary holding companies	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	266.06	193.08	78	119.09	205.70	40	196.72	174.85	65	251.96	260.40	61	288.90	215.26	77
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	91.84	36.56	93	35.95	82.59	28	80.28	60.28	71	92.97	66.55	78	85.72	60.71	79
Interest income from bank subsidiaries	0.89	0.11	90	0.94	0.58	74	1.05	0.36	84	4.53	0.54	93	3.48	0.52	91
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	92.73	38.35	91	36.89	98.26	27	81.33	62.88	67	97.50	69.36	77	89.20	63.43	73
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17		100	52.25	76	100	56.39	72	100	82.95	65		51.40	
Interest income from nonbank subsidiaries		2.35		0	7.62	32	0	7.38	32	0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries		0.63		0	1.87	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries		0.08		0	0.22	46	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries		76.16		100	78.35	67	100	79.84	64	100	150.41	51		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.88	67.82	71	88.90	66.84	43	95.90	69.76	56	86.04	67.32	40	87.06	65.18	42
Interest income from bank subsidiaries	0.96	0.39	83	2.32	1.06	81	1.25	0.63	80	4.19	0.80	90	3.53	0.92	86
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	99.83	81.78	79	91.22	81.90	33	97.16	82.20	47	90.23	78.80	33	90.59	74.20	35
Dividends from nonbank subsidiaries	0	2.67	26	8.24	2.05	84	2.49	1.95	75	9.56	2.65	86	9.16	2.57	87
Interest income from nonbank subsidiaries	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	8.24	6.25	76	2.49	4.70	66	9.56	7.29	81	9.16	7.64	78
Dividends from subsidiary holding companies	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt	0	135.34	15	0	237.31	11	0	135.13	12	0	83.37	12	0.41	87.87	33
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0.22	26.53	25