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

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BHC Name FIRST AMERICAN FINANCIAL CORPORATION

City/State SANTA ANA, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 15,426,885
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

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

Mailing Address:

FIRST AMERICAN FINANCIAL CORPORATION
1 FIRST AMERICAN WAY

SANTA ANA, CA 92707

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	14,228,276	11,725,225	12,260,579	11,367,680	10,233,932
Net income ($000)	535,915	233,859	696,429	707,410	474,496
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.78			1.17			1.06			1.82			1.59		
+ Non-interest income	58.35			50.35			55.38			51.70			54.73		
– Overhead expense	49.98			46.09			49.40			46.20			49.82		
– Provision for credit losses	0			0			0			0			0		
+ Securities gains (losses)	0.76			-0.36			0.49			0.64			-0.55		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	9.92			5.08			7.53			7.96			5.96		
Net operating income	7.53			3.99			5.68			6.22			4.64		
Net income	7.53			3.99			5.68			6.22			4.64		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.36			2.97			2.93			4.03			3.54		
Interest expense	0.87			0.81			0.90			0.76			0.71		
Net interest income (tax equivalent)	1.49			2.16			2.03			3.27			2.83		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0			0			0		
Earnings coverage of net loan and lease losses (X)															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases	0			0			0			0			0		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	4.30			5.52			4.32			10.30			28.80		
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0		
Liquidity and Funding															
Net noncore funding dependence	3.38			-14.14			-2.91			-25.92			-36.14		
Net short-term noncore funding dependence	-17.01			-40.61			-26.42			-45.41			-54.20		
Net loans and leases / Total assets	5.06			4.90			6.08			2.66			0.84		
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0		
Holding company equity capital / Total assets	34.12			37.15			38.37			38.38			35.20		
Total equity capital (including minority interest) / Total assets	34.19			37.24			38.46			38.41			35.23		
Common equity tier 1 capital / Total risk-weighted assets															
Net loans and leases / Equity capital (X)	0.15			0.13			0.16			0.07			0.02		
Cash dividends / Net income	18.85			42.20			28.53			26.64			37.62		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	25.54			7.38			11.08			8.36			11.05		
Equity capital	15.30			11.76			11.07			18.14			7.53		
Net loans and leases	29.82			180.90			153.97			242.20			1,167.31		
Noncore funding	14.74			57.86			48.95			23.60			7.65		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	18.87			21.72			20.21			16.01			18.89		
Equity investment in subsidiaries / Equity capital	120.89			125.34			121.10			117.97			122.73		
Cash from ops + noncash items + op expense / Op expense + dividends	148.10			277.54			247.92			165.08			192.23		

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	16,596	6,040	23,753	8,813	3,152	174.77	10607.10
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	16,596	6,040	23,753	8,813	3,152	174.77	10607.10
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	16,596	6,040	23,753	8,813	3,152	174.77	10607.10
Investment interest income (tax equivalent)	62,339	65,810	125,876	163,339	138,409	-5.27	43.28
Interest on balances due from depository institutions	4,881	17,689	26,653	69,883	49,485	-72.41	53.88
Interest income on other earning assets	4,708	4,479	10,826	12,492	12,773	5.11	-19.63
Total interest income (tax equivalent)	88,524	94,018	187,108	254,527	203,819	-5.84	67.99
Interest on time deposits of $250K or more	7	9	16	9	6	-22.22	
Interest on time deposits < $250K	2	3	5	2	1	-33.33	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,276	2,625	4,050	8,306	5,295	-51.39	26.71
Interest on other borrowings and trading liabilities	31,435	22,903	53,396	39,484	35,676	37.25	120.52
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	32,720	25,540	57,467	47,801	40,978	28.11	109.78
Net interest income (tax equivalent)	55,804	68,478	129,641	206,726	162,841	-18.51	50.42
Non-interest income	4,151,037	2,952,008	6,789,998	5,877,501	5,600,870	40.62	65.53
Adjusted operating income (tax equivalent)	4,206,841	3,020,486	6,919,639	6,084,227	5,763,711	39.28	65.31
Overhead expense	3,555,600	2,701,877	6,056,753	5,252,221	5,098,049	31.60	53.07
Provision for credit losses	0	0	0	0	0		
Securities gains (losses)	54,197	-20,990	60,384	73,012	-56,124		655.89
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	705,438	297,619	923,270	905,018	609,538	137.03	207.78
Applicable income taxes	167,572	62,079	222,774	195,170	133,640	169.93	126.22
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	167,572	62,079	222,774	195,170	133,640	169.93	126.22
Minority interest	1,951	1,681	4,067	2,438	1,402	16.06	312.47
Net income before discontinued operations, net of minority interest	535,915	233,859	696,429	707,410	474,496	129.16	246.53
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	535,915	233,859	696,429	707,410	474,496	129.16	246.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest	537,866	235,540	700,496	709,848	475,898	128.35	246.74
Investment securities income (tax equivalent)	62,339	65,810	125,876	163,339	138,409	-5.27	43.28
US Treasury and agency securities (excluding mortgage-backed securities)	4,613	5,481	9,830	14,265	10,760	-15.84	31.05
Mortgage-backed securities	25,001	30,090	55,851	86,381	63,182	-16.91	56.80
All other securities	32,725	30,239	60,195	62,693	64,467	8.22	36.10
Cash dividends declared	101,043	98,698	198,663	188,440	178,487	2.38	77.59
Common	101,043	98,698	198,663	188,440	178,487	2.38	77.59
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.24			1.60			1.53			2.24			1.99		
Less: Interest expense	0.46			0.44			0.47			0.42			0.40		
Equals: Net interest income (tax equivalent)	0.78			1.17			1.06			1.82			1.59		
Plus: Non-interest income	58.35			50.35			55.38			51.70			54.73		
Equals: adjusted operating income (tax equivalent)	59.13			51.52			56.44			53.52			56.32		
Less: Overhead expense	49.98			46.09			49.40			46.20			49.82		
Less: Provision for credit losses	0			0			0			0			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0.76			-0.36			0.49			0.64			-0.55		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	9.92			5.08			7.53			7.96			5.96		
Less: Applicable income taxes (tax equivalent)	2.36			1.06			1.82			1.72			1.31		
Less: Minority interest	0.03			0.03			0.03			0.02			0.01		
Equals: Net operating income	7.53			3.99			5.68			6.22			4.64		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	7.53			3.99			5.68			6.22			4.64		
Memo: Net income (last four quarters)	7.39			5.54			5.68			6.22			4.64		
Net income–BHC and noncontrolling (minority) interest	7.56			4.02			5.71			6.24			4.65		
Margin Analysis															
Average earning assets / Average assets	52.67			53.99			52.13			55.57			56.27		
Average interest-bearing funds / Average assets	26.66			28.05			26.41			31.76			35.17		
Interest income (tax equivalent) / Average earning assets	2.36			2.97			2.93			4.03			3.54		
Interest expense / Average earning assets	0.87			0.81			0.90			0.76			0.71		
Net interest income (tax equivalent) / Average earning assets	1.49			2.16			2.03			3.27			2.83		
Yield or Cost															
Total loans and leases (tax equivalent)	10.46			6.50			11.47			8.06			12.15		
Interest-bearing bank balances	2.58			4.95			3.83			10.54			9.35		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	2.36			2.97			2.93			4.03			3.54		
Investment securities (tax equivalent)	1.75			2.16			2.05			2.65			2.43		
US Treasury and agency securities (excluding mortgage-backed securities)	2			2.84			2.67			2.63			2.28		
Mortgage-backed securities	1.20			1.84			1.69			2.66			2.34		
All other securities	2.37			2.47			2.47			2.60			2.43		
Interest-bearing deposits	0.06			0.16			0.12			0.31			0.52		
Time deposits of $250K or more	1.13			1.60			1.35			0.79			0.53		
Time deposits < $250K	0.20			0.64			0.39			0.36			0.18		
Other domestic deposits	0.12			0.26			0.22			0.31			0.19		
Foreign deposits															
Federal funds purchased and repos							0			0			0		
Other borrowed funds and trading liabilities	4.46			4.10			4.29			4.56			4.46		
All interest-bearing funds	1.72			1.55			1.77			1.32			1.14		

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	4,151,037	2,952,008	6,789,998	5,877,501	5,600,870
Fiduciary activities income	21,860	15,420	34,170	27,129	18,457
Service charges on deposit accounts - domestic	4,797	3,235	7,738	6,165	7,260
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	714,801	596,854	1,340,588	1,113,716	1,026,772
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	100,351	28,548	-5,181	-4,356	2,493
Other non-interest income	3,309,228	2,307,951	5,412,683	4,734,847	4,545,888
Total overhead expenses	3,555,600	2,701,877	6,056,753	5,252,221	5,098,049
Personnel expense	1,136,487	893,317	1,965,993	1,830,405	1,773,308
Net occupancy expense	151,670	150,891	303,960	295,384	289,075
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	23,773	19,870	43,250	28,350	30,381
Other operating expenses	2,243,670	1,637,799	3,743,550	3,098,082	3,005,285
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	18,876	18,251	18,644	17,536	17,371
Average personnel expense per employee	60.21	48.95	105.45	104.38	102.08
Average assets per employee	753.78	642.44	657.62	648.25	589.14

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	84.52			89.45			87.53			86.33			88.45		
Percent of Average Assets															
Total overhead expense	49.98			46.09			49.40			46.20			49.82		
Personnel expense	15.98			15.24			16.04			16.10			17.33		
Net occupancy expense	2.13			2.57			2.48			2.60			2.82		
Other operating expenses	31.87			28.28			30.89			27.50			29.66		
Overhead less non-interest income	-8.37			-4.27			-5.98			-5.50			-4.91		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	84.52			89.45			87.53			86.33			88.45		
Personnel expense	27.02			29.58			28.41			30.08			30.77		
Net occupancy expense	3.61			5			4.39			4.85			5.02		
Other operating expenses	53.90			54.88			54.73			51.39			52.67		
Total non-interest income	98.67			97.73			98.13			96.60			97.17		
Fiduciary activities income	0.52			0.51			0.49			0.45			0.32		
Service charges on domestic deposit accounts	0.11			0.11			0.11			0.10			0.13		
Trading revenue	0			0			0			0			0		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	16.99			19.76			19.37			18.30			17.81		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	2.39			0.95			-0.07			-0.07			0.04		
Other non-interest income	78.66			76.41			78.22			77.82			78.87		
Overhead less non-interest income	-14.15			-8.28			-10.60			-10.28			-8.72		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.75			20.86			24.13			21.57			21.92		
Applicable income tax + TE / Pretax net operating income + TE	23.75			20.86			24.13			21.57			21.92		

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	712,530	579,597	748,312	287,459	76,311	22.94	
Commercial and industrial loans	68,641	22,125	29,912	18,970	13,237	210.24	858.81
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	0		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	781,171	601,722	778,224	306,429	89,548	29.82	10811.73
Less: Allowance for loan and lease losses	0	0	0	0	0		
Net loans and leases	781,171	601,722	778,224	306,429	89,548	29.82	10811.73
Debt securities that reprice or mature in over 1 year	6,670,401	4,611,138	5,221,698	4,417,359	3,978,589	44.66	112.35
Mutual funds and equity securities	462,009	386,356	464,126	392,318	353,535	19.58	27.53
Subtotal	7,913,581	5,599,216	6,464,048	5,116,106	4,421,672	41.33	125.42
Interest-bearing bank balances	293,162	1,026,499	587,179	866,706	707,613	-71.44	-48.15
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,209,343	1,313,930	1,133,124	1,496,277	1,735,222	-7.96	-13.69
Trading assets	0	0	0	0	0		
Total earning assets	9,416,086	7,939,645	8,184,351	7,479,089	6,864,507	18.60	71.91
Non-interest-bearing cash and due from depository institutions	1,978,550	536,156	734,143	663,675	795,725	269.03	183.41
Premises, fixed assets, and leases	1,039,321	1,039,577	1,029,917	1,021,688	1,035,307	-0.02	34.26
Other real estate owned	35,107	35,145	35,120	35,200	36,217	-0.11	-3.35
Investment in unconsolidated subsidiaries	424,125	245,103	285,885	185,877	73,628	73.04	258.90
Intangible and other assets	2,533,696	2,492,393	2,526,572	2,133,638	1,825,251	1.66	46.23
Total assets	15,426,885	12,288,019	12,795,988	11,519,167	10,630,635	25.54	74.58
Quarterly average assets	14,679,229	11,866,519	13,028,284	11,571,744	10,760,093	23.70	68.93
Average loans and leases (YTD)	317,438	185,946	207,173	109,382	25,942	70.72	2809.33
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	781,171	601,722	778,224	306,429	89,548	29.82	10811.73
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	8,341,753	6,311,424	6,818,948	6,305,954	6,067,346	32.17	70.08
U.S. Treasury securities	187,993	118,372	80,846	143,941	162,506	58.82	51.14
US agency securities (excluding mortgage-backed securities)	284,747	261,430	263,922	321,919	320,385	8.92	-18.06
Municipal securities	1,568,237	1,082,214	1,248,808	1,090,840	1,045,035	44.91	104.49
Mortgage-backed securities	4,423,754	3,359,897	3,474,618	3,278,257	3,196,829	31.66	100.08
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,415,013	1,103,155	1,286,628	1,078,679	989,056	28.27	29.51
Mutual funds and equity securities	462,009	386,356	464,126	392,318	353,535	19.58	27.53
Available-for-sale securities	7,879,744	6,311,424	6,354,822	6,305,954	6,067,346	24.85	60.66
U.S. Treasury securities	187,993	118,372	80,846	143,941	162,506	58.82	51.14
US agency securities (excluding mortgage-backed securities)	284,747	261,430	263,922	321,919	320,385	8.92	-18.06
Municipal securities	1,568,237	1,082,214	1,248,808	1,090,840	1,045,035	44.91	104.49
Mortgage-backed securities	4,423,754	3,359,897	3,474,618	3,278,257	3,196,829	31.66	100.08
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,415,013	1,103,155	1,286,628	1,078,679	989,056	28.27	29.51
Mutual funds and equity securities	0	386,356	0	392,318	353,535	-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	151,937	225,735	233,812	159,316	-52,441	-32.69	138.64
Structured notes, fair value	0	0	0	0	0		
Pledged securities	111,588	104,797	110,163	104,516	106,011	6.48	-3.56

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	2,608,367	1,736,281	1,838,744	1,131,924	826,861	50.23	406.41
NOW, ATS and transaction accounts	2,745,758	1,678,908	1,435,004	2,203,759	2,957,679	63.54	6.29
Time deposits less brokered deposits < $250K	2,068	1,459	1,762	628	502	41.74	
MMDA and other savings accounts	0	0	0	0	0		
Other non-interest-bearing deposits	90,582	45,986	93,637	33,793	28,643	96.98	187.28
Core deposits	5,446,775	3,462,634	3,369,147	3,370,104	3,813,685	57.30	74.02
Time deposits of $250K or more	1,144	1,129	1,439	1,120	1,141	1.33	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	150,821	52,121	3,478	23,039	25,393	189.37	201.99
Other borrowings w/remaining maturity over 1 year	1,619,210	1,490,372	1,526,195	1,003,779	805,124	8.64	181.82
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	1,771,175	1,543,622	1,531,112	1,027,938	831,658	14.74	182.75
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	2,934,083	2,706,152	2,974,081	2,696,123	2,239,904	8.42	37.34
Total liabilities	10,152,033	7,712,408	7,874,340	7,094,165	6,885,247	31.63	72.28
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	2,186,926	2,259,491	2,214,935	2,300,926	2,258,290	-3.21	0.61
Retained earnings	3,088,627	2,294,552	2,655,495	2,161,049	1,644,165	34.61	227.46
Accumulated other comprehensive income	-11,810	11,356	39,541	-41,492	-160,575		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,263,744	4,565,400	4,909,972	4,420,484	3,741,881	15.30	78.97
Noncontrolling (minority) interest in subsidiaries	11,108	10,211	11,676	4,518	3,507	8.78	281.72
Total equity capital, including minority interest	5,274,852	4,575,611	4,921,648	4,425,002	3,745,388	15.28	79.17
Total liabilities and capital	15,426,885	12,288,019	12,795,988	11,519,167	10,630,635	25.54	74.58
Memoranda							
Non-interest-bearing deposits	2,698,949	1,782,267	1,932,381	1,165,717	855,504	51.43	393.76
Interest-bearing deposits	2,748,970	1,681,496	1,438,205	2,205,507	2,959,322	63.48	6.33
Total deposits	5,447,919	3,463,763	3,370,586	3,371,224	3,814,826	57.28	73.95
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,909,972	4,420,484	4,420,484	3,741,881	3,479,955		
Accounting restatements	0	0	0	0	0		
Net income	535,915	233,859	696,429	707,410	474,496		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	1		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	101,043	98,698	198,663	188,440	178,487		
Change in other comprehensive income	-51,351	52,848	81,033	119,083	-52,516		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-29,749	-43,093	-89,311	40,550	18,432		
Holding company equity capital, ending balance	5,263,744	4,565,400	4,909,972	4,420,484	3,741,881		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	4.62			4.72			5.85			2.50			0.72		
Commercial and industrial loans	0.44			0.18			0.23			0.16			0.12		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Net loans and leases	5.06			4.90			6.08			2.66			0.84		
Debt securities over 1 year	43.24			37.53			40.81			38.35			37.43		
Mutual funds and equity securities	2.99			3.14			3.63			3.41			3.33		
Subtotal	51.30			45.57			50.52			44.41			41.59		
Interest-bearing bank balances	1.90			8.35			4.59			7.52			6.66		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	7.84			10.69			8.86			12.99			16.32		
Trading assets	0			0			0			0			0		
Total earning assets	61.04			64.61			63.96			64.93			64.57		
Non-interest cash and due from depository institutions	12.83			4.36			5.74			5.76			7.49		
Other real estate owned	0.23			0.29			0.27			0.31			0.34		
All other assets	26.14			31.02			30.30			29.31			27.94		
Memoranda															
Short-term investments	9.74			19.05			13.44			20.51			22.98		
U.S. Treasury securities	1.22			0.96			0.63			1.25			1.53		
US agency securities (excluding mortgage-backed securities)	1.85			2.13			2.06			2.79			3.01		
Municipal securities	10.17			8.81			9.76			9.47			9.83		
Mortgage-backed securities	28.68			27.34			27.15			28.46			30.07		
Asset-backed securities	0			0			0			0			0		
Other debt securities	9.17			8.98			10.05			9.36			9.30		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	5.06			4.90			6.08			2.66			0.84		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	91.21			96.32			96.16			93.81			85.22		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	8.79			3.68			3.84			6.19			14.78		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans	0			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	9.74			19.05			13.44			20.51			22.98		
Liquid assets	46.38			43.03			40.07			45.67			48.67		
Investment securities	54.07			51.36			53.29			54.74			57.07		
Net loans and leases	5.06			4.90			6.08			2.66			0.84		
Net loans, leases and standby letters of credit	5.06			4.90			6.08			2.66			0.84		
Core deposits	35.31			28.18			26.33			29.26			35.87		
Noncore funding	11.48			12.56			11.97			8.92			7.82		
Time deposits of $250K or more	0.01			0.01			0.01			0.01			0.01		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.98			0.42			0.03			0.20			0.24		
Earning assets that reprice within 1 year	49.26			49.71			51.72			53.53			57.32		
Interest-bearing liabilities that reprice within 1 year	0			0			0			0			0		
Long-term debt that reprices within 1 year	0			0			0			0			0		
Net assets that reprice within 1 year	49.25			49.70			51.72			53.52			57.32		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.38			-14.14			-2.91			-25.92			-36.14		
Net short-term noncore funding dependence	-17.01			-40.61			-26.42			-45.41			-54.20		
Short-term investment / Short-term noncore funding	996.22			4,466.89			49,462.42			9,870.03			9,206.43		
Liquid assets - short-term noncore funding / Nonliquid assets	84.66			74.80			66.80			83.69			94.33		
Net loans and leases / Total deposits	14.34			17.37			23.09			9.09			2.35		
Net loans and leases / Core deposits	14.34			17.38			23.10			9.09			2.35		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	94.46			100			93.19			100			100		
U.S. Treasury securities	2.25			1.88			1.19			2.28			2.68		
US agency securities (excluding mortgage-backed securities)	3.41			4.14			3.87			5.11			5.28		
Municipal securities	18.80			17.15			18.31			17.30			17.22		
Mortgage-backed securities	53.03			53.24			50.96			51.99			52.69		
Asset-backed securities	0			0			0			0			0		
Other debt securities	16.96			17.48			18.87			17.11			16.30		
Mutual funds and equity securities	5.54			6.12			6.81			6.22			5.83		
Debt securities 1 year or less	14.50			20.82			16.62			23.73			28.60		
Debt securities 1 to 5 years	12.07			12.04			12.53			13.46			14.51		
Debt securities over 5 years	67.89			61.02			64.04			56.59			51.07		
Pledged securities	1.34			1.66			1.62			1.66			1.75		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-35.80			3.52			-27.20			-3.27			56.06		
Investment securities	32.17			-1.37			8.14			3.93			16.25		
Core deposits	57.30			-9.12			-0.03			-11.63			23		
Noncore funding	14.74			57.86			48.95			23.60			7.65		

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)	0	0	0	0	0
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	0			0			0			0			0		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	0			0			0			0			0		

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	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	0	0	0	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Futures and forwards															
Written options															
Exchange-traded															
Over-the-counter															
Purchased options															
Exchange-traded															
Over-the-counter															
Swaps															
Held for trading															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Non-traded															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less															
Over 1 year to 5 years															
Over 5 years															
Gross negative fair value (absolute value)															
Gross positive fair value															
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

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	0	0	0	0	0
Gross losses	0	0	0	0	0
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	0
Net losses	0	0	0	0	0
Provision for loan and lease losses	0	0	0	0	0
Adjustments	0	0	0	0	0
Ending balance	0	0	0	0	0
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			0			0			0			0		
Provision for loan and lease losses / Average loans and leases	0			0			0			0			0		
Provision for loan and lease losses / Net loan and lease losses															
Allowance for loan and lease losses / Total loans and leases not held for sale	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases	0			0			0			0			0		
Allowance for loan and lease losses / Net loans and leases losses (X)															
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases										0					
Gross loan and lease losses / Average loans and leases	0			0			0			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)															
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

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	0	0	0	4	0
90+ days past due loans and leases	0	0	0	300	0
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	304	0
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	35,107	35,145	35,120	35,200	36,217
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0			0		
90+ days past due loans and leases	0			0			0			0.10			0		
Nonaccrual loans and leases	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases	0			0			0			0.10			0		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0			0		
90+ days past due assets	0			0			0			0.10			0		
Nonaccrual assets	0			0			0			0			0		
30+ days past due and nonaccrual assets	0			0			0			0.10			0		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned	0.23			0.29			0.27			0.31			0.34		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23			0.29			0.27			0.31			0.34		
Allowance for loan and lease losses															
Equity capital + allowance for loan and lease losses	0.67			0.77			0.72			0.80			0.97		
Tier 1 capital + allowance for loan and lease losses															
Loans and leases + other real estate owned	4.30			5.52			4.32			10.30			28.80		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial and industrial	30–89 days past due	0			0			0			0.02			0		
	90+ days past due	0			0			0			1.58			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	0			0			0			0			0		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	0			0			0			0			0		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs															

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	-13,358	-11,611	-24,946	-23,399	-28,939		
Total property and casualty	-13,358	-11,611	-24,946	-23,399	-28,939		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	571	2,417	5,991	0	-100.00	
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	714,801	596,854	1,340,588	1,113,716	1,026,772	19.76	57.56
Other insurance activities income	727,730	608,863	1,365,232	1,137,115	1,055,711	19.52	57.48
Insurance and reinsurance underwriting income	-12,929	-12,009	-24,644	-23,399	-28,939		
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	436	305	659	723	-2,140	42.95	-49.12
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	130,646	105,296	123,034	110,457	92,999	24.07	64.37

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	16.99			19.76			19.37			18.30			17.81		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	-2.49			-4.96			-3.58			-3.31			-6.10		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses															
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			0			0			0		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	641,059	508,332	605,930	527,990	374,687
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	641,059	508,332	605,930	527,990	374,687
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets	26.11			16.15			14.76			40.91			-7.84		
Deposits															

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					
Total retained credit exposure and asset sale credit exposure					

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	16,001	20,231	35,133	40,486	24,665	-20.91	3386.06
Dividends	16,000	20,000	34,900	36,500	21,800	-20.00	3455.56
Interest	1	231	233	3,986	2,865	-99.57	-88.89
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	145,772	210,172	570,280	348,933	372,961	-30.64	355441.46
Dividends	144,950	210,000	569,000	348,299	372,942	-30.98	353436.59
Interest	822	172	1,280	634	19	377.91	
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	161,773	230,403	605,413	389,419	397,626	-29.79	32254.60
Securities gains (losses)	0	0	0	0	0		
Other operating income	11,031	2,852	19,019	17,040	-5,870	286.78	697.61
Total operating income	172,804	233,255	624,432	406,459	391,756	-25.92	9077.06
Operating Expenses							
Personnel expenses	15,761	643	20,103	24,244	1,805	2351.17	277.42
Interest expense	22,192	17,636	39,824	32,287	32,447	25.83	66.23
Other expenses	5,450	5,635	12,970	12,891	7,565	-3.28	49.27
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	43,403	23,914	72,897	69,422	41,817	81.50	104.95
Income (loss) before taxes	129,401	209,341	551,535	337,037	349,939	-38.19	
Applicable income taxes (credit)	31,202	44,016	134,060	73,209	77,031	-29.11	
Extraordinary items							
Income before undistributed income of subsidiaries	98,199	165,325	417,475	263,828	272,908	-40.60	
Equity in undistributed income of subsidiaries	437,716	68,534	278,954	443,582	201,588	538.68	160.26
Bank subsidiaries	5,954	-548	8,868	28,966	39,488		-54.91
Nonbank subsidiaries	431,762	69,082	270,086	414,616	162,100	525.00	178.60
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	535,915	233,859	696,429	707,410	474,496	129.16	246.53
Memoranda							
Bank net income	21,954	19,452	43,768	65,466	61,288	12.86	60.76
Nonbank net income	576,712	279,082	839,086	762,915	535,042	106.65	272.03
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	388,726	5.51	394,465	6.23	405,736	6.06	362,237	286,948	-1.45	48.98
Common and preferred stock	388,726	5.51	394,465	6.23	405,736	6.06	362,237	286,948	-1.45	48.98
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	5,988,554	84.93	5,327,884	84.19	5,540,084	82.71	4,852,819	4,305,333	12.40	70.98
Common and preferred stock	5,974,554	84.73	5,327,884	84.19	5,540,084	82.71	4,852,819	4,305,333	12.14	70.58
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	14,000	0.20	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	329,363	4.67	258,548	4.09	201,219	3	5,321	6,558	27.39	3866.32
Cash and due from unrelated depository institution	5,714	0.08	6,130	0.10	5,714	0.09	336,370	320,748	-6.79	-97.43
Premises, furnishings, fixtures and equipment	0	0	5	0	0	0	495	505	-100.00	-100.00
Intangible assets	1,349	0.02	1,491	0.02	1,420	0.02	1,562	1,704	-9.52	-34.48
Other assets	331,003	4.69	340,035	5.37	258,734	3.86	247,153	123,098	-2.66	141.93
Balance due from subsidiaries and related institutions	6,696	0.09	0	0	284,929	4.25	14,066	2,529		
Total assets	7,051,405	100.00	6,328,558	100.00	6,697,836	100.00	5,820,023	5,047,423	11.42	70.57
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	993,128	14.08	991,727	15.67	992,517	14.82	707,590	706,982	0.14	82.07
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	794,533	11.27	771,128	12.18	795,347	11.87	691,949	598,560	3.04	22.70
Balance due to subsidiaries and related institutions	0	0	303	0	0	0	0	0	-100.00	
Total liabilities	1,787,661	25.35	1,763,158	27.86	1,787,864	26.69	1,399,539	1,305,542	1.39	49.84
Equity Capital	5,263,744	74.65	4,565,400	72.14	4,909,972	73.31	4,420,484	3,741,881	15.30	78.97
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	2,186,926	31.01	2,259,491	35.70	2,214,935	33.07	2,300,926	2,258,290	-3.21	0.61
Retained earnings	3,088,627	43.80	2,294,552	36.26	2,655,495	39.65	2,161,049	1,644,165	34.61	227.46
Accumulated other comprehensive income	-11,810	-0.17	11,356	0.18	39,541	0.59	-41,492	-160,575		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	7,051,405	100.00	6,328,558	100.00	6,697,836	100.00	5,820,023	5,047,423	11.42	70.57
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	303	0	0	0	0	0	-100.00	
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	6,996	0.10	0	0	284,929	4.25	14,066	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	21.45			10.42			15.02			17.27			13.24		
Bank net income / Average equity investment in banks	11.39			10.28			11.28			19.54			23.91		
Nonbank net income / Average equity investment in nonbanks	20.07			10.98			15.96			16.37			12.56		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	4.10			8.32			6.28			9.25			12.92		
Nonbank net income / Parent net income	107.61			119.34			120.48			107.85			112.76		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	33.96			38.62			36.41			31.66			34.89		
Total debt / Equity capital	18.87			21.72			20.21			16.01			18.89		
Total debt + notes payable to subs that issued TPS / Equity capital	18.87			21.72			20.21			16.01			18.89		
Total debt + Loans guaranteed for affiliate / Equity capital	19			21.72			26.02			16.33			18.89		
Total debt / Equity capital – excess over fair value	18.87			21.72			20.21			16.01			18.89		
Long-term debt / Equity capital	18.87			21.72			20.21			16.01			18.89		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	61.33			66.54			65.03			70.49			87.81		
Double Leverage															
Equity investment in subs / Equity capital	120.89			125.34			121.10			117.97			122.73		
Total investment in subs / Equity capital	121.15			125.34			121.10			117.97			122.73		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.03			2.47			1.49			1.12			1.79		
Equity investment in subs – equity cap / Net income-div (X)	1.26			4.28			2.08			1.53			2.87		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	98.08			154.40			180.63			129.29			142.93		
Cash from ops + noncash items + op expense / Op expense + dividend	148.10			277.54			247.92			165.08			192.23		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	188.76			80.89			75.60			103.48			142.46		
Pretax operating income + interest expense / Interest expense	683.10			1,287.01			1,484.93			1,143.88			1,178.49		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	683.10			1,287.01			1,484.93			1,143.88			1,178.49		
Dividends + interest from subsidiaries / Interest expense + dividends	131.27			198.05			253.86			176.43			188.51		
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.95			4.18			3.54			5.78			6.38		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0.13			0			5.80			0.32			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0.13			0			5.80			0.32			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	154.60			226.31			220.52			62.37			57.22		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	102.90			59.70			47.59			71.43			65.40		
Dividends declared / Net income	18.85			42.20			28.53			26.64			37.62		
Net income – dividends / Average equity	17.40			6.02			10.73			12.67			8.26		
Percent of Dividends Paid															
Dividends from bank subsidiaries	15.83			20.26			17.57			19.37			12.21		
Dividends from nonbank subsidiaries	143.45			212.77			286.41			184.83			208.95		
Dividends from subsidiary holding companies	0			0			0			0			0		
Dividends from all subsidiaries	159.29			233.03			303.98			204.20			221.16		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	72.88			102.82			79.74			55.75			35.57		
Interest income from bank subsidiaries	0			1.19			0.53			6.09			4.67		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	72.88			104			80.27			61.84			40.24		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	25.13			75.25			67.81			45.65			69.70		
Interest income from nonbank subsidiaries	0.14			0.06			0.15			0.08			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	25.28			75.31			67.96			45.74			69.71		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	9.26			8.57			5.59			8.98			5.56		
Interest income from bank subsidiaries	0			0.10			0.04			0.98			0.73		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	9.26			8.67			5.63			9.96			6.30		
Dividends from nonbank subsidiaries	83.88			90.03			91.12			85.69			95.20		
Interest income from nonbank subsidiaries	0.48			0.07			0.20			0.16			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	84.36			90.10			91.33			85.85			95.20		
Dividends from subsidiary holding companies	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt															
Loans and advances from subsidiaries / Total debt	0			0.03			0			0			0		