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

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BHC Name MUFG AMERICAS HOLDINGS CORPORATION

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 165,296,439
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:

MUFG AMERICAS HOLDINGS CORPORATION
1251 AVENUE OF THE AMERICAS

NEW YORK, NY 10020

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	167,689,475	169,047,637	167,311,063	170,841,331	161,285,425
Net income ($000)	689,912	-284,115	166,468	-733,757	1,073,255
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)	1.76	2.65	10	1.87	2.84	11	1.86	2.77	11	1.84	3.01	12	2.09	3.08	11
+ Non-interest income	1.67	1.11	78	1.54	1.14	74	1.64	1.21	75	1.54	1.32	69	1.32	1.31	58
– Overhead expense	2.96	2.24	87	2.85	2.63	69	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
– Provision for credit losses	-0.42	-0.15	10	0.95	0.85	60	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23
+ Securities gains (losses)	0.04	0.01	92	0.13	0.03	92	0.09	0.02	92	0.02	0.01	84	0.01	0	82
+ Other tax equivalent adjustments	0	0	80	0	0	16	0	0	48	0	0	42	0	0	75
= Pretax net operating income (tax equivalent)	0.93	1.79	7	-0.26	0.64	14	0.09	1.04	9	-0.38	1.56	0	0.70	1.57	5
Net operating income	0.82	1.36	11	-0.34	0.48	11	0.10	0.81	8	-0.43	1.19	1	0.67	1.24	6
Net income	0.82	1.35	11	-0.34	0.50	11	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.20	3.14	9	2.87	3.78	9	2.62	3.55	9	3.54	4.41	9	3.48	4.24	12
Interest expense	0.32	0.27	67	0.86	0.66	75	0.62	0.52	68	1.55	1.08	83	1.22	0.86	81
Net interest income (tax equivalent)	1.89	2.85	10	2.02	3.10	10	2	3.01	11	1.99	3.33	10	2.26	3.38	11
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.13	60	0.26	0.28	61	0.39	0.27	73	0.25	0.21	68	0.10	0.22	37
Earnings coverage of net loan and lease losses (X)	7.30	4.52	28	4.95	21.56	28	2.89	22.91	14	-1.77	24.40	7	13.79	21.75	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.39	25	1.68	1.51	71	1.55	1.58	54	0.61	0.83	31	0.55	0.90	22
Allowance for loan and lease losses / Total loans and leases	1.08	1.37	26	1.66	1.48	71	1.53	1.55	55	0.60	0.81	31	0.54	0.89	22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.91	0.63	75	0.71	0.66	60	0.86	0.71	69	0.51	0.57	45	0.51	0.61	42
30–89 days past due loans and leases / Total loans and leases	0.47	0.27	81	0.58	0.36	78	0.36	0.39	55	0.26	0.43	34	0.27	0.44	30
Liquidity and Funding															
Net noncore funding dependence	11.01	-1.82	84	13.88	6.94	72	14.44	3.20	81	26.34	14.45	81	27.31	16.62	78
Net short-term noncore funding dependence	0.41	-8.21	78	-0.54	-2.29	48	1.99	-4.76	74	12.93	3.38	79	13.49	4.66	77
Net loans and leases / Total assets	47.62	59.81	15	51.46	63.21	17	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17
Capitalization															
Tier 1 leverage ratio	9.74	9.11	73	8.94	9.03	51	9.56	9.13	69	8.88	9.76	28	8.77	9.71	18
Holding company equity capital / Total assets	10.59	10.88	49	9.95	11.06	35	10.24	11.16	37	9.53	12.43	15	9.82	12.22	15
Total equity capital (including minority interest) / Total assets	10.64	11.01	47	10	11.18	35	10.29	11.29	35	9.58	12.57	14	9.86	12.27	16
Common equity tier 1 capital / Total risk-weighted assets	15.89	12.69	87	14.48	12.01	85	15.28	12.38	85	14.10	12.17	80	13.96	12.12	80
Net loans and leases / Equity capital (X)	4.50	5.51	28	5.17	5.78	38	4.76	5.58	33	5.44	5.21	58	5.25	5.29	47
Cash dividends / Net income	0	25.30	4		60.26		0	42.30	4		33.12		0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-1.23	9.29	10	-2.71	17.07	5	-1.74	16.68	4	1.61	9.26	16	8.76	7	68
Equity capital	5.07	9.31	40	-3.52	6.16	11	5.58	6.99	48	-1.39	10.49	6	-9.57	7.89	2
Net loans and leases	-8.60	0.79	11	-2.79	13.26	6	-7.73	9.07	6	2.13	9.10	24	8.30	7.89	66
Noncore funding	-11.34	-23.76	69	-25.02	-2.41	17	-22.28	-12.18	39	1.50	6.59	43	28.05	10.67	80
Parent Company Ratios															
Short-term debt / Equity capital	2.29	0.48	85	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	39.59	11.05	88	45.54	13.39	87	42.12	13.56	86	46.59	13.04	88	44.33	13.37	87
Equity investment in subsidiaries / Equity capital	104.69	103.07	62	104.67	103.11	63	104.65	102.81	64	105.07	103.22	61	108.31	103.10	79
Cash from ops + noncash items + op expense / Op expense + dividends	64.35	130.64	23	169.58	154.33	64	148.90	147.24	61	32.23	190.27	6	924.67	174.91	98

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	1,237,864	1,584,296	2,949,963	3,577,861	3,250,016	-21.87	-11.10
Income from lease financing receivables	22,050	22,176	43,894	62,555	61,792	-0.57	20.04
Fully taxable income on loans and leases	1,245,371	1,586,828	2,959,009	3,590,988	3,271,416	-21.52	-11.37
Tax-exempt income on loans and leases	14,543	19,644	34,848	49,428	40,392	-25.97	155.36
Estimated tax benefit on income on loans and leases	6,093	8,313	14,950	21,754	20,341	-26.71	-28.61
Income on loans and leases (tax equivalent)	1,266,007	1,614,785	3,008,807	3,662,170	3,332,149	-21.60	-10.80
Investment interest income (tax equivalent)	247,342	253,437	472,765	621,402	668,463	-2.40	8.37
Interest on balances due from depository institutions	8,625	31,693	39,361	162,868	80,277	-72.79	27.27
Interest income on other earning assets	206,637	358,041	570,303	1,159,056	1,103,611	-42.29	4674.42
Total interest income (tax equivalent)	1,728,611	2,257,956	4,091,236	5,605,496	5,184,500	-23.44	4.22
Interest on time deposits of $250K or more	8,866	61,100	77,674	153,843	54,723	-85.49	
Interest on time deposits < $250K	13,518	72,114	101,415	209,488	77,740	-81.25	
Interest on foreign office deposits	0	0	0	0	0		-100.00
Interest on other deposits	37,126	135,576	183,961	462,506	308,115	-72.62	-37.15
Interest on other borrowings and trading liabilities	190,304	404,348	611,842	1,629,373	1,350,918	-52.94	82.78
Interest on subordinated debt and mandatory convertible securities	0	0	0	748	26,311		-100.00
Total interest expense	249,814	673,138	974,892	2,455,958	1,817,807	-62.89	11.19
Net interest income (tax equivalent)	1,478,797	1,584,818	3,116,344	3,149,538	3,366,693	-6.69	3.13
Non-interest income	1,401,510	1,299,842	2,742,723	2,630,639	2,136,098	7.82	72.29
Adjusted operating income (tax equivalent)	2,880,307	2,884,660	5,859,067	5,780,177	5,502,791	-0.15	28.16
Overhead expense	2,482,878	2,412,435	5,010,495	6,180,849	4,301,940	2.92	48.15
Provision for credit losses	-349,136	800,821	843,150	282,665	84,007		
Securities gains (losses)	34,229	110,011	144,289	38,772	8,475	-68.89	8.39
Other tax equivalent adjustments	1	-5	0	0	1		-75.00
Pretax net operating income (tax equivalent)	780,559	-218,389	149,814	-644,217	1,124,776		62.81
Applicable income taxes	88,841	63,802	-17,720	82,384	51,772	39.24	-34.48
Tax equivalent adjustments	7,346	9,527	17,431	23,980	23,281	-22.89	-44.75
Applicable income taxes (tax equivalent)	96,187	73,329	-289	106,364	75,053	31.17	-35.40
Minority interest	-5,540	-7,603	-16,365	-16,824	-23,532		
Net income before discontinued operations, net of minority interest	689,912	-284,115	166,468	-733,757	1,073,255		95.10
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	689,912	-284,115	166,468	-733,757	1,073,255		95.10
Memoranda							
Net income - holding company and noncontrolling (minority) interest	684,372	-291,718	150,103	-750,581	1,049,723		107.04
Investment securities income (tax equivalent)	247,342	253,437	472,765	621,402	668,463	-2.40	8.37
US Treasury and agency securities (excluding mortgage-backed securities)	67,702	51,077	93,525	96,324	88,840	32.55	822.24
Mortgage-backed securities	147,471	162,127	306,795	421,295	471,928	-9.04	-8.66
All other securities	32,169	40,233	72,445	103,783	107,695	-20.04	-45.88
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.06	2.92	9	2.67	3.46	10	2.45	3.27	9	3.28	4	12	3.21	3.87	11
Less: Interest expense	0.30	0.25	68	0.80	0.61	75	0.58	0.48	70	1.44	0.98	82	1.13	0.79	79
Equals: Net interest income (tax equivalent)	1.76	2.65	10	1.87	2.84	11	1.86	2.77	11	1.84	3.01	12	2.09	3.08	11
Plus: Non-interest income	1.67	1.11	78	1.54	1.14	74	1.64	1.21	75	1.54	1.32	69	1.32	1.31	58
Equals: adjusted operating income (tax equivalent)	3.44	3.82	30	3.41	4.05	17	3.50	4.04	24	3.38	4.41	10	3.41	4.46	10
Less: Overhead expense	2.96	2.24	87	2.85	2.63	69	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
Less: Provision for credit losses	-0.42	-0.15	10	0.95	0.85	60	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23
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	0.04	0.01	92	0.13	0.03	92	0.09	0.02	92	0.02	0.01	84	0.01	0	82
Plus: other tax equivalent adjustments	0	0	80	0	0	16	0	0	48	0	0	42	0	0	75
Equals: Pretax net operating income (tax equivalent)	0.93	1.79	7	-0.26	0.64	14	0.09	1.04	9	-0.38	1.56	0	0.70	1.57	5
Less: Applicable income taxes (tax equivalent)	0.11	0.41	5	0.09	0.16	26	0	0.23	6	0.06	0.36	2	0.05	0.33	2
Less: Minority interest	-0.01	0	0	-0.01	0	3	-0.01	0	1	-0.01	0	0	-0.01	0	0
Equals: Net operating income	0.82	1.36	11	-0.34	0.48	11	0.10	0.81	8	-0.43	1.19	1	0.67	1.24	6
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.82	1.35	11	-0.34	0.50	11	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6
Memo: Net income (last four quarters)	0.68	1.25	10	-0.82	0.81	6	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6
Net income–BHC and noncontrolling (minority) interest	0.82	1.37	9	-0.35	0.50	11	0.09	0.83	8	-0.44	1.20	0	0.65	1.25	5
Margin Analysis															
Average earning assets / Average assets	93.51	93.15	55	92.97	91.74	67	93.24	92.32	63	92.61	91.05	67	92.27	91.48	58
Average interest-bearing funds / Average assets	60.13	62.32	42	65.33	65.48	48	64.12	64.06	51	68.13	65.57	65	64.11	65.56	42
Interest income (tax equivalent) / Average earning assets	2.20	3.14	9	2.87	3.78	9	2.62	3.55	9	3.54	4.41	9	3.48	4.24	12
Interest expense / Average earning assets	0.32	0.27	67	0.86	0.66	75	0.62	0.52	68	1.55	1.08	83	1.22	0.86	81
Net interest income (tax equivalent) / Average earning assets	1.89	2.85	10	2.02	3.10	10	2	3.01	11	1.99	3.33	10	2.26	3.38	11
Yield or Cost															
Total loans and leases (tax equivalent)	3.13	4.05	7	3.64	4.44	8	3.45	4.27	9	4.13	5.09	8	4.02	4.95	8
Interest-bearing bank balances	0.11	0.11	56	0.59	0.50	70	0.33	0.27	71	2.20	2.04	58	2.27	1.64	88
Federal funds sold and reverse repos	0.23	0.26	61	1.71	0.94	83	1.08	0.68	76	3.37	2.44	81	3.18	2.17	85
Trading assets	2.44	0.42	92	3.23	0.67	92	2.83	0.60	90	3.26	0.99	87	3.58	1.11	90
Total earning assets	2.20	3.11	9	2.86	3.74	9	2.61	3.51	9	3.53	4.36	10	3.47	4.20	12
Investment securities (tax equivalent)	1.84	1.80	52	2.07	2.51	19	1.98	2.25	28	2.32	2.76	15	2.40	2.68	27
US Treasury and agency securities (excluding mortgage-backed securities)	1.33	1.28	54	2.15	2.01	59	1.80	1.75	55	1.87	2.32	21	1.94	2.05	43
Mortgage-backed securities	1.89	1.56	80	2	2.33	18	1.91	2.05	32	2.19	2.61	8	2.32	2.50	27
All other securities	2.61	2.91	41	3.22	3.48	47	2.73	3.24	31	3.88	4.06	57	3.61	4.20	46
Interest-bearing deposits	0.19	0.24	43	0.83	0.70	65	0.57	0.53	60	1.32	1.10	70	0.82	0.81	55
Time deposits of $250K or more	0.49	0.76	23	1.98	1.67	79	1.48	1.42	53	2.41	1.96	87	1.83	1.44	81
Time deposits < $250K	0.88	0.72	66	2.06	1.58	91	1.75	1.36	84	2.39	1.82	87	1.61	1.29	71
Other domestic deposits	0.14	0.17	47	0.53	0.50	62	0.35	0.36	53	0.98	0.93	56	0.67	0.67	59
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.19	47	1.09	0.85	75	0.64	0.62	65	2.97	1.86	85	2.73	1.51	85
Other borrowed funds and trading liabilities	1.90	1.31	75	2.20	1.62	81	2.07	1.50	80	2.76	2.38	72	2.35	2.28	57
All interest-bearing funds	0.50	0.40	67	1.22	0.92	79	0.91	0.74	72	2.11	1.49	82	1.76	1.19	84

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

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,401,510	1,299,842	2,742,723	2,630,639	2,136,098
Fiduciary activities income	46,882	52,764	107,117	106,065	98,750
Service charges on deposit accounts - domestic	73,421	75,244	147,242	165,679	178,533
Trading revenue	-47,290	-566	34,548	69,904	-23,006
Investment banking fees and commissions	292,199	332,414	612,861	496,994	426,790
Insurance activities revenue	283	609	1,080	2,028	3,098
Venture capital revenue	0	0	0	0	197
Net servicing fees	5,132	-106,517	-122,589	-43,943	20,484
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	34,318	47,047	104,536	90,429	58,581
Other non-interest income	996,565	898,847	1,857,928	1,743,483	1,372,671
Total overhead expenses	2,482,878	2,412,435	5,010,495	6,180,849	4,301,940
Personnel expense	1,433,910	1,373,679	2,752,647	2,686,509	2,615,283
Net occupancy expense	219,805	220,749	434,303	426,999	366,269
Goodwill impairment losses	0	0	357,000	1,614,444	0
Amortization expenses and impairment loss (other intangible assets)	10,788	56,202	79,019	33,681	26,407
Other operating expenses	818,375	761,805	1,387,526	1,419,216	1,293,981
Fee income on mutual funds and annuities	13,914	11,611	23,554	26,998	27,964
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	14,243	13,779	13,893	13,238	13,254
Average personnel expense per employee	100.67	99.69	198.13	202.94	197.32
Average assets per employee	11,773.47	12,268.50	12,042.83	12,905.37	12,168.81

	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	0.99	2.15	41	0.89	2.20	37	0.86	2.02	39	1.03	2.72	35	1.31	3.08	37
Overhead expenses / Net Interest Income + non-interest income	86.42	59.03	98	83.91	63.28	91	85.77	62.28	91	107.38	61.29	99	78.51	60.88	93
Percent of Average Assets															
Total overhead expense	2.96	2.24	87	2.85	2.63	69	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
Personnel expense	1.71	1.25	87	1.63	1.31	82	1.65	1.30	82	1.57	1.41	65	1.62	1.44	70
Net occupancy expense	0.26	0.24	63	0.26	0.26	52	0.26	0.26	51	0.25	0.28	32	0.23	0.28	24
Other operating expenses	0.99	0.73	84	0.97	0.99	69	1.09	0.94	75	1.80	0.97	89	0.82	0.97	42
Overhead less non-interest income	1.29	1.10	65	1.32	1.36	50	1.36	1.25	55	2.08	1.32	91	1.34	1.38	42
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	86.20	58.45	98	83.63	62.83	91	85.52	61.82	91	106.93	60.64	99	78.18	60.37	93
Personnel expense	49.78	33.10	97	47.62	32.43	96	46.98	32.36	97	46.48	32.39	95	47.53	32.51	96
Net occupancy expense	7.63	6.33	72	7.65	6.65	67	7.41	6.58	63	7.39	6.52	67	6.66	6.48	55
Other operating expenses	28.79	18.60	93	28.36	23.06	82	31.12	22.28	85	53.07	21.20	96	23.99	20.90	75
Total non-interest income	48.66	28.18	86	45.06	27.40	86	46.81	28.83	85	45.51	29.23	84	38.82	28.50	75
Fiduciary activities income	1.63	2.24	47	1.83	2.10	53	1.83	2.09	55	1.83	1.97	57	1.79	2.14	55
Service charges on domestic deposit accounts	2.55	3.19	36	2.61	3.35	35	2.51	3.27	33	2.87	3.88	37	3.24	4.15	37
Trading revenue	-1.64	0.72	1	-0.02	1.60	10	0.59	1.28	58	1.21	1.18	70	-0.42	0.85	6
Investment banking fees and commissions	10.14	2.52	89	11.52	2.64	89	10.46	2.46	90	8.60	3.54	82	7.76	3.42	83
Insurance activities revenue	0.01	0.37	34	0.02	0.39	41	0.02	0.41	37	0.04	0.47	42	0.06	0.47	47
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	82
Net servicing fees	0.18	0.55	49	-3.69	-0.20	8	-2.09	0.01	7	-0.76	0.28	4	0.37	0.65	52
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	1.19	3.83	35	1.63	2.89	50	1.78	3.92	45	1.56	1.86	55	1.06	1.61	53
Other non-interest income	34.60	9.26	96	31.16	9.31	93	31.71	9.65	95	30.16	10.04	93	24.94	9.86	94
Overhead less non-interest income	37.54	29.94	69	38.57	34.19	63	38.71	31.93	68	61.42	31.06	99	39.36	31.46	73
Applicable income taxes / Pretax net operating income (tax equivalent)	11.38	21.54	3		18.39		-11.83	18.63	2		20.56		4.60	19.04	3
Applicable income tax + TE / Pretax net operating income + TE	12.32	23.10	3		22.75		-0.19	21.18	3		23.23		6.67	21.56	4

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	44,360,321	53,231,044	47,882,060	57,448,593	58,537,240	-16.66	-9.09
Commercial and industrial loans	19,571,789	19,566,568	19,656,926	16,189,588	16,083,939	0.03	-8.91
Loans to individuals	2,982,309	4,021,108	3,159,922	4,605,863	2,814,386	-25.83	177.80
Loans to depository institutions and acceptances of other banks	436	845	536	637	221	-48.40	
Agricultural loans	358,241	309,509	345,164	324,994	267,382	15.74	25.69
Other loans and leases	12,294,589	10,434,944	11,969,601	10,554,379	9,506,931	17.82	52.69
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	79,567,685	87,564,018	83,014,209	89,124,054	87,210,099	-9.13	-0.16
Less: Allowance for loan and lease losses	858,000	1,452,000	1,273,000	538,476	473,700	-40.91	14.81
Net loans and leases	78,709,685	86,112,018	81,741,209	88,585,578	86,736,399	-8.60	-0.30
Debt securities that reprice or mature in over 1 year	25,714,704	19,644,873	21,823,105	22,441,778	21,168,798	30.90	48.17
Mutual funds and equity securities	24,712	20,042	19,945	9,841	9,493	23.30	259.60
Subtotal	104,449,101	105,776,933	103,584,259	111,037,197	107,914,690	-1.26	8.45
Interest-bearing bank balances	15,080,953	15,382,035	14,347,554	7,222,859	6,334,468	-1.96	557.75
Federal funds sold and reverse repos	15,667,741	17,080,665	17,607,560	23,942,932	22,368,123	-8.27	37580.05
Debt securities that reprice or mature within 1 year	3,169,199	4,089,007	3,746,450	4,768,708	6,045,701	-22.49	-44.82
Trading assets	14,349,202	12,453,370	16,038,348	10,376,454	11,211,636	15.22	818.47
Total earning assets	152,716,196	154,782,010	155,324,171	157,348,150	153,874,618	-1.33	44.14
Non-interest-bearing cash and due from depository institutions	2,316,647	2,036,254	2,065,317	2,411,028	2,013,542	13.77	51.35
Premises, fixed assets, and leases	1,269,722	1,367,056	1,319,489	1,369,076	634,561	-7.12	124.31
Other real estate owned	251	251	251	651	1,395	0.00	-99.72
Investment in unconsolidated subsidiaries	1,238,417	1,389,754	1,328,054	1,354,090	1,474,031	-10.89	-6.16
Intangible and other assets	7,755,206	7,774,935	7,808,292	8,326,748	10,102,160	-0.25	0.06
Total assets	165,296,439	167,350,260	167,845,574	170,809,743	168,100,307	-1.23	41.03
Quarterly average assets	167,889,730	168,967,209	166,307,838	171,205,014	165,365,403	-0.64	44.04
Average loans and leases (YTD)	80,981,431	88,842,416	87,233,879	88,774,571	82,969,898	-8.85	2.03
Memoranda							
Loans held-for-sale	1,000,881	1,028,479	848,520	910,583	702,998	-2.68	231.60
Loans not held-for-sale	78,566,804	86,535,539	82,165,689	88,213,471	86,507,101	-9.21	-1.04
Real estate loans secured by 1–4 family	26,131,680	34,035,508	29,280,496	38,321,856	40,763,933	-23.22	-15.59
Commercial real estate loans	18,012,281	18,988,484	18,390,040	18,891,879	17,566,911	-5.14	1.92
Construction and land development	1,555,125	1,721,940	1,698,849	1,488,464	1,686,313	-9.69	-32.17
Multifamily	7,197,751	7,497,269	7,209,931	7,306,441	5,879,112	-4.00	53.55
Nonfarm nonresidential	9,259,405	9,769,275	9,481,260	10,096,974	10,001,486	-5.22	-13.41
Real estate loans secured by farmland	216,360	207,052	211,524	234,858	206,396	4.50	32.86
Total investment securities	28,908,615	23,753,922	25,589,500	27,220,327	27,223,992	21.70	25.12
U.S. Treasury securities	4,345,918	2,339,790	2,682,751	4,396,983	3,956,525	85.74	569.40
US agency securities (excluding mortgage-backed securities)	6,401,330	2,806,950	4,050,339	2,400,608	724,793	128.05	999999.00
Municipal securities	710,282	934,676	931,922	938,310	1,193,732	-24.01	-11.38
Mortgage-backed securities	15,747,609	16,107,680	16,000,268	17,780,840	19,702,436	-2.24	-10.67
Asset-backed securities	1,153,818	1,359,186	1,366,637	1,490,681	1,474,299	-15.11	-64.37
Other debt securities	524,946	185,598	537,638	203,064	162,714	182.84	-32.89
Mutual funds and equity securities	24,712	20,042	19,945	9,841	9,493	23.30	259.60
Available-for-sale securities	21,124,904	15,629,052	18,258,855	17,789,093	16,313,706	35.16	64.44
U.S. Treasury securities	4,345,918	2,337,790	2,682,751	4,387,983	3,428,365	85.90	2637.24
US agency securities (excluding mortgage-backed securities)	2,385,504	1,565,495	1,790,606	1,050,289	3,122	52.38	999999.00
Municipal securities	710,282	934,676	931,922	938,310	1,193,732	-24.01	-11.38
Mortgage-backed securities	12,004,436	9,246,307	10,949,301	9,718,766	10,051,474	29.83	52.75
Asset-backed securities	1,153,818	1,359,186	1,366,637	1,490,681	1,474,299	-15.11	-64.37
Other debt securities	524,946	185,598	537,638	203,064	162,714	182.84	-32.89
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	79,223	313,768	221,287	87,017	-181,447	-74.75	-74.73
Available-for-sale securites appreciation (depreciation)	192,320	556,665	598,768	-19,432	-366,083	-65.45	84.86
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,224,025	2,081,135	1,363,491	1,200,651	1,663,594	6.87	138.09

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	10,417,465	8,525,967	9,282,776	6,782,515	7,470,049	22.19	10.27
NOW, ATS and transaction accounts	7,294,587	5,593,817	6,887,026	4,823,740	3,616,635	30.40	82.07
Time deposits less brokered deposits < $250K	-2,471,152	230,294	-1,430,882	2,813,435	1,858,780		
MMDA and other savings accounts	80,392,720	78,528,547	78,892,782	68,702,020	68,172,076	2.37	29.40
Other non-interest-bearing deposits							
Core deposits	95,633,620	92,878,625	93,631,702	83,121,710	81,117,540	2.97	27.43
Time deposits of $250K or more	3,369,830	4,431,247	3,686,516	7,395,130	4,006,442	-23.95	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	22,831,986	22,086,643	27,160,513	28,865,996	27,285,212	3.37	64579.85
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	9,457	332,439	22,597	58,362	382,238	-97.16	-98.47
Other borrowings w/remaining maturity of 1 year or less	3,319,259	4,408,823	2,062,911	9,263,640	13,571,773	-24.71	-42.76
Other borrowings w/remaining maturity over 1 year	10,897,490	14,708,279	12,617,851	14,254,697	13,115,388	-25.91	43.21
Brokered deposits < $250K	4,989,289	5,261,507	5,107,548	5,343,727	5,854,727	-5.17	
Noncore funding	45,417,311	51,228,938	50,657,936	65,181,552	64,215,780	-11.34	108.77
Trading liabilities	3,408,269	3,253,561	3,333,640	3,258,555	4,014,049	4.76	404.26
Subordinated notes and debentures + trust preferred securities	0	36,837	36,911	36,766	111,622	-100.00	-100.00
Other liabilities	3,246,587	3,214,946	2,906,189	2,844,764	2,061,177	0.98	43.40
Total liabilities	147,705,787	150,612,907	150,566,378	154,443,347	151,520,168	-1.93	46.49
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	132,077	132,077	132,077	132,077	131,935	0.00	-3.12
Common surplus	8,194,518	8,203,223	8,241,704	8,220,985	8,176,955	-0.11	13.17
Retained earnings	9,488,494	8,356,495	8,802,103	8,788,457	9,523,717	13.55	3.26
Accumulated other comprehensive income	-312,979	-33,576	12,624	-861,999	-1,324,235		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	17,502,110	16,658,219	17,188,508	16,279,520	16,508,372	5.07	8.17
Noncontrolling (minority) interest in subsidiaries	88,542	79,134	90,688	86,876	71,767	11.89	-55.47
Total equity capital, including minority interest	17,590,652	16,737,353	17,279,196	16,366,396	16,580,139	5.10	7.40
Total liabilities and capital	165,296,439	167,350,260	167,845,574	170,809,743	168,100,307	-1.23	41.03
Memoranda							
Non-interest-bearing deposits	44,307,803	38,957,013	40,130,156	31,521,260	31,754,343	13.74	34.64
Interest-bearing deposits	59,684,936	63,614,366	62,295,610	64,339,307	59,224,366	-6.18	19.78
Total deposits	103,992,739	102,571,379	102,425,766	95,860,567	90,978,709	1.39	25.69
Long-term debt that reprices within 1 year	6,831,021	7,416,626	7,041,407	7,521,321	6,776,893	-7.90	42.33
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,188,508	16,279,520	16,279,520	16,508,372	18,254,870		
Accounting restatements	0	-143,860	-143,860	5,192	0		
Net income	689,912	-284,115	166,468	-733,757	1,073,255		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-50,708	-21,749	11,756	18,921	-2,498,974		
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	18,556	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-325,602	828,423	874,624	462,236	-320,779		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	17,502,110	16,658,219	17,188,508	16,279,520	16,508,372		

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	26.84	36.32	28	31.81	36.22	35	28.53	36.22	31	33.63	37.78	38	34.82	37.19	43
Commercial and industrial loans	11.84	12.25	53	11.69	14.99	31	11.71	13.52	41	9.48	12.02	38	9.57	12.85	38
Loans to individuals	1.80	3.48	54	2.40	3.53	55	1.88	3.40	53	2.70	4.20	53	1.67	4.31	46
Loans to depository institutions and acceptances of other banks	0	0.01	69	0	0.04	59	0	0.03	65	0	0.04	60	0	0.05	57
Agricultural loans	0.22	0.21	69	0.18	0.20	68	0.21	0.19	72	0.19	0.24	69	0.16	0.30	67
Other loans and leases	7.44	4.22	76	6.24	4.66	67	7.13	4.63	70	6.18	5.01	62	5.66	5	61
Net loans and leases	47.62	59.81	15	51.46	63.21	17	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17
Debt securities over 1 year	15.56	17.61	45	11.74	14.01	35	13	15.55	37	13.14	14.60	46	12.59	14.63	42
Mutual funds and equity securities	0.01	0.06	46	0.01	0.05	45	0.01	0.05	42	0.01	0.06	37	0.01	0.06	37
Subtotal	63.19	78.32	11	63.21	78.43	11	61.71	78.16	10	65.01	79.65	15	64.20	79.97	14
Interest-bearing bank balances	9.12	9.11	55	9.19	6.78	72	8.55	7.51	60	4.23	3.06	70	3.77	3.04	66
Federal funds sold and reverse repos	9.48	0.52	95	10.21	0.86	92	10.49	0.82	92	14.02	1.57	91	13.31	1.66	90
Debt securities 1 year or less	1.92	1.53	67	2.44	1.83	72	2.23	1.68	70	2.79	1.91	73	3.60	1.96	78
Trading assets	8.68	0.60	93	7.44	1.09	92	9.56	1.01	92	6.07	1.19	86	6.67	1.33	88
Total earning assets	92.39	91.43	59	92.49	90.72	70	92.54	91.05	67	92.12	89.53	76	91.54	89.74	68
Non-interest cash and due from depository institutions	1.40	1.01	81	1.22	1.08	58	1.23	1.07	61	1.41	1.14	70	1.20	1.21	45
Other real estate owned	0	0.02	13	0	0.03	7	0	0.02	9	0	0.03	12	0	0.04	11
All other assets	6.21	7.50	35	6.29	8.16	29	6.23	7.82	31	6.47	9.27	20	7.26	8.98	31
Memoranda															
Short-term investments	20.52	12.01	86	21.84	10.58	87	21.27	11.17	86	21.04	7.63	87	20.67	7.80	87
U.S. Treasury securities	2.63	1.08	79	1.40	0.92	73	1.60	0.84	78	2.57	1.03	77	2.35	1.04	80
US agency securities (excluding mortgage-backed securities)	3.87	0.77	92	1.68	0.48	89	2.41	0.63	89	1.41	0.54	84	0.43	0.69	57
Municipal securities	0.43	1.72	36	0.56	1.45	41	0.56	1.69	41	0.55	1.34	41	0.71	1.62	43
Mortgage-backed securities	9.53	12.97	35	9.63	11.11	42	9.53	11.75	42	10.41	11.44	45	11.72	11.13	57
Asset-backed securities	0.70	0.38	78	0.81	0.27	82	0.81	0.32	80	0.87	0.28	83	0.88	0.33	80
Other debt securities	0.32	0.52	53	0.11	0.39	52	0.32	0.42	58	0.12	0.39	54	0.10	0.41	52
Loans held-for-sale	0.61	0.42	76	0.61	0.48	68	0.51	0.52	62	0.53	0.39	72	0.42	0.30	71
Loans held for investment	47.53	59.85	15	51.71	63.46	17	48.95	61.72	17	51.64	63.50	19	51.46	63.93	19
Real estate loans secured by 1–4 family	15.81	11.69	70	20.34	12.29	85	17.44	11.91	71	22.44	13.29	83	24.25	13.46	89
Revolving	0.81	1.45	37	1.11	1.80	39	0.94	1.66	37	1.19	2.07	38	1.32	2.27	42
Closed-end, secured by first liens	14.99	9.84	77	19.22	9.99	88	16.50	9.81	84	21.24	10.69	88	22.92	10.57	90
Closed-end, secured by junior liens	0	0.20	8	0.01	0.26	10	0	0.22	10	0.01	0.28	11	0.01	0.31	10
Commercial real estate loans	10.90	22.48	21	11.35	21.90	25	10.96	22.22	24	11.06	22.23	28	10.45	21.58	26
Construction and land development	0.94	3.35	21	1.03	3.32	25	1.01	3.40	22	0.87	3.44	22	1	3.51	24
Multifamily	4.35	3.31	71	4.48	3.07	75	4.30	3.12	73	4.28	3.01	74	3.50	2.72	71
Nonfarm nonresidential	5.60	14.81	18	5.84	14.50	23	5.65	14.72	22	5.91	14.69	25	5.95	14.44	24
Real estate loans secured by farmland	0.13	0.34	58	0.12	0.33	57	0.13	0.33	58	0.14	0.36	58	0.12	0.41	57

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	55.75	59.66	34	60.79	55.37	50	57.68	57.15	39	64.46	57.46	50	67.12	56.49	58
Real estate loans secured by 1–4 family	32.84	19.82	85	38.87	19.50	92	35.27	19.43	89	43	20.75	92	46.74	21.10	94
Revolving	1.69	2.42	43	2.13	2.79	43	1.91	2.64	43	2.29	3.15	42	2.55	3.50	42
Closed-end	31.15	17.22	86	36.74	16.49	92	33.37	16.59	91	40.71	17.39	92	44.19	17.39	95
Commercial real estate loans	22.64	36.54	25	21.69	32.96	25	22.15	34.63	24	21.20	33.52	28	20.14	32.14	30
Construction and land development	1.95	5.50	20	1.97	4.97	25	2.05	5.26	24	1.67	5.09	23	1.93	5.20	25
1–4 family	0.15	1.11	24	0.16	0.93	25	0.13	0.93	23	0.15	0.94	28	0.13	1.02	28
Other	1.80	4.33	26	1.80	3.90	28	1.92	4.19	27	1.52	4.02	23	1.80	4.05	26
Multifamily	9.05	5.34	81	8.56	4.72	85	8.69	4.96	82	8.20	4.69	82	6.74	4.10	79
Nonfarm nonresidential	11.64	24.14	22	11.16	21.76	25	11.42	22.93	24	11.33	22.15	26	11.47	21.40	28
Owner-occupied	4.15	8.14	28	3.32	7.38	25	3.78	7.68	27	3.28	7.72	26	3.12	8.03	26
Other	7.49	15.71	21	7.84	14.16	27	7.64	14.95	26	8.05	14.34	28	8.35	13.38	31
Real estate loans secured by farmland	0.27	0.59	60	0.24	0.52	60	0.25	0.54	61	0.26	0.55	61	0.24	0.63	58
Loans to depository institutions and acceptances of other banks	0	0.03	68	0	0.07	60	0	0.06	65	0	0.11	61	0	0.12	57
Commercial and industrial loans	24.60	20.98	66	22.35	23.90	48	23.68	22.17	60	18.17	19.53	48	18.44	20.32	45
Loans to individuals	3.75	6.28	58	4.59	6.11	58	3.81	6.13	58	5.17	7.13	57	3.23	7.36	47
Credit card loans	0.26	0.51	69	0.28	0.64	67	0.27	0.65	68	0.33	0.81	63	0.38	1.02	63
Agricultural loans	0.45	0.37	71	0.35	0.31	71	0.42	0.32	72	0.36	0.37	73	0.31	0.46	68
Other loans and leases	15.45	8.03	79	11.92	8.93	69	14.42	9.09	73	11.84	9.85	67	10.90	9.66	63
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	261.83	383.17	25	329.64	392.62	38	284.56	381.27	32	367.67	391.26	41	397.41	379.80	50
Real estate loans secured by 1–4 family	154.24	124.52	67	210.77	133.24	80	174.01	125.03	69	245.26	138.18	86	276.75	137.84	92
Revolving	7.93	15.53	34	11.54	19.64	38	9.41	17.42	35	13.03	21.26	40	15.10	23.33	41
Closed-end	146.31	107.53	74	199.23	112.01	86	164.61	106.14	80	232.23	115.20	89	261.65	112.79	93
Commercial real estate loans	106.31	238.21	20	117.59	237.30	25	109.29	234.65	23	120.91	229.44	30	119.26	219.72	33
Construction and land development	9.18	35.52	20	10.66	35.78	25	10.10	35.62	24	9.53	34.95	24	11.45	35.36	27
1–4 family	0.72	7.06	23	0.88	6.74	25	0.64	6.34	22	0.88	6.61	28	0.80	7.04	27
Other	8.46	28.07	21	9.78	27.86	25	9.45	28.16	25	8.65	27.32	24	10.65	27.26	28
Multifamily	42.48	34.78	70	46.43	33.28	75	42.85	32.74	73	46.76	31.04	80	39.91	27.85	77
Nonfarm nonresidential	54.65	157.17	16	60.50	157.33	21	56.35	155.06	20	64.62	152.10	23	67.90	147.22	26
Owner-occupied	19.49	52.65	20	18.01	53.29	22	18.66	52.37	23	18.69	53.07	24	18.45	54.89	23
Other	35.16	102.08	16	42.49	101.60	23	37.69	100.54	21	45.93	97.41	28	49.45	91.80	33
Real estate loans secured by farmland	1.28	3.59	58	1.28	3.50	56	1.26	3.44	57	1.50	3.60	58	1.40	4.02	57
Loans to depository institutions and acceptances of other banks	0	0.18	68	0.01	0.38	60	0	0.28	64	0	0.44	59	0	0.54	57
Commercial and industrial loans	115.52	127.07	48	121.17	159.86	31	116.82	139.91	38	103.61	122.02	45	109.20	128.82	46
Loans to individuals	17.60	35.29	54	24.90	38.40	55	18.78	37.47	53	29.48	43.51	54	19.11	42.67	47
Credit card loans	1.21	2.61	67	1.51	3.43	67	1.35	3.30	67	1.86	4.34	66	2.25	5.31	66
Agricultural loans	2.11	2.01	70	1.92	2.03	69	2.05	1.88	71	2.08	2.18	72	1.82	2.72	69
Other loans and leases	72.57	46.75	73	64.62	51.14	64	71.14	49.54	71	67.55	52.44	65	64.54	51.79	64
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.86	28.84	31	20.61	26.07	35	20.65	27.32	33	20.15	26.45	37	19.44	24.79	41
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	97.95	187.37	22	111.73	186.18	27	101.90	183.76	25	114.91	178.57	33	115.09	167.93	38
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	117.44	244.59	19	129.75	244.21	25	120.55	240.85	21	133.61	236.10	29	133.53	225.98	32

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	20.52	12.01	86	21.84	10.58	87	21.27	11.17	86	21.04	7.63	87	20.67	7.80	87
Liquid assets	42.78	28.17	87	39.02	24.60	86	41.61	26.22	87	38.54	22.44	84	38.93	22.72	84
Investment securities	17.49	19.64	46	14.19	16.55	41	15.25	17.85	38	15.94	16.99	48	16.20	17.27	51
Net loans and leases	47.62	59.81	15	51.46	63.21	17	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17
Net loans, leases and standby letters of credit	50.54	60.62	17	54.30	64.12	16	51.57	62.48	17	54.70	64.84	19	54.89	65.07	19
Core deposits	57.86	74.75	14	55.50	68.08	17	55.78	70.67	16	48.66	63.09	19	48.26	62.13	20
Noncore funding	27.48	10.89	87	30.61	16.68	82	30.18	14.13	82	38.16	19.36	85	38.20	21.34	82
Time deposits of $250K or more	2.04	1.81	64	2.65	2.56	60	2.20	2.11	60	4.33	2.94	74	2.38	2.89	45
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	13.81	1.20	99	13.20	1.49	96	16.18	1.47	97	16.90	1.94	95	16.23	1.97	95
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	4.33	0.52	93	2.99	0.52	90	5.69	0.54	96	2.88	0.48	87	2.93	0.54	88
Commercial paper	0.01	0.01	91	0.20	0.01	92	0.01	0.01	89	0.03	0.02	91	0.23	0.02	92
Other borrowings w/remaining maturity of 1 year or less	2.01	0.99	76	2.63	2.06	68	1.23	1.24	60	5.42	3.01	80	8.07	3.67	87
Earning assets that reprice within 1 year	45.61	38.93	68	46.73	39.71	72	46.60	39.38	69	45.29	39.29	69	44	40.29	64
Interest-bearing liabilities that reprice within 1 year	3.21	7.04	20	5.07	9.42	25	3.96	8.20	20	8.17	10.19	42	4.19	10.01	17
Long-term debt that reprices within 1 year	4.13	0.26	97	4.43	0.56	92	4.20	0.47	93	4.40	0.96	88	4.03	1.34	84
Net assets that reprice within 1 year	38.27	30.25	67	37.23	28.34	70	38.45	29.11	70	32.72	26.63	64	35.78	27.38	70
Other Liquidity and Funding Ratios															
Net noncore funding dependence	11.01	-1.82	84	13.88	6.94	72	14.44	3.20	81	26.34	14.45	81	27.31	16.62	78
Net short-term noncore funding dependence	0.41	-8.21	78	-0.54	-2.29	48	1.99	-4.76	74	12.93	3.38	79	13.49	4.66	77
Short-term investment / Short-term noncore funding	98.77	284.81	22	101.58	138.95	50	94.53	184.19	29	71.45	77.77	59	70.48	66.46	68
Liquid assets - short-term noncore funding / Nonliquid assets	38.46	34.02	59	28.73	23.27	68	32.73	28.18	61	14.79	16.97	52	15.72	16.04	61
Net loans and leases / Total deposits	75.69	74.66	52	83.95	82.84	49	79.81	79.43	50	92.41	90.31	52	95.34	90.08	65
Net loans and leases / Core deposits	82.30	81.17	58	92.71	93.70	50	87.30	88.34	57	106.57	103.93	63	106.93	105	61
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.49	0.84	46	2.09	1.82	62	1.40	1.57	56	0.58	0.72	51	-1.27	-0.82	26
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.18	1.94	40	3.71	4.82	44	3.78	4.31	54	-0.13	1.36	5	-2.57	-1.98	37
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	26.84	13.42	73	34.12	12.14	83	28.57	11.38	78	34.61	12.67	82	40.04	16.19	82
Available-for-sale securities	73.07	84.66	26	65.80	85.75	16	71.35	87.23	21	65.35	85.40	17	59.92	81.88	17
U.S. Treasury securities	15.03	5.52	84	9.85	5.43	78	10.48	4.72	82	16.15	6.15	84	14.53	6.99	77
US agency securities (excluding mortgage-backed securities)	22.14	4.50	93	11.82	3.23	88	15.83	4.01	89	8.82	3.49	83	2.66	4.02	60
Municipal securities	2.46	8.87	39	3.93	9.39	44	3.64	9.83	42	3.45	7.75	46	4.38	9.16	45
Mortgage-backed securities	54.47	66.59	31	67.81	67.27	48	62.53	66.64	43	65.32	67.43	42	72.37	65.45	56
Asset-backed securities	3.99	2.05	75	5.72	1.68	81	5.34	1.91	79	5.48	1.66	82	5.42	2.05	80
Other debt securities	1.82	3.17	53	0.78	2.93	47	2.10	3.01	56	0.75	2.94	49	0.60	2.79	49
Mutual funds and equity securities	0.09	0.32	47	0.08	0.37	44	0.08	0.35	41	0.04	0.40	37	0.03	0.42	37
Debt securities 1 year or less	10.96	8.69	69	17.21	11.75	73	14.64	10.55	74	17.52	11.86	75	22.21	11.91	82
Debt securities 1 to 5 years	9.90	17.05	41	4.39	18.03	27	4.06	17.03	25	8.45	17.94	40	8.94	19.18	38
Debt securities over 5 years	79.05	72.17	53	78.31	66.01	59	81.22	69.86	63	74	66.02	49	68.82	64.73	45
Pledged securities	7.69	33.87	15	8.76	37.40	14	5.33	35.67	13	4.41	30.57	12	6.11	33.30	11
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	-7.21	51.37	21	-2.05	146.89	10	-0.65	183.32	11	3.41	26.69	44	27.15	6.77	76
Investment securities	21.70	33.34	44	-7.23	14.17	12	-5.99	23.62	13	-0.01	11.75	27	-0.81	9.42	30
Core deposits	2.97	16.88	6	15.19	25.99	16	12.64	26.88	10	2.47	11.23	18	2.63	7.29	38
Noncore funding	-11.34	-23.76	69	-25.02	-2.41	17	-22.28	-12.18	39	1.50	6.59	43	28.05	10.67	80

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)	47,287,288	46,422,419	47,712,624	46,044,819	41,743,286
Commit: Secured commercial real estate loans	1,214,942	2,266,879	1,631,196	3,085,365	2,791,141
Commit: Unsecured real estate loans	1,105,957	1,118,668	1,152,277	1,109,222	1,068,615
Credit card lines (reported semiannually, June/Dec)	2,339,873	2,226,972	2,278,173	2,052,429	1,725,661
Securities underwriting	0	0	0	0	0
Standby letters of credit	4,831,106	4,757,967	4,809,898	4,847,061	5,537,818
Commercial and similar letters of credit	18,822	11,012	13,311	13,211	14,041
Securities lent	5,665,574	3,475,721	6,416,537	4,447,582	844,085
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	76,000	97,000	147,000	142,400	101,000
Credit derivative contracts w/ purchased credit protection-investment grade	76,000	21,000	71,000	21,000	61,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	76,000	76,000	91,400	35,000
Derivative Contracts					
Interest rate futures and forward contracts	63,688,197	97,158,396	95,473,113	129,158,126	113,856,620
Written options contracts (interest rate)	2,251,287	2,297,692	2,387,659	1,216,902	1,460,595
Purchased options contracts (interest rate)	3,011,232	3,425,366	3,882,482	2,774,302	3,046,510
Interest rate swaps	114,239,709	100,679,571	102,290,604	96,366,664	72,351,710
Futures and forward foreign exchange	14,686,778	13,571,950	12,323,119	10,264,061	7,850,930
Written options contracts (foreign exchange)	560,278	378,800	380,242	273,559	315,463
Purchased options contracts (foreign exchange)	560,278	378,800	380,242	273,559	315,463
Foreign exchange rate swaps	128,677	279,159	258,482	291,914	687,288
Commodity and other futures and forward contracts	220,375	78,170	900	72,342	127,294
Written options contracts (commodity and other)	645,720	44,408	801,652	40,308	194,037
Purchased options contracts (commodity and other)	645,748	44,408	801,652	40,308	194,037
Commodity and other swaps	200,276	164,067	177,320	158,403	366,303

	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)	28.61	22.45	77	27.74	21.74	75	28.43	22.01	76	26.96	23.52	68	24.83	24.05	61
Standby letters of credit	2.92	0.67	93	2.84	0.72	92	2.87	0.71	93	2.84	0.84	91	3.29	0.92	91
Commercial and similar letters of credit	0.01	0.02	65	0.01	0.02	56	0.01	0.02	58	0.01	0.02	57	0.01	0.02	52
Securities lent	3.43	0.12	95	2.08	0.17	92	3.82	0.18	93	2.60	0.40	90	0.50	0.62	83
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.05	0.19	65	0.06	0.33	65	0.09	0.30	65	0.08	0.52	65	0.06	0.75	68
Credit derivative contracts w/ purchased credit protection-investment grade	0.05	0.18	73	0.01	0.22	71	0.04	0.25	72	0.01	0.30	69	0.04	0.52	71
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0.05	0.36	74	0.05	0.30	71	0.05	0.45	73	0.02	0.69	72
Derivative contracts	121.50	49.75	89	130.56	51.68	89	130.57	48.62	89	141.05	68.47	87	119.43	65.81	87
Interest rate contracts	110.83	35.96	92	121.64	36.85	91	121.56	34.36	91	134.37	47.31	89	113.45	43.84	89
Interest rate futures and forward contracts	38.53	5.17	91	58.06	9.28	91	56.88	6.21	91	75.62	10.67	89	67.73	11.40	89
Written options contracts (interest rate)	1.36	1.82	66	1.37	2.30	57	1.42	2.18	59	0.71	2.47	57	0.87	2.16	63
Purchased options contracts (interest rate)	1.82	1.33	78	2.05	1.51	78	2.31	1.46	79	1.62	2.65	72	1.81	2.32	73
Interest rate swaps	69.11	20.67	92	60.16	22.27	89	60.94	20.83	90	56.42	28.86	84	43.04	26.74	84
Foreign exchange contracts	9.64	6.16	87	8.73	5.77	88	7.95	6.01	87	6.50	10.12	85	5.45	10.92	86
Futures and forward foreign exchange contracts	8.89	3.93	88	8.11	3.58	89	7.34	3.47	88	6.01	5.23	87	4.67	5.22	88
Written options contracts (foreign exchange)	0.34	0.04	91	0.23	0.03	90	0.23	0.03	91	0.16	0.05	84	0.19	0.14	87
Purchased options contracts (foreign exchange)	0.34	0.04	91	0.23	0.03	90	0.23	0.04	90	0.16	0.08	84	0.19	0.13	88
Foreign exchange rate swaps	0.08	0.73	79	0.17	0.74	79	0.15	0.77	80	0.17	2.03	77	0.41	2.17	79
Equity, commodity, and other derivative contracts	1.04	0.86	83	0.20	1.80	71	1.06	1.86	82	0.18	3.32	70	0.52	4.08	74
Commodity and other futures and forward contracts	0.13	0.07	89	0.05	0.14	85	0	0.14	84	0.04	0.19	85	0.08	0.25	84
Written options contracts (commodity and other)	0.39	0.29	86	0.03	0.54	74	0.48	0.52	85	0.02	0.98	73	0.12	1.48	73
Purchased options contracts (commodity and other)	0.39	0.19	87	0.03	0.38	74	0.48	0.37	86	0.02	0.94	72	0.12	1.29	73
Commodity and other swaps	0.12	0.29	78	0.10	0.30	76	0.11	0.32	75	0.09	0.38	75	0.22	0.40	77
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	58.39	42.93	76	52.25	41.55	75	54.70	42.82	75	51.87	45.53	72	50.31	44.93	72

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	200,838,555	218,500,787	219,157,467	240,930,448	200,766,250
Interest rate contracts	183,190,425	203,561,025	204,033,858	229,515,994	190,715,435
Foreign exchange contracts	15,936,011	14,608,709	13,342,085	11,103,093	9,169,144
Equity, commodity, and other contracts	1,712,119	331,053	1,781,524	311,361	881,671
Derivatives Position					
Futures and forwards	78,595,350	110,808,516	107,797,132	139,494,529	121,834,844
Written options	3,457,285	2,720,900	3,569,553	1,530,769	1,970,095
Exchange-traded	939,500	240,836	893,627	0	59,590
Over-the-counter	2,517,785	2,480,064	2,675,926	1,530,769	1,910,505
Purchased options	4,217,258	3,848,574	5,064,376	3,088,169	3,556,010
Exchange-traded	1,190,528	340,836	1,543,627	465,000	409,590
Over-the-counter	3,026,730	3,507,738	3,520,749	2,623,169	3,146,420
Swaps	114,568,662	101,122,797	102,726,406	96,816,981	73,405,301
Held for trading	186,922,891	206,878,057	208,179,659	225,719,179	198,222,804
Interest rate contracts	169,712,116	192,575,853	193,325,912	214,804,769	189,477,929
Foreign exchange contracts	15,711,372	14,162,362	13,265,593	10,842,068	8,171,185
Equity, commodity, and other contracts	1,499,403	139,842	1,588,154	72,342	573,690
Non-traded	13,915,664	11,622,730	10,977,808	15,211,269	2,543,446
Interest rate contracts	13,478,309	10,985,172	10,707,946	14,711,225	1,237,506
Foreign exchange contracts	224,639	446,347	76,492	261,025	997,959
Equity, commodity, and other contracts	212,716	191,211	193,370	239,019	307,981
Derivative contracts (excluding futures and FX 14 days or less)	197,457,270	215,870,991	215,734,913	239,505,378	198,735,831
One year or less	96,328,491	123,287,258	118,222,540	150,448,965	165,359,273
Over 1 year to 5 years	58,027,150	49,374,633	56,045,362	48,873,081	19,129,362
Over 5 years	43,101,629	43,209,100	41,467,011	40,183,332	14,247,196
Gross negative fair value (absolute value)	823,093	980,125	1,025,685	521,986	803,392
Gross positive fair value	1,758,542	2,688,449	2,311,535	1,224,582	868,020
Held for trading	1,747,121	2,669,916	2,295,104	1,209,986	824,648
Non-traded	11,421	18,533	16,431	14,596	43,372
Current credit exposure on risk-based capital derivative contracts	1,443,494	2,308,280	1,914,592	1,070,912	726,771
Credit losses on derivative contracts	0	0	0	0	-569
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	4,366	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	91.21	94.09	24	93.16	95.13	27	93.10	94.10	26	95.26	93.44	34	94.99	92.91	39
Foreign exchange contracts	7.93	3.27	82	6.69	2.75	83	6.09	3.49	82	4.61	3.20	77	4.57	3.39	73
Equity, commodity, and other contracts	0.85	1.17	77	0.15	1.12	68	0.81	1.17	73	0.13	1.64	65	0.44	1.93	67
Futures and forwards	39.13	12.57	85	50.71	12.99	92	49.19	14.05	90	57.90	13.49	91	60.68	12.78	93
Written options	1.72	7.49	33	1.25	8.37	25	1.63	8.18	29	0.64	5.91	20	0.98	6.60	25
Exchange-traded	0.47	0.11	89	0.11	0.13	85	0.41	0.14	87	0	0.15	42	0.03	0.23	82
Over-the-counter	1.25	7.20	31	1.14	7.94	25	1.22	7.73	28	0.64	5.10	22	0.95	5.49	29
Purchased options	2.10	3.44	58	1.76	3.38	62	2.31	3.42	60	1.28	4.42	52	1.77	4.19	52
Exchange-traded	0.59	0.12	88	0.16	0.14	85	0.70	0.15	86	0.19	0.28	82	0.20	0.32	82
Over-the-counter	1.51	3.04	58	1.61	2.87	63	1.61	2.86	58	1.09	3.35	56	1.57	3.20	58
Swaps	57.05	71.23	29	46.28	69.92	19	46.87	68.76	24	40.18	69.75	19	36.56	70.34	15
Held for trading	93.07	40.60	77	94.68	43.50	80	94.99	43.53	82	93.69	44.16	76	98.73	46.31	89
Interest rate contracts	84.50	34.42	82	88.14	37.56	88	88.21	36.62	86	89.16	37.24	85	94.38	38.40	91
Foreign exchange contracts	7.82	1.57	88	6.48	1.40	88	6.05	1.60	88	4.50	1.60	84	4.07	1.85	81
Equity, commodity, and other contracts	0.75	0.58	84	0.06	0.71	77	0.72	0.68	80	0.03	0.83	76	0.29	1.14	76
Non-traded	6.93	59.40	22	5.32	56.50	19	5.01	56.47	17	6.31	55.84	23	1.27	53.69	10
Interest rate contracts	6.71	56.19	22	5.03	54.31	19	4.89	53.82	17	6.11	52.22	24	0.62	50.60	11
Foreign exchange contracts	0.11	0.38	73	0.20	0.28	77	0.03	0.46	69	0.11	0.34	71	0.50	0.57	76
Equity, commodity, and other contracts	0.11	0.13	83	0.09	0.10	82	0.09	0.10	82	0.10	0.13	82	0.15	0.16	82
Derivative contracts (excluding futures and forex 14 days or less)	98.32	91.87	58	98.80	89.91	66	98.44	91.48	60	99.41	93.86	66	98.99	94.47	62
One year or less	47.96	28.05	73	56.42	30.94	77	53.94	32.05	75	62.44	32.17	76	82.36	32.51	85
Over 1 year to 5 years	28.89	26.03	55	22.60	27.26	49	25.57	27.06	51	20.29	30.45	41	9.53	31.16	19
Over 5 years	21.46	30.08	43	19.78	28.48	42	18.92	29.56	41	16.68	28.09	38	7.10	28.71	23
Gross negative fair value (absolute value)	0.41	1.25	22	0.45	1.76	26	0.47	1.55	25	0.22	0.83	22	0.40	0.72	24
Gross positive fair value	0.88	1.68	18	1.23	2.69	21	1.05	2.23	17	0.51	1.19	20	0.43	0.85	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.05	73	0.07	0.07	67	0.06	0.07	73	0.03	0.06	70	0.06	0.06	83
Gross positive fair value (X)	0.11	0.07	80	0.18	0.11	81	0.15	0.09	81	0.08	0.07	80	0.06	0.06	83
Held for trading (X)	0.11	0.05	86	0.18	0.08	84	0.15	0.07	85	0.08	0.06	84	0.06	0.05	84
Non-traded (X)	0	0.01	20	0	0.02	24	0	0.02	21	0	0.01	34	0	0.01	49
Current credit exposure (X)	0.09	0.05	80	0.15	0.08	80	0.12	0.06	81	0.07	0.05	79	0.05	0.04	83
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	2
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0.03	0	96	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	1.41	0.63	84	2.22	1.03	82	1.85	0.85	84	1	0.73	81	0.71	0.53	83

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,273,000	538,476	538,476	473,700	475,800
Gross losses	94,974	134,333	384,665	262,817	126,680
Write-downs, transfers to loans held-for-sale	0	0	38,371	26,488	35,147
Recoveries	38,151	18,512	47,523	44,928	40,719
Net losses	56,823	115,821	337,142	217,889	85,961
Provision for loan and lease losses	-358,136	800,821	843,150	282,665	84,007
Adjustments	-41	228,524	228,516	0	-146
Ending balance	858,000	1,452,000	1,273,000	538,476	473,700
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	-0.43	-0.14	9	0.95	0.85	61	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23
Provision for loan and lease losses / Average loans and leases	-0.88	-0.25	7	1.80	1.37	73	0.97	0.82	67	0.32	0.24	71	0.10	0.24	26
Provision for loan and lease losses / Net loan and lease losses	-630.27	77.32	12	691.43	792.43	61	250.09	487.86	34	129.73	130.58	61	97.73	134.68	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.39	25	1.68	1.51	71	1.55	1.58	54	0.61	0.83	31	0.55	0.90	22
Allowance for loan and lease losses / Total loans and leases	1.08	1.37	26	1.66	1.48	71	1.53	1.55	55	0.60	0.81	31	0.54	0.89	22
Allowance for loan and lease losses / Net loans and leases losses (X)	7.55	15.27	35	6.27	11.83	43	3.78	11.58	19	2.47	8.03	22	5.51	7.54	56
Allowance for loan and lease losses / Nonaccrual assets	118.99	318.67	12	232.23	321.01	47	178.75	299.17	27	118.69	218.72	32	106.42	214.03	24
ALLL / 90+ days past due + nonaccrual loans and leases	114.35	260.68	19	206.16	244.42	42	168.06	244.34	35	113.78	151.73	42	101.34	160.51	36
Gross loan and lease losses / Average loans and leases	0.23	0.22	64	0.30	0.35	58	0.44	0.34	71	0.30	0.28	62	0.15	0.30	33
Recoveries / Average loans and leases	0.09	0.08	64	0.04	0.07	41	0.05	0.07	45	0.05	0.08	41	0.05	0.09	34
Net losses / Average loans and leases	0.14	0.13	60	0.26	0.28	61	0.39	0.27	73	0.25	0.21	68	0.10	0.22	37
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0.04	0	96	0.03	0	96	0.04	0	97
Recoveries / Prior year-end losses	9.92	16.12	32	7.04	15.46	18	18.08	33.98	22	35.47	36.22	58	25.08	41.30	33
Earnings coverage of net loan and lease losses (X)	7.30	4.52	28	4.95	21.56	28	2.89	22.91	14	-1.77	24.40	7	13.79	21.75	50
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	31	0.02	0.03	55	0.14	0.04	84	-0.01	0.01	20	-0.01	0.02	25
Real estate loans secured by 1–4 family	-0.06	-0.01	14	-0.01	0.01	26	-0.01	0.01	28	-0.01	0.01	20	-0.01	0.01	20
Revolving	-0.55	-0.05	7	-0.10	0.01	14	-0.07	0.01	15	-0.15	0.02	6	-0.13	0.03	9
Closed-end	-0.03	-0.01	27	-0.01	0.01	31	-0.01	0	29	-0.01	0	31	-0.01	0.01	32
Commercial real estate loans	0.07	0.05	72	0.08	0.03	80	0.38	0.07	94	0	0.01	30	0.01	0.01	57
Construction and land development	-0.01	0	28	-0.17	0	4	-0.08	0	6	0	-0.01	77	0	-0.03	79
1–4 family	-0.01	0	8	-0.17	0	1	-0.08	0	3	0	0	86	0	-0.01	84
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	18	0	0	21	-0.01	0	14	0	0	15	0.01	0	85
Nonfarm nonresidential	0.15	0.07	76	0.20	0.05	86	0.76	0.11	95	0	0.02	47	0	0.02	42
Owner-occupied	0	0.01	46	-0.01	0.02	4	0	0.02	5	0	0.01	32	0	0.01	25
Other	0.15	0.06	81	0.20	0.03	94	0.76	0.08	96	0	0.01	54	0	0.01	52
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	21
Commercial and industrial loans	0.09	0.20	44	0.29	0.46	46	0.36	0.47	47	0.44	0.37	68	0.35	0.31	64
Loans to individuals	3.41	0.78	94	4.08	1.41	89	4.58	1.13	97	2.06	1.17	81	1.38	1.16	64
Credit card loans	5.35	2.18	91	8.34	3.43	94	7.46	2.92	91	6.56	3.11	90	3.87	2.92	70
Agricultural loans	-0.01	0.03	18	-0.05	0.15	7	-0.05	0.19	8	-0.02	0.08	9	-1.11	0.15	2
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.03	0.08	10	0	0.13	13	0.46	0.15	87	0.54	0.15	88	-0.02	0.14	5

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	375,232	509,401	300,561	235,912	237,160
90+ days past due loans and leases	29,220	79,057	45,289	19,562	22,322
Nonaccrual loans and leases	721,090	625,239	712,163	453,698	445,118
Total past due and nonaccrual loans and leases	1,125,542	1,213,697	1,058,013	709,172	704,600
Restructured 30–89 days past due	6,131	67,633	8,509	2,794	5,792
Restructured 90+ days past due	2	808	73	24	41
Restructured nonaccrual	297,429	259,027	281,949	177,730	162,020
Total restructured loans and leases	303,562	327,468	290,531	180,548	167,853
30–89 days past due loans held for sale	0	179	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	41,711	6,363	3,354	128,049	26,246
Total past due and nonaccrual loans held for sale	41,711	6,542	3,354	128,049	26,246
Restructured loans and leases in compliance	200,930	249,637	204,240	389,291	293,000
Other real estate owned	251	251	251	651	1,395
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.47	0.27	81	0.58	0.36	78	0.36	0.39	55	0.26	0.43	34	0.27	0.44	30
90+ days past due loans and leases	0.04	0.10	56	0.09	0.13	67	0.05	0.12	55	0.02	0.15	36	0.03	0.17	35
Nonaccrual loans and leases	0.91	0.58	81	0.71	0.61	66	0.86	0.66	74	0.51	0.51	51	0.51	0.54	50
90+ days past due and nonaccrual loans and leases	0.94	0.73	71	0.80	0.80	60	0.91	0.85	65	0.53	0.71	42	0.54	0.75	35
30–89 days past due restructured	0.01	0.01	72	0.08	0.01	92	0.01	0.01	67	0	0.01	44	0.01	0.02	52
90+ days past due restructured	0	0	61	0	0.01	68	0	0.01	58	0	0.01	58	0	0.01	54
Nonaccrual restructured	0.37	0.12	92	0.30	0.13	83	0.34	0.13	88	0.20	0.14	70	0.19	0.16	64
30–89 days past due loans held for sale	0	0	40	0	0	84	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	0.05	0	93	0.01	0	83	0	0.01	79	0.14	0	97	0.03	0	90
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.47	0.27	81	0.58	0.37	77	0.36	0.40	55	0.26	0.43	34	0.27	0.44	30
90+ days past due assets	0.04	0.10	55	0.09	0.13	67	0.05	0.12	55	0.02	0.15	34	0.03	0.18	32
Nonaccrual assets	0.91	0.59	81	0.71	0.62	66	0.86	0.67	73	0.51	0.53	50	0.51	0.57	49
30+ days past due and nonaccrual assets	1.41	1.04	75	1.39	1.21	66	1.27	1.29	62	0.80	1.19	35	0.81	1.26	28
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.45	0.43	62	0.42	0.49	48	0.45	0.52	50	0.28	0.44	30	0.28	0.48	26
90+ days past due and nonaccrual assets + other real estate owned	0.45	0.46	56	0.42	0.52	46	0.45	0.55	44	0.28	0.48	26	0.28	0.52	22
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.56	0.52	62	0.56	0.56	50	0.55	0.60	48	0.50	0.53	52	0.44	0.60	36
Allowance for loan and lease losses	108.21	67.93	82	64.98	65.48	60	72.68	66.66	66	157.20	115.41	75	157.35	118.28	76
Equity capital + allowance for loan and lease losses	5.06	4.43	65	5.21	4.83	59	5.01	4.97	55	5.03	4.28	61	4.39	4.79	47
Tier 1 capital + allowance for loan and lease losses	5.43	5.28	58	5.73	5.98	53	5.41	6.05	49	5.42	5.65	52	5.06	6.16	43
Loans and leases + other real estate owned	1.17	0.88	75	1.08	0.92	69	1.11	0.97	66	0.95	0.85	58	0.85	0.96	45

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	0.67	0.24	89	0.68	0.39	80	0.52	0.39	71	0.33	0.38	51	0.35	0.42	49
	90+ days past due	0.03	0.12	55	0.05	0.15	57	0.04	0.16	57	0	0.16	28	0.01	0.22	34
	Nonaccrual	0.95	0.65	78	0.75	0.63	69	1.11	0.76	78	0.26	0.46	32	0.26	0.57	25
Commercial and industrial	30–89 days past due	0.11	0.17	45	0.55	0.23	88	0.12	0.23	42	0.09	0.31	19	0.11	0.30	24
	90+ days past due	0.03	0.02	75	0.18	0.03	90	0.06	0.03	74	0.01	0.05	48	0.06	0.05	70
	Nonaccrual	1.29	0.64	83	1.09	0.75	73	0.69	0.75	52	1.78	0.83	87	1.83	0.76	89
Individuals	30–89 days past due	0.50	0.55	51	0.47	0.58	42	0.84	0.83	55	0.71	0.83	42	0.51	0.84	31
	90+ days past due	0.29	0.07	87	0.38	0.13	82	0.46	0.14	86	0.37	0.17	80	0.29	0.16	75
	Nonaccrual	0.01	0.18	25	0.02	0.22	28	0	0.28	22	0	0.17	23	0.01	0.23	19
Depository institution loans	30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	28	0.11	0.24	62	0	0.17	27
	90+ days past due	0	0	44	0	0.03	81	0.01	0	92	0	0	86	0	0	86
	Nonaccrual	0	0.69	24	0.25	0.80	56	0	0.49	24	0.33	0.67	62	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	0.34	0.11	87	0.19	0.14	72	0.01	0.18	39	0.02	0.20	36	0	0.17	27
	90+ days past due	0.01	0.01	81	0.01	0.01	77	0.01	0.01	81	0	0.01	63	0	0.01	66
	Nonaccrual	0.38	0.13	83	0.12	0.15	62	0.40	0.15	80	0.12	0.13	65	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.32	0.35	58	0.65	0.60	63	0.46	0.65	46	0.40	0.67	31	0.42	0.71	31
	90+ days past due	0	0.27	18	0.04	0.29	54	0.03	0.33	45	0	0.31	31	0	0.46	31
	Nonaccrual	0.56	0.82	41	0.59	0.84	38	0.61	0.89	40	0.36	0.73	26	0.34	0.86	25
Revolving	30–89 days past due	0.23	0.29	46	2.08	0.40	94	0.45	0.48	51	0.38	0.45	42	0.45	0.50	45
	90+ days past due	0	0.02	34	0.36	0.03	94	0	0.03	66	0.01	0.05	56	0.01	0.05	56
	Nonaccrual	1.20	1.05	72	1.07	1.27	63	1.13	1.13	68	0.93	1	66	0.81	1.17	59
Closed-end	30–89 days past due	0.32	0.36	58	0.56	0.61	59	0.46	0.65	43	0.40	0.70	32	0.41	0.75	32
	90+ days past due	0	0.29	18	0.02	0.33	49	0.03	0.38	48	0	0.35	32	0	0.53	33
	Nonaccrual	0.53	0.77	38	0.57	0.81	39	0.58	0.87	40	0.32	0.70	27	0.31	0.84	23
Junior lien	30–89 days past due	0	0.01	23	0	0.02	25	0	0.02	21	0	0.02	20	0	0.03	19
	90+ days past due	0	0	36	0	0	66	0	0	32	0	0	60	0	0	49
	Nonaccrual	0	0.04	14	0	0.05	14	0	0.04	16	0	0.04	16	0	0.06	13
Commercial real estate	30–89 days past due	1.19	0.14	97	0.76	0.23	91	0.62	0.26	85	0.18	0.18	59	0.20	0.17	62
	90+ days past due	0.07	0.01	87	0.08	0.02	84	0.06	0.02	85	0	0.03	39	0.02	0.03	69
	Nonaccrual	1.53	0.52	94	1.03	0.43	92	1.90	0.62	93	0.08	0.23	26	0.07	0.28	23
Construction and development	30–89 days past due	0.72	0.12	92	0.40	0.24	75	0	0.28	11	0	0.28	12	1.18	0.21	95
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0.40	0.41	71	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.72	0.07	94	0.40	0.17	80	0	0.22	13	0	0.20	15	1.18	0.13	96
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0.40	0.35	72	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	1.85	0.06	96	0.24	0.08	86	0.23	0.09	80	0.07	0.08	66	0.04	0.10	57
	90+ days past due	0.07	0	97	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.06	0.14	58	0.02	0.08	45	0.06	0.11	53	0.02	0.05	52	0.06	0.08	62
Nonfarm non-residential	30–89 days past due	0.76	0.14	96	1.22	0.20	94	1.03	0.23	93	0.28	0.14	81	0.12	0.17	42
	90+ days past due	0.09	0.01	91	0.15	0.02	91	0.11	0.02	87	0	0.03	44	0.04	0.03	76
	Nonaccrual	2.93	0.66	96	1.99	0.55	95	3.57	0.80	98	0.13	0.28	31	0.09	0.30	21
Owner Occupied	30–89 days past due	0.59	0.04	99	0.68	0.07	98	0.91	0.07	99	0.18	0.07	90	0.11	0.09	61
	90+ days past due	0.05	0	95	0.15	0.01	99	0.10	0	99	0	0.01	52	0.04	0.01	82
	Nonaccrual	0.22	0.25	51	0.20	0.24	47	0.25	0.27	48	0.12	0.16	47	0.06	0.17	25
Other	30–89 days past due	0.18	0.09	78	0.54	0.11	91	0.12	0.14	62	0.10	0.07	71	0.02	0.07	36
	90+ days past due	0.04	0.01	88	0	0.01	34	0.01	0.01	78	0	0.01	30	0	0.01	31
	Nonaccrual	2.70	0.40	96	1.79	0.24	95	3.32	0.44	99	0.02	0.10	28	0.03	0.13	29
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	1.48	0.63	90	1.24	0.90	67	1.17	0.95	66	1.73	1.19	81	1.47	1.22	67
	90+ days past due	1.46	0.39	94	1.93	0.76	93	1.65	0.63	91	2.12	0.78	90	1.39	0.73	78
	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	8,326,595	8,335,300	8,373,781	8,353,062	8,308,890
Retained earnings	9,656,684	8,681,934	9,071,793	8,788,457	9,523,717
Accumulated other comprehensive income (AOCI)	-312,979	-33,576	12,624	-861,999	-1,324,235
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	17,670,300	16,983,658	17,458,198	16,279,520	16,508,372
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,723,610	1,999,194	1,623,564	2,052,290	3,528,253
Accumulated other comprehensive income-related adjustments	-312,978	-33,275	12,624	-861,901	-1,299,305
Other deductions from common equity tier 1 capital	6,936	-3,941	-1,160	2,710	10,287
Subtotal:	16,252,732	15,021,680	15,823,170	15,086,421	14,269,137
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	13,335
Common equity tier 1 capital	16,252,732	15,021,680	15,823,170	15,086,421	14,255,802
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	13,335
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	16,252,732	15,021,680	15,823,170	15,086,421	14,255,802
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	35,733	35,803	35,663	35,523
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	708,305	1,178,262	1,011,856	647,196	613,100
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	708,305	1,213,995	1,047,659	682,859	648,623
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	708,305	1,213,995	1,047,659	682,859	648,623
Exited advanced approach tier 2 capital					
Total capital	16,961,037	16,235,675	16,870,829	15,769,280	14,904,425
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	168,088,890	169,314,868	166,610,748	171,205,014	165,365,403
Less: Deductions from common equity tier 1 capital	1,723,610	1,999,194	1,623,564	2,052,290	3,541,588
Less: Other deductions	-545,229	-622,659	-581,516	-653,895	-725,410
Total assets for leverage ratio	166,910,509	167,938,333	165,568,700	169,806,619	162,549,225
Total risk-weighted assets	102,309,164	103,760,577	103,576,196	106,967,705	102,088,022
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.89	12.66	87	14.48	11.98	85	15.28	12.35	85	14.10	12.11	80	13.96	12.09	80
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.89	13.44	85	14.48	12.72	79	15.28	13.08	82	14.10	12.78	74	13.96	12.85	75
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	16.58	15.42	75	15.65	14.77	72	16.29	15.23	73	14.74	14.36	65	14.60	14.45	66
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	9.74	9.11	73	8.94	9.03	51	9.56	9.13	69	8.88	9.76	28	8.77	9.71	18
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	283	609	1,080	2,028	3,098	-53.53	-82.79
Other insurance activities income	283	609	1,080	2,028	3,098	-53.53	-82.79
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	262,335	268,813	269,078	269,701	315,867	-2.41	-19.73

	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	0.01	0.37	34	0.02	0.39	41	0.02	0.41	37	0.04	0.47	42	0.06	0.47	47
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	1.53	11.54	14	1.63	11.35	14	1.57	11.03	15	1.73	11.51	16	2.14	10.22	20
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		29,205,100			27,820,248			32,653,275			34,385,170			33,840,546	
Net assets of broker-dealer subsidiaries / Consolidated assets	17.67	0.47	95	16.62	0.73	94	19.45	0.75	94	20.13	1.39	92	20.13	1.79	91

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	785,218	1,023,095	1,029,290	1,080,359	981,800
Real estate loans	35,719	36,260	36,149	28,654	26,362
Commercial and industrial loans	721,166	954,348	962,697	1,017,237	917,196
Loans to depository institutions and other banks acceptances	2	4	3	7	13
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	28,331	32,483	30,441	34,461	38,229
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	785,218	1,023,095	1,029,290	1,080,359	981,800
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	0.67	1.17	63
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		1.62	1.53	71
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-23.25	-1.19	17	-6.76	10.27	36	-4.73	-2.40	52	10.04	22.48	67	6.60	7.24	51
Total selected assets	-23.25	3.19	15	-6.76	5.10	36	-4.73	2.04	39	10.04	12.40	68	4.98	3.24	57
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	265,815	275,058	248,569	239,872	178,831	-3.36	
1–4 family residential loans	265,815	275,058	248,569	239,872	178,831	-3.36	
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	0.16	0.16	0.15	0.14	0.11
1–4 family residential loans	0.16	0.16	0.15	0.14	0.11
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	31.38	36.94	33.56	40.87	44.31
Home equity lines	1.68	2.12	1.90	2.28	2.54
Credit card receivables	0.26	0.28	0.27	0.33	0.38
Auto loans and other consumer loans	3.15	4.06	3.26	4.60	2.66
Commercial and industrial loans	24.52	22.28	23.61	18.12	18.41
All other loans and leases	39.01	34.32	37.39	33.81	31.70

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	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
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					
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	6	7.16	6.99	7.47	5.18

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	2,642	24,948	4,886	6,085	3,686	-89.41	
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	2,642	24,948	4,886	6,085	3,686	-89.41	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	438	20,662	1,905	163	0	-97.88	
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	438	20,662	1,905	163	0	-97.88	
Total past due securitized assets	3,080	45,610	6,791	6,248	3,686	-93.25	
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	0.99	9.07	1.97	2.54	2.06
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	0.99	9.07	1.97	2.54	2.06
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.16	7.51	0.77	0.07	0
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	0.16	7.51	0.77	0.07	0
Total past due securitized assets percent of securitized assets	1.16	16.58	2.73	2.60	2.06
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.33	0.64	0.47	0.42	0.42
Home equity lines	0.23	2.08	0.45	0.38	0.45
Credit card receivables	1.48	1.24	1.17	1.73	1.47
Commercial and industrial loans	0.11	0.55	0.12	0.09	0.11
All other loans and leases	0.80	0.53	0.41	0.18	0.15
Total managed loans past due 30–89 days	0.47	0.61	0.37	0.27	0.28
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.09	0.03	0	0
Home equity lines	0	0.36	0	0.01	0.01
Credit card receivables	1.46	1.93	1.65	2.12	1.39
Commercial and industrial loans	0.03	0.18	0.06	0.01	0.06
All other loans and leases	0.06	0.08	0.07	0.03	0.02
Total managed loans past due 90+ days	0.04	0.11	0.06	0.02	0.03
Total Past Due Managed Assets	0.51	0.72	0.42	0.29	0.30
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.01	-0.01	-0.01	-0.01
Home equity lines	-0.55	-0.10	-0.07	-0.15	-0.13
Credit card receivables	5.35	8.34	7.46	6.56	3.87
Commercial and industrial loans	0.09	0.29	0.36	0.44	0.35
All other loans and leases	0.30	0.47	0.75	0.39	0.07
Net Losses on Managed Assets Percent of Total Managed Assets	0.14	0.26	0.40	0.24	0.10

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	16,953	32,407	52,142	107,517	1,792,854	-47.69	23.52
Dividends	0	0	0	0	1,700,000		
Interest	11,500	27,240	41,924	97,319	82,541	-57.78	40.54
Management and service fees	0	0	0	0	0		
Other income	5,453	5,167	10,218	10,198	10,313	5.54	-1.61
Income from nonbank subsidiaries	21,281	98,685	120,516	683,687	154,298	-78.44	179.35
Dividends	5	65,703	65,715	615,767	95,046	-99.99	-64.29
Interest	18,828	30,511	50,084	63,340	54,653	-38.29	354.56
Management and service fees	0	0	0	0	0		
Other income	2,448	2,471	4,717	4,580	4,599	-0.93	-29.29
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	38,234	131,092	172,658	791,204	1,947,152	-70.83	79.14
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	38,234	131,092	172,658	791,204	1,947,152	-70.83	79.14
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	48,571	84,568	139,686	248,991	192,042	-42.57	50.06
Other expenses	19,911	16,165	31,670	30,332	19,395	23.17	32.79
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	68,482	100,733	171,356	279,323	211,437	-32.02	44.59
Income (loss) before taxes	-30,248	30,359	1,302	511,881	1,735,715		
Applicable income taxes (credit)	-7,930	-9,235	-17,737	-24,000	-13,258		
Extraordinary items							
Income before undistributed income of subsidiaries	-22,318	39,594	19,039	535,881	1,748,973		
Equity in undistributed income of subsidiaries	712,230	-323,709	147,429	-1,269,638	-675,718		92.80
Bank subsidiaries	615,565	-386,845	-38,124	-746,271	-696,998		77.24
Nonbank subsidiaries	96,665	63,136	185,553	-523,367	21,280	53.11	337.24
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	689,912	-284,115	166,468	-733,757	1,073,255		95.10
Memoranda							
Bank net income	615,565	-386,845	-38,124	-746,271	1,003,002		77.24
Nonbank net income	96,670	128,839	251,268	92,400	116,326	-24.97	336.99
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	18,855,959	75.31	18,616,109	76.02	18,769,824	76.07	18,143,494	18,527,131	1.29	6.54
Common and preferred stock	16,053,800	64.12	15,386,000	62.83	15,805,761	64.06	15,102,724	15,383,979	4.34	0.74
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,775,000	11.08	3,200,000	13.07	2,925,000	11.85	3,000,000	3,109,345	-13.28	58.57
Other receivables	27,159	0.11	30,109	0.12	39,063	0.16	40,770	33,807	-9.80	96.25
Investment in nonbank subsidiaries	5,416,209	21.63	4,992,118	20.38	5,026,717	20.37	4,785,287	4,634,362	8.50	393.61
Common and preferred stock	2,268,411	9.06	2,050,556	8.37	2,181,639	8.84	2,002,945	2,495,702	10.62	216.70
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,134,050	12.52	2,927,128	11.95	2,830,750	11.47	2,768,072	2,123,655	7.07	722.67
Other receivables	13,748	0.05	14,434	0.06	14,328	0.06	14,270	15,005	-4.75	50818.52
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	445,629	1.78	552,411	2.26	582,526	2.36	840,201	739,075	-19.33	34.61
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	150,085	0.60	157,131	0.64	153,648	0.62	160,549	0	-4.48	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	170,014	0.68	171,753	0.70	141,984	0.58	190,362	25,484	-1.01	1618.88
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total assets	25,037,896	100.00	24,489,522	100.00	24,674,699	100.00	24,119,893	23,926,052	2.24	30.73
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	400,000	1.60	0	0	0	0	0	0		
Borrowings with maturity over 1 year	6,929,021	27.67	7,586,169	30.98	7,239,176	29.34	7,585,275	7,318,866	-8.66	167.86
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	203,704	0.81	207,285	0.85	208,957	0.85	217,402	62,060	-1.73	307.98
Balance due to subsidiaries and related institutions	3,061	0.01	37,849	0.15	38,058	0.15	37,695	36,754	-91.91	-99.09
Total liabilities	7,535,786	30.10	7,831,303	31.98	7,486,191	30.34	7,840,372	7,417,680	-3.77	153.46
Equity Capital	17,502,110	69.90	16,658,219	68.02	17,188,508	69.66	16,279,521	16,508,372	5.07	8.17
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	132,077	0.53	132,077	0.54	132,077	0.54	132,077	131,935	0.00	-3.12
Common surplus	8,194,518	32.73	8,203,223	33.50	8,241,704	33.40	8,220,985	8,176,955	-0.11	13.17
Retained earnings	9,488,494	37.90	8,356,495	34.12	8,802,103	35.67	8,788,458	9,523,717	13.55	3.26
Accumulated other comprehensive income	-312,979	-1.25	-33,576	-0.14	12,624	0.05	-861,999	-1,324,235		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	25,037,896	100.00	24,489,522	100.00	24,674,699	100.00	24,119,893	23,926,052	2.24	30.73
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	36,838	0.15	36,911	0.15	36,767	36,622	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	36,838	0.15	36,911	0.15	36,767	36,622	-100.00	-100.00
Loans and advances from subsidiary holding companies	0	0	0	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	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	8	12.64	11	-3.41	4.33	12	0.99	7.29	8	-4.35	9.68	1	5.83	10.40	9
Bank net income / Average equity investment in banks	7.77	12.37	10	-5.07	4.55	11	-0.25	7.45	8	-4.83	10.51	0	6.14	11.19	8
Nonbank net income / Average equity investment in nonbanks	8.69	13.40	50	12.91	7.01	74	12.20	9.75	67	3.81	7.89	40	4.82	7.10	48
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	89.22	96.24	21		91.35			88.16			82.22		93.45	82.56	24
Nonbank net income / Parent net income	14.01	3.10	85		6.35		150.94	3.59	99		5.93		10.84	3.78	83
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	43.06	16.87	87	47.01	20.37	85	43.55	20.06	84	48.16	20.43	83	44.93	20.88	84
Total debt / Equity capital	41.88	11.60	89	45.54	14.50	87	42.12	14.41	86	46.59	14.31	85	44.33	14.69	85
Total debt + notes payable to subs that issued TPS / Equity capital	41.88	13.82	89	45.76	16.78	87	42.33	16.67	86	46.82	16.36	85	44.56	17.10	85
Total debt + Loans guaranteed for affiliate / Equity capital	41.88	11.69	89	45.54	14.81	87	42.12	14.68	86	46.59	14.56	85	44.33	15.14	85
Total debt / Equity capital – excess over fair value	41.88	11.71	88	45.54	14.64	87	42.12	14.52	86	46.59	14.51	84	44.33	14.81	85
Long-term debt / Equity capital	39.59	11.05	88	45.54	13.39	87	42.12	13.56	86	46.59	13.04	88	44.33	13.37	87
Short-term debt / Equity capital	2.29	0.48	85	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	63.58	39.10	70	51.45	29.33	70	57.21	34.67	71	53.08	28.44	75	55.33	28.63	75
Double Leverage															
Equity investment in subs / Equity capital	104.69	103.07	62	104.67	103.11	63	104.65	102.81	64	105.07	103.22	61	108.31	103.10	79
Total investment in subs / Equity capital	138.68	108.26	90	141.72	110.49	86	138.44	110.16	87	140.84	111.07	86	140.30	112.48	86
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)	0.59	0.25	75		0.67		4.80	0.47	96		0.36		1.28	0.35	86
Equity investment in subs – equity cap / Net income-div (X)	0.59	0.83	53		3.93		4.80	1.82	86		1.22		1.28	1.22	66
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	76.64	138.64	22	143.29	143.95	61	115.82	136.59	43	294.74	177.68	85	928.97	162.34	98
Cash from ops + noncash items + op expense / Op expense + dividend	64.35	130.64	23	169.58	154.33	64	148.90	147.24	61	32.23	190.27	6	924.67	174.91	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-16.11	103.17	8	-173.56	148.07	3	92.97	134.08	23	138.22	116.34	70	90.58	103.19	32
Pretax operating income + interest expense / Interest expense	37.72	1,479.01	10	135.90	2,733.67	20	100.93	2,016.32	11	305.58	1,968.54	17	1,003.82	2,898.75	47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	37.96	1,667.11	9	135.65	1,374.36	19	100.93	1,539.23	10	304.23	1,632.83	15	996.68	1,369.37	50
Dividends + interest from subsidiaries / Interest expense + dividends	62.45	153.06	19	145.98	169.52	55	112.91	150.43	36	311.83	210.80	80	1,006.15	188.90	97
Fees + other income from subsidiaries / Salary + other expenses	39.68	12.78	80	47.25	15.95	79	47.16	13.95	81	48.72	16.52	79	76.89	16.08	91
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-20.56	3.64	0	-22.51	3.69	2	-20.83	3.85	1	-21.72	2.64	2	-20.56	2.61	2
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	19.90	1.79	91	18.84	2.90	89	21.69	2.66	90	22.42	5.62	84	22.77	5.50	84
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	0.02	0.07	84	0.02	0.07	81	0.02	0.08	82	0.02	0.19	76	0.02	0.21	76

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		78.46		0	73.92	1	0	81.10	1	0	57.84	1	0	57.26	2
Dividends declared / Net income	0	25.30	4		60.26		0	42.29	4		33.08		0	27.33	5
Net income – dividends / Average equity	8	9.64	42	-3.41	1.15	16	0.99	4.14	14	-4.35	6.46	2	5.83	7.33	30
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49			166.94			132.17			178.13			157.73	
Dividends from nonbank subsidiaries		3.97			3.69			3.41			7.53			7.13	
Dividends from subsidiary holding companies		6.36			3.84			4.85			21.40			16.86	
Dividends from all subsidiaries		193.08			205.70			174.85			260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9		82.59			60.28			66.55		169.49	60.71	98
Interest income from bank subsidiaries	1.87	0.11	96		0.58			0.36			0.54		8.23	0.52	96
Management and service fees from bank subsidiaries	0	0.90	37		3.18			1.47			1.55		0	1.88	36
Other income from bank subsidiaries	0.89	0	96		0.01			0			0		1.03	0	96
Operating income from bank subsidiaries	2.75	38.35	13		98.26			62.88			69.36		178.75	63.43	98
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.01	54.17	36	51	52.25	61	26.15	56.39	46	666.41	82.95	94	81.71	51.40	69
Interest income from nonbank subsidiaries	19.48	2.35	91	23.68	7.62	85	19.93	7.38	85	68.55	20.25	83	46.98	18.56	81
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	2.53	0.08	94	1.92	0.22	90	1.88	0.16	90	4.96	1.06	89	3.95	0.15	92
Operating income from nonbank subsidiaries	22.01	76.16	42	76.60	78.35	58	47.96	79.84	41	739.92	150.41	93	132.64	99.33	74
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	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	87.31	65.18	43
Interest income from bank subsidiaries	30.08	0.39	96	20.78	1.06	93	24.28	0.63	96	12.30	0.80	95	4.24	0.92	89
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	14.26	0.02	99	3.94	0.07	94	5.92	0.04	97	1.29	0.03	94	0.53	0.02	94
Operating income from bank subsidiaries	44.34	81.78	19	24.72	81.90	16	30.20	82.20	17	13.59	78.80	18	92.08	74.20	38
Dividends from nonbank subsidiaries	0.01	2.67	55	50.12	2.05	96	38.06	1.95	96	77.83	2.65	98	4.88	2.57	82
Interest income from nonbank subsidiaries	49.24	0.35	97	23.27	1.11	93	29.01	0.73	96	8.01	1.19	90	2.81	2.32	85
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	6.40	0.01	97	1.88	0.01	95	2.73	0.01	96	0.58	0.04	91	0.24	0.02	93
Operating income from nonbank subsidiaries	55.66	6.48	91	75.28	6.25	93	69.80	4.70	95	86.41	7.29	94	7.92	7.64	76
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		237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0.49	33.86	24	0.51	27.08	26	0.48	28.33	24	0.50	26.53	26