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

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BHC Name CATHAY GENERAL BANCORP

City/State LOS ANGELES, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 19,348,362
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:

CATHAY GENERAL BANCORP
777 NORTH BROADWAY

LOS ANGELES, CA 90012

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	19,171,142	18,452,673	18,721,179	17,337,839	16,025,354
Net income ($000)	150,583	101,173	228,860	279,135	271,885
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)	3.02	2.65	77	2.98	2.84	57	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74
+ Non-interest income	0.26	1.11	6	0.26	1.14	7	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5
– Overhead expense	1.47	2.24	9	1.47	2.63	4	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
– Provision for credit losses	-0.24	-0.15	34	0.54	0.85	32	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5
+ Securities gains (losses)	0.01	0.01	72	0.01	0.03	59	0.01	0.02	54	0	0.01	57	0	0	63
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	10	0	0	45
= Pretax net operating income (tax equivalent)	2.02	1.79	68	1.23	0.64	79	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88
Net operating income	1.57	1.36	73	1.10	0.48	85	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89
Net income	1.57	1.35	73	1.10	0.50	84	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.63	3.14	82	4.15	3.78	72	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73
Interest expense	0.43	0.27	84	0.99	0.66	81	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52
Net interest income (tax equivalent)	3.20	2.85	70	3.16	3.10	49	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.19	0.13	66	0.05	0.28	15	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5
Earnings coverage of net loan and lease losses (X)	11.67	4.52	46	46.21	21.56	84	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.84	1.39	15	1.08	1.51	21	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.84	1.37	15	1.08	1.48	22	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.63	40	0.41	0.66	28	0.46	0.71	33	0.34	0.57	26	0.39	0.61	31
30–89 days past due loans and leases / Total loans and leases	0.14	0.27	34	0.31	0.36	52	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56
Liquidity and Funding															
Net noncore funding dependence	12.73	-1.82	87	22.67	6.94	86	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77
Net short-term noncore funding dependence	11.18	-8.21	92	18.52	-2.29	93	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90
Net loans and leases / Total assets	80.48	59.81	95	80.37	63.21	96	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Capitalization															
Tier 1 leverage ratio	10.85	9.11	86	10.46	9.03	86	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82
Holding company equity capital / Total assets	12.67	10.88	78	12.16	11.06	65	12.70	11.16	72	12.68	12.43	54	12.64	12.22	60
Total equity capital (including minority interest) / Total assets	12.67	11.01	76	12.16	11.18	64	12.70	11.29	71	12.68	12.57	53	12.64	12.27	60
Common equity tier 1 capital / Total risk-weighted assets	13.77	12.69	70	12.88	12.01	75	13.53	12.38	74	12.51	12.17	63	12.43	12.12	66
Net loans and leases / Equity capital (X)	6.35	5.51	69	6.61	5.78	71	6.41	5.58	72	6.54	5.21	77	6.55	5.29	76
Cash dividends / Net income	32.67	25.30	65	48.76	60.26	42	43.12	42.30	53	35.51	33.12	55	30.69	27.31	54
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	0.42	9.29	16	9.43	17.07	23	5.24	16.68	18	7.80	9.26	59	7.32	7	64
Equity capital	4.69	9.31	35	6.51	6.16	61	5.40	6.99	47	8.13	10.49	53	7.53	7.89	64
Net loans and leases	0.55	0.79	62	6.48	13.26	30	3.37	9.07	31	7.94	9.10	60	8.86	7.89	70
Noncore funding	-29.56	-23.76	46	-1.44	-2.41	54	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0.33	13.39	25	0	13.56	10	0.33	13.04	27	4.18	13.37	37
Equity investment in subsidiaries / Equity capital	103.26	103.07	53	103.73	103.11	57	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80
Cash from ops + noncash items + op expense / Op expense + dividends	172.25	130.64	74	117.98	154.33	47	127.78	147.24	50	218	190.27	70	137.62	174.91	36

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	321,463	346,286	677,823	730,413	653,305	-7.17	39.21
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	321,463	346,286	677,823	730,413	653,305	-7.17	39.21
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	321,463	346,286	677,823	730,413	653,305	-7.17	39.21
Investment interest income (tax equivalent)	6,256	13,014	20,600	33,038	28,623	-51.93	-48.40
Interest on balances due from depository institutions	753	1,191	1,829	5,404	5,209	-36.78	10.41
Interest income on other earning assets	472	519	952	1,207	1,663	-9.06	-35.25
Total interest income (tax equivalent)	328,944	361,010	701,204	770,062	688,800	-8.88	34.56
Interest on time deposits of $250K or more	11,151	27,779	47,293	66,603	32,066	-59.86	
Interest on time deposits < $250K	12,701	36,938	62,564	82,780	51,893	-65.62	
Interest on foreign office deposits	214	1,263	1,787	3,470	2,436	-83.06	-77.14
Interest on other deposits	11,056	13,896	25,380	25,250	20,475	-20.44	46.09
Interest on other borrowings and trading liabilities	4,207	6,620	12,471	17,453	15,186	-36.45	-61.95
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	39,329	86,496	149,495	195,556	122,056	-54.53	-1.93
Net interest income (tax equivalent)	289,615	274,514	551,709	574,506	566,744	5.50	41.72
Non-interest income	24,929	24,150	44,919	37,000	34,760	3.23	67.16
Adjusted operating income (tax equivalent)	314,544	298,664	596,628	611,506	601,504	5.32	43.46
Overhead expense	140,474	135,738	285,710	275,083	265,552	3.49	16.65
Provision for credit losses	-22,558	50,000	57,500	-7,000	-4,500		
Securities gains (losses)	853	1,153	1,695	369	22	-26.02	-41.13
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent)	193,850	113,756	253,965	349,369	337,687	70.41	67.20
Applicable income taxes	43,267	12,583	25,105	70,234	65,802	243.85	23.80
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	43,267	12,583	25,105	70,234	65,802	243.85	23.80
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	150,583	101,173	228,860	279,135	271,885	48.84	85.92
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	150,583	101,173	228,860	279,135	271,885	48.84	85.92
Memoranda							
Net income - holding company and noncontrolling (minority) interest	150,583	101,173	228,860	279,135	271,885	48.84	85.92
Investment securities income (tax equivalent)	6,256	13,014	20,600	33,038	28,623	-51.93	-48.40
US Treasury and agency securities (excluding mortgage-backed securities)	358	1,722	2,131	9,275	10,492	-79.21	-76.37
Mortgage-backed securities	5,146	9,522	15,650	20,317	15,530	-45.96	-47.71
All other securities	752	1,770	2,819	3,446	2,601	-57.51	-1.96
Cash dividends declared	49,198	49,332	98,688	99,131	83,446	-0.27	73.39
Common	49,198	49,332	98,688	99,131	83,446	-0.27	73.39
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)	3.43	2.92	83	3.91	3.46	80	3.75	3.27	79	4.44	4	80	4.30	3.87	77
Less: Interest expense	0.41	0.25	84	0.94	0.61	81	0.80	0.48	84	1.13	0.98	67	0.76	0.79	56
Equals: Net interest income (tax equivalent)	3.02	2.65	77	2.98	2.84	57	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74
Plus: Non-interest income	0.26	1.11	6	0.26	1.14	7	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5
Equals: adjusted operating income (tax equivalent)	3.28	3.82	24	3.24	4.05	14	3.19	4.04	13	3.53	4.41	15	3.75	4.46	15
Less: Overhead expense	1.47	2.24	9	1.47	2.63	4	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
Less: Provision for credit losses	-0.24	-0.15	34	0.54	0.85	32	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	72	0.01	0.03	59	0.01	0.02	54	0	0.01	57	0	0	63
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	10	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.02	1.79	68	1.23	0.64	79	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88
Less: Applicable income taxes (tax equivalent)	0.45	0.41	70	0.14	0.16	34	0.13	0.23	20	0.41	0.36	64	0.41	0.33	72
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.57	1.36	73	1.10	0.48	85	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.57	1.35	73	1.10	0.50	84	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89
Memo: Net income (last four quarters)	1.46	1.25	72	1.34	0.81	86	1.22	0.82	80	1.61	1.19	89	1.70	1.24	88
Net income–BHC and noncontrolling (minority) interest	1.57	1.37	72	1.10	0.50	84	1.22	0.83	80	1.61	1.20	88	1.70	1.25	89
Margin Analysis															
Average earning assets / Average assets	94.56	93.15	66	94.30	91.74	78	94.46	92.32	73	93.68	91.05	78	93.16	91.48	70
Average interest-bearing funds / Average assets	68.25	62.32	76	70.53	65.48	76	69.71	64.06	75	70.74	65.57	77	69.23	65.56	69
Interest income (tax equivalent) / Average earning assets	3.63	3.14	82	4.15	3.78	72	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73
Interest expense / Average earning assets	0.43	0.27	84	0.99	0.66	81	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52
Net interest income (tax equivalent) / Average earning assets	3.20	2.85	70	3.16	3.10	49	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71
Yield or Cost															
Total loans and leases (tax equivalent)	4.09	4.05	61	4.48	4.44	59	4.36	4.27	60	5.02	5.09	51	4.91	4.95	56
Interest-bearing bank balances	0.10	0.11	35	0.33	0.50	25	0.19	0.27	28	1.35	2.04	16	1.42	1.64	28
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17	
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	3.63	3.11	84	4.15	3.74	75	3.97	3.51	79	4.74	4.36	76	4.61	4.20	75
Investment securities (tax equivalent)	1.30	1.80	13	2.01	2.51	17	1.74	2.25	15	2.31	2.76	13	2.08	2.68	5
US Treasury and agency securities (excluding mortgage-backed securities)	0.53	1.28	12	1.40	2.01	24	0.97	1.75	18	1.94	2.32	25	1.73	2.05	27
Mortgage-backed securities	1.45	1.56	42	2.29	2.33	39	2.02	2.05	44	2.46	2.61	28	2.34	2.50	30
All other securities	1.48	2.91	9	2.39	3.48	14	2.01	3.24	9	3.17	4.06	26	3.64	4.20	48
Interest-bearing deposits	0.44	0.24	85	1.06	0.70	81	0.89	0.53	85	1.28	1.10	68	0.83	0.81	58
Time deposits of $250K or more	0.78	0.76	55	1.80	1.67	61	1.56	1.42	61	2.15	1.96	61	1.47	1.44	52
Time deposits < $250K	0.77	0.72	58	1.74	1.58	61	1.55	1.36	62	2.01	1.82	60	1.41	1.29	56
Other domestic deposits	0.34	0.17	87	0.58	0.50	69	0.49	0.36	78	0.63	0.93	28	0.48	0.67	31
Foreign deposits	0.24	0.12	74	1.21	0.59	89	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65
Federal funds purchased and repos		0.19			0.85			0.62			1.86		2.89	1.51	89
Other borrowed funds and trading liabilities	1.89	1.31	74	1.66	1.62	54	1.82	1.50	67	2.02	2.38	27	1.22	2.28	5
All interest-bearing funds	0.60	0.40	83	1.33	0.92	82	1.15	0.74	84	1.59	1.49	67	1.10	1.19	51

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	24,929	24,150	44,919	37,000	34,760
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,644	2,366	4,850	4,648	4,973
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	7,311	4,944	9,736	8,312	5,377
Insurance activities revenue	184	401	793	929	527
Venture capital revenue	-100	239	236	337	319
Net servicing fees	59	243	108	-84	401
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	255	3,867	3,867	201	472
Other non-interest income	14,576	12,080	25,329	22,657	22,691
Total overhead expenses	140,474	135,738	285,710	275,083	265,552
Personnel expense	65,480	59,136	124,022	129,300	124,899
Net occupancy expense	12,760	12,434	25,467	27,402	27,879
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	343	343	687	687	876
Other operating expenses	61,891	63,825	135,534	117,694	111,898
Fee income on mutual funds and annuities	7,130	4,820	9,484	8,078	5,167
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,173	1,212	1,205	1,219	1,250
Average personnel expense per employee	55.82	48.79	102.92	106.07	99.92
Average assets per employee	16,343.68	15,224.98	15,536.25	14,223	12,820.28

	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	28.60	2.15	99	19.96	2.20	99	21.11	2.02	99	21.83	2.72	98	14.86	3.08	98
Overhead expenses / Net Interest Income + non-interest income	44.66	59.03	9	45.45	63.28	6	47.89	62.28	10	44.98	61.29	7	44.15	60.88	7
Percent of Average Assets															
Total overhead expense	1.47	2.24	9	1.47	2.63	4	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
Personnel expense	0.68	1.25	5	0.64	1.31	3	0.66	1.30	4	0.75	1.41	6	0.78	1.44	7
Net occupancy expense	0.13	0.24	12	0.13	0.26	10	0.14	0.26	9	0.16	0.28	12	0.17	0.28	12
Other operating expenses	0.65	0.73	47	0.70	0.99	28	0.73	0.94	40	0.68	0.97	26	0.70	0.97	22
Overhead less non-interest income	1.21	1.10	55	1.21	1.36	39	1.29	1.25	48	1.37	1.32	50	1.44	1.38	52
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	44.66	58.45	10	45.45	62.83	6	47.89	61.82	10	44.98	60.64	7	44.15	60.37	7
Personnel expense	20.82	33.10	6	19.80	32.43	4	20.79	32.36	6	21.14	32.39	5	20.76	32.51	5
Net occupancy expense	4.06	6.33	18	4.16	6.65	11	4.27	6.58	13	4.48	6.52	13	4.63	6.48	14
Other operating expenses	19.79	18.60	61	21.49	23.06	60	22.83	22.28	69	19.36	21.20	46	18.75	20.90	39
Total non-interest income	7.93	28.18	5	8.09	27.40	7	7.53	28.83	4	6.05	29.23	4	5.78	28.50	4
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.84	3.19	13	0.79	3.35	14	0.81	3.27	12	0.76	3.88	13	0.83	4.15	12
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	2.32	2.52	62	1.66	2.64	52	1.63	2.46	53	1.36	3.54	46	0.89	3.42	36
Insurance activities revenue	0.06	0.37	48	0.13	0.39	62	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52
Venture capital revenue	-0.03	0.02	1	0.08	0	94	0.04	0.01	90	0.06	0.02	88	0.05	0.02	88
Net servicing fees	0.02	0.55	28	0.08	-0.20	64	0.02	0.01	57	-0.01	0.28	11	0.07	0.65	31
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	0.08	3.83	10	1.30	2.89	45	0.65	3.92	30	0.03	1.86	15	0.08	1.61	18
Other non-interest income	4.63	9.26	20	4.04	9.31	20	4.25	9.65	18	3.71	10.04	9	3.77	9.86	10
Overhead less non-interest income	36.73	29.94	68	37.36	34.19	57	40.36	31.93	73	38.93	31.06	74	38.37	31.46	68
Applicable income taxes / Pretax net operating income (tax equivalent)	22.32	21.54	58	11.06	18.39	14	9.89	18.63	10	20.10	20.56	47	19.49	19.04	47
Applicable income tax + TE / Pretax net operating income + TE	22.32	23.10	41	11.06	22.75	4	9.89	21.18	9	20.10	23.23	20	19.49	21.56	25

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

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	12,900,789	12,694,061	12,886,473	12,412,754	11,249,474	1.63	54.83
Commercial and industrial loans	2,713,352	2,794,329	2,660,849	2,536,405	2,639,273	-2.90	26.03
Loans to individuals	3,011	587	2,564	3,924	4,257	412.95	0.80
Loans to depository institutions and acceptances of other banks	0	107	259	15,245	114	-100.00	-100.00
Agricultural loans	0	0	0	0	0		
Other loans and leases	84,917	165,483	120,792	154,328	126,358	-48.69	241.81
Less: Unearned income	0	0	0	626	1,565		-100.00
Loans and leases, net of unearned income	15,702,069	15,654,567	15,670,937	15,122,030	14,017,911	0.30	49.27
Less: Allowance for loan and lease losses	131,256	169,680	166,538	123,224	122,391	-22.64	6.76
Net loans and leases	15,570,813	15,484,887	15,504,399	14,998,806	13,895,520	0.55	49.77
Debt securities that reprice or mature in over 1 year	825,232	794,941	754,437	1,103,884	1,033,150	3.81	-15.37
Mutual funds and equity securities	20,113	24,570	23,744	28,005	25,098	-18.14	-0.17
Subtotal	16,416,158	16,304,398	16,282,580	16,130,695	14,953,768	0.69	44.11
Interest-bearing bank balances	1,589,086	1,425,001	1,282,462	401,538	393,136	11.51	124.79
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	177,283	351,161	282,113	347,958	209,359	-49.52	-28.13
Trading assets	0	0	0	0	0		
Total earning assets	18,182,527	18,080,560	17,847,155	16,880,191	15,556,263	0.56	47.28
Non-interest-bearing cash and due from depository institutions	133,507	148,700	138,616	177,240	207,154	-10.22	-41.80
Premises, fixed assets, and leases	130,219	136,672	131,896	137,455	102,891	-4.72	21.80
Other real estate owned	4,871	7,318	4,918	10,244	12,674	-33.44	-81.56
Investment in unconsolidated subsidiaries	3,636	3,636	3,636	3,636	3,636	0.00	0.00
Intangible and other assets	893,602	890,151	916,913	885,378	902,119	0.39	14.33
Total assets	19,348,362	19,267,037	19,043,134	18,094,144	16,784,737	0.42	43.39
Quarterly average assets	19,339,485	18,911,714	18,830,925	17,878,974	16,445,942	2.26	47.80
Average loans and leases (YTD)	15,706,597	15,460,171	15,538,957	14,556,255	13,302,648	1.59	51.63
Memoranda							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	15,702,069	15,654,567	15,670,937	15,122,030	14,017,911	0.30	49.31
Real estate loans secured by 1–4 family	5,553,974	5,489,885	5,551,161	5,313,042	4,719,517	1.17	98.81
Commercial real estate loans	7,242,277	7,125,117	7,264,370	7,052,160	6,496,643	1.64	31.61
Construction and land development	739,965	729,978	774,148	700,715	663,310	1.37	31.30
Multifamily	1,286,608	1,066,512	1,246,969	1,041,294	821,324	20.64	97.15
Nonfarm nonresidential	5,215,704	5,328,627	5,243,253	5,310,151	5,012,009	-2.12	21.68
Real estate loans secured by farmland	362	379	371	385	400	-4.49	
Total investment securities	1,022,628	1,170,672	1,060,294	1,479,847	1,267,607	-12.65	-17.66
U.S. Treasury securities	40,467	99,927	80,948	74,936	124,751	-59.50	-83.14
US agency securities (excluding mortgage-backed securities)	93,312	107,393	99,838	315,239	394,233	-13.11	-25.44
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	759,212	802,714	737,392	888,342	657,722	-5.42	-3.08
Asset-backed securities	0	0	0	0	0		
Other debt securities	109,524	136,068	118,372	173,325	65,803	-19.51	49.56
Mutual funds and equity securities	20,113	24,570	23,744	28,005	25,098	-18.14	-0.17
Available-for-sale securities	1,002,515	1,146,102	1,036,550	1,451,842	1,242,509	-12.53	-19.28
U.S. Treasury securities	40,467	99,927	80,948	74,936	124,751	-59.50	-83.14
US agency securities (excluding mortgage-backed securities)	93,312	107,393	99,838	315,239	394,233	-13.11	-25.44
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	759,212	802,714	737,392	888,342	657,722	-5.42	-3.08
Asset-backed securities	0	0	0	0	0		
Other debt securities	109,524	136,068	118,372	173,325	65,803	-19.51	49.56
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	10,800	23,108	17,320	8,112	-25,222	-53.26	-26.70
Structured notes, fair value	0	0	0	0	0		
Pledged securities	20,563	96,952	22,706	20,128	28,458	-78.79	-95.64

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	438,395	314,519	402,962	275,870	289,062	39.39	105.59
NOW, ATS and transaction accounts	127,028	172,190	125,140	28,576	29,614	-26.23	455.87
Time deposits less brokered deposits < $250K	2,271,940	2,548,669	2,499,245	2,826,532	2,920,106	-10.86	
MMDA and other savings accounts	9,921,341	8,078,302	8,827,609	6,780,821	6,509,402	22.81	80.85
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,758,704	11,113,680	11,854,956	9,911,799	9,748,184	14.80	94.55
Time deposits of $250K or more	2,803,081	3,133,870	2,915,722	3,119,765	2,754,419	-10.56	
Foreign deposits	219,101	304,137	227,635	363,663	344,107	-27.96	-36.07
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	8,823	146,926	138,572	483,445	510,000	-93.99	-98.34
Other borrowings w/remaining maturity over 1 year	68,620	159,626	68,626	284,777	126,008	-57.01	60.52
Brokered deposits < $250K	756,626	1,730,217	1,111,088	1,297,081	855,630	-56.27	
Noncore funding	3,856,251	5,474,776	4,461,643	5,548,731	4,590,164	-29.56	-21.07
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	119,136	119,136	119,136	119,136	119,136	0.00	0.00
Other liabilities	161,914	216,997	189,255	220,195	205,387	-25.38	-5.39
Total liabilities	16,896,005	16,924,589	16,624,990	15,799,861	14,662,871	-0.17	43.99
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	908	903	906	901	898	0.55	4.25
Common surplus	967,165	953,616	964,734	950,465	942,062	1.42	9.36
Retained earnings	1,887,571	1,710,994	1,789,325	1,659,153	1,479,149	10.32	69.70
Accumulated other comprehensive income	2,373	8,353	5,310	2,302	-18,006	-71.59	107.61
Other equity capital components	-405,660	-331,418	-342,131	-318,538	-282,237		
Total holding company equity capital	2,452,357	2,342,448	2,418,144	2,294,283	2,121,866	4.69	39.41
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,452,357	2,342,448	2,418,144	2,294,283	2,121,866	4.69	39.41
Total liabilities and capital	19,348,362	19,267,037	19,043,134	18,094,144	16,784,737	0.42	43.39
Memoranda							
Non-interest-bearing deposits	3,664,931	3,298,415	3,365,086	2,871,444	2,857,443	11.11	67.50
Interest-bearing deposits	12,872,581	12,983,489	12,744,315	11,820,864	10,844,897	-0.85	55.41
Total deposits	16,537,512	16,281,904	16,109,401	14,692,308	13,702,340	1.57	57.93
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,418,144	2,294,283	2,294,283	2,121,866	1,973,301		
Accounting restatements	-3,139	0	0	0	0		
Net income	150,583	101,173	228,860	279,135	271,885		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,434	3,154	14,274	8,406	9,198		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	63,529	12,880	23,593	36,301	42,648		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	49,198	49,332	98,688	99,131	83,446		
Change in other comprehensive income	-2,938	6,050	3,008	20,308	-6,424		
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	2,452,357	2,342,448	2,418,144	2,294,283	2,121,866		

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	66.68	36.32	94	65.88	36.22	96	67.67	36.22	95	68.60	37.78	96	67.02	37.19	96
Commercial and industrial loans	14.02	12.25	63	14.50	14.99	47	13.97	13.52	54	14.02	12.02	61	15.72	12.85	67
Loans to individuals	0.02	3.48	3	0	3.53	0	0.01	3.40	3	0.02	4.20	4	0.03	4.31	3
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	60	0	0.03	68	0.08	0.04	83	0	0.05	61
Agricultural loans	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	0.44	4.22	11	0.86	4.66	15	0.63	4.63	10	0.85	5.01	11	0.75	5	11
Net loans and leases	80.48	59.81	95	80.37	63.21	96	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Debt securities over 1 year	4.27	17.61	6	4.13	14.01	9	3.96	15.55	6	6.10	14.60	11	6.16	14.63	11
Mutual funds and equity securities	0.10	0.06	73	0.13	0.05	79	0.12	0.05	79	0.15	0.06	81	0.15	0.06	81
Subtotal	84.85	78.32	78	84.62	78.43	71	85.50	78.16	79	89.15	79.65	92	89.09	79.97	87
Interest-bearing bank balances	8.21	9.11	46	7.40	6.78	57	6.73	7.51	48	2.22	3.06	53	2.34	3.04	53
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.92	1.53	43	1.82	1.83	62	1.48	1.68	55	1.92	1.91	65	1.25	1.96	50
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	93.97	91.43	78	93.84	90.72	83	93.72	91.05	78	93.29	89.53	86	92.68	89.74	78
Non-interest cash and due from depository institutions	0.69	1.01	27	0.77	1.08	25	0.73	1.07	24	0.98	1.14	38	1.23	1.21	49
Other real estate owned	0.03	0.02	75	0.04	0.03	75	0.03	0.02	68	0.06	0.03	77	0.08	0.04	78
All other assets	5.34	7.50	25	5.39	8.16	20	5.55	7.82	24	5.73	9.27	14	6.08	8.98	22
Memoranda															
Short-term investments	9.13	12.01	40	9.22	10.58	52	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45
U.S. Treasury securities	0.21	1.08	47	0.52	0.92	64	0.43	0.84	65	0.41	1.03	59	0.74	1.04	58
US agency securities (excluding mortgage-backed securities)	0.48	0.77	56	0.56	0.48	66	0.52	0.63	60	1.74	0.54	87	2.35	0.69	87
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	3.92	12.97	10	4.17	11.11	10	3.87	11.75	10	4.91	11.44	15	3.92	11.13	10
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.57	0.52	63	0.71	0.39	75	0.62	0.42	72	0.96	0.39	80	0.39	0.41	67
Loans held-for-sale	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	81.15	59.85	95	81.25	63.46	97	82.29	61.72	96	83.57	63.50	97	83.52	63.93	97
Real estate loans secured by 1–4 family	28.71	11.69	94	28.49	12.29	93	29.15	11.91	95	29.36	13.29	92	28.12	13.46	94
Revolving	2.33	1.45	68	2.05	1.80	60	2.26	1.66	64	2.13	2.07	56	1.68	2.27	45
Closed-end, secured by first liens	26.20	9.84	94	26.22	9.99	93	26.70	9.81	93	27.16	10.69	93	26.35	10.57	94
Closed-end, secured by junior liens	0.17	0.20	58	0.22	0.26	55	0.19	0.22	58	0.07	0.28	28	0.08	0.31	28
Commercial real estate loans	37.43	22.48	90	36.98	21.90	87	38.15	22.22	88	38.97	22.23	88	38.71	21.58	89
Construction and land development	3.82	3.35	59	3.79	3.32	59	4.07	3.40	62	3.87	3.44	61	3.95	3.51	58
Multifamily	6.65	3.31	85	5.54	3.07	82	6.55	3.12	89	5.75	3.01	83	4.89	2.72	84
Nonfarm nonresidential	26.96	14.81	90	27.66	14.50	91	27.53	14.72	89	29.35	14.69	92	29.86	14.44	93
Real estate loans secured by farmland	0	0.34	21	0	0.33	22	0	0.33	21	0	0.36	23	0	0.41	23

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	82.16	59.66	88	81.09	55.37	92	82.23	57.15	91	82.08	57.46	90	80.25	56.49	88
Real estate loans secured by 1–4 family	35.37	19.82	90	35.07	19.50	89	35.42	19.43	90	35.13	20.75	88	33.67	21.10	86
Revolving	2.87	2.42	58	2.53	2.79	47	2.75	2.64	55	2.55	3.15	46	2.01	3.50	36
Closed-end	32.50	17.22	90	32.54	16.49	89	32.68	16.59	89	32.59	17.39	90	31.66	17.39	90
Commercial real estate loans	46.12	36.54	62	45.51	32.96	73	46.36	34.63	69	46.64	33.52	69	46.35	32.14	69
Construction and land development	4.71	5.50	47	4.66	4.97	53	4.94	5.26	52	4.63	5.09	53	4.73	5.20	52
1–4 family	0.20	1.11	27	0.49	0.93	46	0.36	0.93	38	0.47	0.94	45	0.49	1.02	43
Other	4.51	4.33	55	4.17	3.90	57	4.58	4.19	57	4.16	4.02	58	4.24	4.05	57
Multifamily	8.19	5.34	77	6.81	4.72	73	7.96	4.96	77	6.89	4.69	76	5.86	4.10	76
Nonfarm nonresidential	33.22	24.14	72	34.04	21.76	82	33.46	22.93	75	35.12	22.15	80	35.75	21.40	84
Owner-occupied	8.36	8.14	53	8.43	7.38	57	8.40	7.68	55	9.06	7.72	59	8.39	8.03	54
Other	24.86	15.71	84	25.61	14.16	91	25.06	14.95	87	26.06	14.34	89	27.37	13.38	95
Real estate loans secured by farmland	0	0.59	20	0	0.52	21	0	0.54	21	0	0.55	22	0	0.63	22
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	59	0	0.06	67	0.10	0.11	80	0	0.12	61
Commercial and industrial loans	17.28	20.98	43	17.85	23.90	30	16.98	22.17	31	16.77	19.53	46	18.83	20.32	47
Loans to individuals	0.02	6.28	3	0	6.11	0	0.02	6.13	2	0.03	7.13	4	0.03	7.36	3
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	0.54	8.03	9	1.06	8.93	13	0.77	9.09	10	1.02	9.85	9	0.90	9.66	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	589.85	383.17	90	602.76	392.62	87	590.31	381.27	89	615.85	391.26	86	605.06	379.80	88
Real estate loans secured by 1–4 family	253.94	124.52	89	260.68	133.24	90	254.29	125.03	90	263.60	138.18	90	253.84	137.84	90
Revolving	20.64	15.53	64	18.78	19.64	54	19.72	17.42	59	19.12	21.26	51	15.17	23.33	42
Closed-end	233.30	107.53	89	241.89	112.01	90	234.57	106.14	90	244.48	115.20	90	238.67	112.79	91
Commercial real estate loans	331.13	238.21	76	338.33	237.30	74	332.77	234.65	75	349.89	229.44	75	349.42	219.72	78
Construction and land development	33.83	35.52	51	34.66	35.78	52	35.46	35.62	54	34.77	34.95	53	35.68	35.36	55
1–4 family	1.47	7.06	29	3.67	6.74	47	2.58	6.34	42	3.52	6.61	45	3.68	7.04	45
Other	32.37	28.07	60	30.99	27.86	58	32.88	28.16	60	31.24	27.32	58	32	27.26	61
Multifamily	58.83	34.78	81	50.64	33.28	78	57.12	32.74	82	51.66	31.04	83	44.18	27.85	83
Nonfarm nonresidential	238.47	157.17	81	253.02	157.33	81	240.19	155.06	78	263.46	152.10	82	269.57	147.22	86
Owner-occupied	60	52.65	59	62.67	53.29	60	60.30	52.37	60	67.96	53.07	65	63.25	54.89	61
Other	178.48	102.08	89	190.35	101.60	90	179.88	100.54	90	195.50	97.41	91	206.32	91.80	93
Real estate loans secured by farmland	0.02	3.59	19	0.02	3.50	22	0.02	3.44	21	0.02	3.60	21	0.02	4.02	22
Loans to depository institutions and acceptances of other banks	0	0.18	32	0.01	0.38	59	0.01	0.28	67	0.76	0.44	82	0.01	0.54	61
Commercial and industrial loans	124.06	127.07	54	132.68	159.86	36	121.89	139.91	41	125.84	122.02	51	141.95	128.82	57
Loans to individuals	0.14	35.29	3	0.03	38.40	0	0.12	37.47	3	0.19	43.51	4	0.23	42.67	3
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	3.88	46.75	10	7.86	51.14	12	5.53	49.54	10	7.66	52.44	10	6.80	51.79	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.55	28.84	74	37.58	26.07	80	38.50	27.32	80	38.04	26.45	77	38.60	24.79	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.75	187.37	83	279.35	186.18	81	276.41	183.76	82	285.38	178.57	81	291.02	167.93	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.75	244.59	78	342.03	244.21	74	336.72	240.85	75	353.35	236.10	77	354.27	225.98	78

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	9.13	12.01	40	9.22	10.58	52	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45
Liquid assets	13.52	28.17	13	13.41	24.60	14	12.28	26.22	14	10.26	22.44	13	10.59	22.72	6
Investment securities	5.29	19.64	6	6.08	16.55	8	5.57	17.85	7	8.18	16.99	14	7.55	17.27	9
Net loans and leases	80.48	59.81	95	80.37	63.21	96	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Net loans, leases and standby letters of credit	81.62	60.62	96	81.73	64.12	97	82.65	62.48	96	84.45	64.84	97	84.25	65.07	97
Core deposits	65.94	74.75	17	57.68	68.08	19	62.25	70.67	20	54.78	63.09	25	58.08	62.13	31
Noncore funding	19.93	10.89	82	28.42	16.68	79	23.43	14.13	79	30.67	19.36	77	27.35	21.34	72
Time deposits of $250K or more	14.49	1.81	99	16.27	2.56	99	15.31	2.11	99	17.24	2.94	99	16.41	2.89	98
Foreign deposits	1.13	0.35	87	1.58	0.41	85	1.20	0.36	86	2.01	0.43	88	2.05	0.47	87
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.05	0.99	39	0.76	2.06	34	0.73	1.24	51	2.67	3.01	50	3.04	3.67	50
Earning assets that reprice within 1 year	35.36	38.93	39	34.25	39.71	33	33.92	39.38	34	30.95	39.29	26	39.40	40.29	45
Interest-bearing liabilities that reprice within 1 year	29.98	7.04	94	36.38	9.42	96	34.17	8.20	95	37.31	10.19	96	33.60	10.01	94
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	5.37	30.25	6	-2.12	28.34	3	-0.25	29.11	3	-6.36	26.63	3	5.81	27.38	8
Other Liquidity and Funding Ratios															
Net noncore funding dependence	12.73	-1.82	87	22.67	6.94	86	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77
Net short-term noncore funding dependence	11.18	-8.21	92	18.52	-2.29	93	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90
Short-term investment / Short-term noncore funding	49.04	284.81	12	37.03	138.95	18	37.16	184.19	13	15.97	77.77	19	15.85	66.46	21
Liquid assets - short-term noncore funding / Nonliquid assets	-5.89	34.02	4	-13.27	23.27	4	-11.20	28.18	4	-17.47	16.97	3	-13.48	16.04	5
Net loans and leases / Total deposits	94.15	74.66	89	95.10	82.84	85	96.24	79.43	87	102.09	90.31	84	101.41	90.08	83
Net loans and leases / Core deposits	122.04	81.17	92	139.33	93.70	92	130.78	88.34	91	151.32	103.93	90	142.54	105	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.53	1.94	19	1.19	4.82	8	0.86	4.31	7	0.43	1.36	31	-1.45	-1.98	66
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	98.03	84.66	61	97.90	85.75	59	97.76	87.23	57	98.11	85.40	64	98.02	81.88	71
U.S. Treasury securities	3.96	5.52	64	8.54	5.43	74	7.63	4.72	76	5.06	6.15	64	9.84	6.99	68
US agency securities (excluding mortgage-backed securities)	9.12	4.50	78	9.17	3.23	85	9.42	4.01	81	21.30	3.49	94	31.10	4.02	97
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	74.24	66.59	57	68.57	67.27	49	69.55	66.64	53	60.03	67.43	36	51.89	65.45	26
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	10.71	3.17	88	11.62	2.93	89	11.16	3.01	89	11.71	2.94	88	5.19	2.79	77
Mutual funds and equity securities	1.97	0.32	93	2.10	0.37	93	2.24	0.35	94	1.89	0.40	93	1.98	0.42	93
Debt securities 1 year or less	17.34	8.69	82	30	11.75	88	26.61	10.55	85	23.51	11.86	82	16.52	11.91	74
Debt securities 1 to 5 years	6.69	17.05	31	0.03	18.03	2	1.97	17.03	14	15.20	17.94	55	30.70	19.18	75
Debt securities over 5 years	74.01	72.17	45	67.87	66.01	44	69.18	69.86	45	59.39	66.02	35	50.80	64.73	32
Pledged securities	2.01	33.87	6	8.28	37.40	14	2.14	35.67	7	1.36	30.57	8	2.25	33.30	8
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	-0.55	51.37	25	264.56	146.89	76	108.75	183.32	46	24.40	26.69	59	-7.41	6.77	34
Investment securities	-12.65	33.34	7	-22.17	14.17	3	-28.35	23.62	2	16.74	11.75	72	-4.95	9.42	15
Core deposits	14.80	16.88	51	16.80	25.99	23	19.60	26.88	26	1.68	11.23	15	-0.35	7.29	15
Noncore funding	-29.56	-23.76	46	-1.44	-2.41	54	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81

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)	3,050,859	3,106,805	2,986,550	3,095,462	2,699,180
Commit: Secured commercial real estate loans	741,662	850,838	708,716	793,382	853,294
Commit: Unsecured real estate loans	70,861	74,547	43,289	63,767	49,269
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	222,197	262,029	234,200	282,352	245,087
Commercial and similar letters of credit	27,361	28,199	16,821	22,209	35,759
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,083,906	697,212	679,648	715,706	732,576
Futures and forward foreign exchange	97,089	88,330	10,367	161,419	23,187
Written options contracts (foreign exchange)	0	530	0	908	1,215
Purchased options contracts (foreign exchange)	0	530	0	908	1,215
Foreign exchange rate swaps	240,466	188,423	269,124	107,059	157,058
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.77	22.45	25	16.12	21.74	32	15.68	22.01	28	17.11	23.52	32	16.08	24.05	30
Standby letters of credit	1.15	0.67	82	1.36	0.72	82	1.23	0.71	82	1.56	0.84	84	1.46	0.92	78
Commercial and similar letters of credit	0.14	0.02	92	0.15	0.02	95	0.09	0.02	88	0.12	0.02	94	0.21	0.02	94
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	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	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	7.35	49.75	23	5.06	51.68	15	5.04	48.62	14	5.45	68.47	19	5.45	65.81	21
Interest rate contracts	5.60	35.96	21	3.62	36.85	13	3.57	34.36	14	3.96	47.31	15	4.36	43.84	21
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	5.60	20.67	28	3.62	22.27	19	3.57	20.83	20	3.96	28.86	19	4.36	26.74	25
Foreign exchange contracts	1.74	6.16	75	1.44	5.77	75	1.47	6.01	74	1.49	10.12	71	1.09	10.92	70
Futures and forward foreign exchange contracts	0.50	3.93	74	0.46	3.58	71	0.05	3.47	58	0.89	5.23	73	0.14	5.22	55
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	81	0	0.03	40	0.01	0.05	80	0.01	0.14	78
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	82	0	0.04	40	0.01	0.08	81	0.01	0.13	78
Foreign exchange rate swaps	1.24	0.73	86	0.98	0.74	86	1.41	0.77	86	0.59	2.03	83	0.94	2.17	84
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.42	42.93	12	20.10	41.55	17	19.22	42.82	13	21.27	45.53	17	20.29	44.93	15

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	1,421,461	975,025	959,139	986,000	915,251
Interest rate contracts	1,083,906	697,212	679,648	715,706	732,576
Foreign exchange contracts	337,555	277,813	279,491	270,294	182,675
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	97,089	88,330	10,367	161,419	23,187
Written options	0	530	0	908	1,215
Exchange-traded	0	0	0	0	0
Over-the-counter	0	530	0	908	1,215
Purchased options	0	530	0	908	1,215
Exchange-traded	0	0	0	0	0
Over-the-counter	0	530	0	908	1,215
Swaps	1,324,372	885,635	948,772	822,765	889,634
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,421,461	975,025	959,139	986,000	915,251
Interest rate contracts	1,083,906	697,212	679,648	715,706	732,576
Foreign exchange contracts	337,555	277,813	279,491	270,294	182,675
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,419,802	973,259	957,740	977,516	907,796
One year or less	436,059	314,367	327,498	344,619	219,057
Over 1 year to 5 years	786,807	529,290	496,639	478,234	453,280
Over 5 years	196,936	129,602	133,603	154,663	235,459
Gross negative fair value (absolute value)	25,270	34,298	30,464	15,650	3,312
Gross positive fair value	8,564	5,371	8,061	4,592	8,207
Held for trading	0	0	0	0	0
Non-traded	8,564	5,371	8,061	4,592	8,207
Current credit exposure on risk-based capital derivative contracts	8,564	5,371	8,061	4,592	8,207
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	76.25	94.09	13	71.51	95.13	7	70.86	94.10	11	72.59	93.44	13	80.04	92.91	17
Foreign exchange contracts	23.75	3.27	91	28.49	2.75	93	29.14	3.49	91	27.41	3.20	92	19.96	3.39	90
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	6.83	12.57	53	9.06	12.99	55	1.08	14.05	21	16.37	13.49	66	2.53	12.78	35
Written options	0	7.49	7	0.05	8.37	13	0	8.18	6	0.09	5.91	16	0.13	6.60	15
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.20	7	0.05	7.94	14	0	7.73	7	0.09	5.10	17	0.13	5.49	18
Purchased options	0	3.44	19	0.05	3.38	40	0	3.42	19	0.09	4.42	40	0.13	4.19	41
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0.05	2.87	44	0	2.86	21	0.09	3.35	42	0.13	3.20	47
Swaps	93.17	71.23	71	90.83	69.92	72	98.92	68.76	89	83.44	69.75	52	97.20	70.34	80
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	76.25	56.19	60	71.51	54.31	62	70.86	53.82	60	72.59	52.22	63	80.04	50.60	65
Foreign exchange contracts	23.75	0.38	96	28.49	0.28	97	29.14	0.46	96	27.41	0.34	96	19.96	0.57	96
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.88	91.87	71	99.82	89.91	74	99.85	91.48	71	99.14	93.86	65	99.19	94.47	65
One year or less	30.68	28.05	61	32.24	30.94	63	34.14	32.05	63	34.95	32.17	59	23.93	32.51	55
Over 1 year to 5 years	55.35	26.03	90	54.28	27.26	90	51.78	27.06	87	48.50	30.45	76	49.53	31.16	84
Over 5 years	13.85	30.08	33	13.29	28.48	31	13.93	29.56	32	15.69	28.09	36	25.73	28.71	53
Gross negative fair value (absolute value)	1.78	1.25	68	3.52	1.76	79	3.18	1.55	80	1.59	0.83	82	0.36	0.72	20
Gross positive fair value	0.60	1.68	11	0.55	2.69	7	0.84	2.23	12	0.47	1.19	16	0.90	0.85	55
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	37	0.02	0.07	35	0.02	0.07	35	0.01	0.06	37	0	0.06	19
Gross positive fair value (X)	0	0.07	16	0	0.11	12	0	0.09	11	0	0.07	17	0	0.06	27
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	41	0	0.02	32	0	0.02	36	0	0.01	49	0	0.01	66
Current credit exposure (X)	0	0.05	24	0	0.08	19	0	0.06	21	0	0.05	23	0	0.04	38
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.63	24	0.04	1.03	19	0.05	0.85	21	0.03	0.73	23	0.06	0.53	37

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	166,538	123,224	123,224	122,391	123,279
Gross losses	16,850	6,426	21,996	6,997	3,206
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,837	2,882	7,810	14,830	6,818
Net losses	15,013	3,544	14,186	-7,833	-3,612
Provision for loan and lease losses	-18,709	50,000	57,500	-7,000	-4,500
Adjustments	-1,560	0	0	0	0
Ending balance	131,256	169,680	166,538	123,224	122,391
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	-0.20	-0.14	34	0.54	0.85	32	0.31	0.51	25	-0.04	0.15	2	-0.03	0.14	5
Provision for loan and lease losses / Average loans and leases	-0.24	-0.25	43	0.65	1.37	23	0.37	0.82	20	-0.05	0.24	2	-0.03	0.24	7
Provision for loan and lease losses / Net loan and lease losses	-124.62	77.32	40	1,410.84	792.43	82	405.33	487.86	59	89.37	130.58	15	124.58	134.68	62
Allowance for loan and lease losses / Total loans and leases not held for sale	0.84	1.39	15	1.08	1.51	21	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.84	1.37	15	1.08	1.48	22	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48
Allowance for loan and lease losses / Net loans and leases losses (X)	4.37	15.27	14	23.94	11.83	86	11.74	11.58	69		8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	193.78	318.67	32	300.65	321.01	60	246.15	299.17	50	304.08	218.72	80	292.70	214.03	75
ALLL / 90+ days past due + nonaccrual loans and leases	189.54	260.68	38	218.07	244.42	51	229.27	244.34	53	262.56	151.73	83	268.47	160.51	82
Gross loan and lease losses / Average loans and leases	0.21	0.22	58	0.08	0.35	17	0.14	0.34	29	0.05	0.28	11	0.02	0.30	5
Recoveries / Average loans and leases	0.02	0.08	22	0.04	0.07	35	0.05	0.07	41	0.10	0.08	72	0.05	0.09	36
Net losses / Average loans and leases	0.19	0.13	66	0.05	0.28	15	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	8.35	16.12	31	41.19	15.46	94	111.62	33.98	96	462.57	36.22	97	163.38	41.30	94
Earnings coverage of net loan and lease losses (X)	11.67	4.52	46	46.21	21.56	84	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.03	26	-0.01	0.03	19	0	0.04	16	-0.09	0.01	4	-0.02	0.02	18
Real estate loans secured by 1–4 family	-0.01	-0.01	47	0	0.01	37	0	0.01	40	-0.01	0.01	21	0	0.01	30
Revolving	-0.01	-0.05	47	-0.03	0.01	22	-0.02	0.01	33	-0.06	0.02	13	0.02	0.03	50
Closed-end	-0.01	-0.01	46	0	0.01	41	0	0	44	-0.01	0	28	0	0.01	35
Commercial real estate loans	-0.01	0.05	20	-0.01	0.03	9	-0.01	0.07	5	-0.14	0.01	0	-0.04	0.01	12
Construction and land development	0	0	64	0	0	64	0	0	59	-0.66	-0.01	1	-0.03	-0.03	33
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	63	0	0	60	0	0	57	-0.66	-0.01	1	-0.03	-0.02	29
Multifamily	0	0.01	13	0	0	20	0	0	23	0	0	17	-0.01	0	21
Nonfarm nonresidential	-0.01	0.07	17	-0.01	0.05	5	-0.01	0.11	3	-0.10	0.02	0	-0.04	0.02	7
Owner-occupied	0	0.01	21	0	0.02	13	0	0.02	8	0	0.01	24	-0.01	0.01	12
Other	0	0.06	15	-0.01	0.03	8	-0.01	0.08	4	-0.10	0.01	0	-0.03	0.01	7
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	1.14	0.20	97	0.28	0.46	45	0.55	0.47	65	0.11	0.37	22	-0.05	0.31	5
Loans to individuals		0.78			1.41			1.13			1.17			1.16	
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans		0.03			0.15			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0	0.14	28

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	21,725	48,767	143,876	84,530	60,469
90+ days past due loans and leases	1,513	21,374	4,982	6,409	3,773
Nonaccrual loans and leases	67,735	56,437	67,656	40,523	41,815
Total past due and nonaccrual loans and leases	90,973	126,578	216,514	131,462	106,057
Restructured 30–89 days past due	0	0	112	1,200	2,032
Restructured 90+ days past due	0	0	0	0	3,309
Restructured nonaccrual	8,403	12,670	8,984	18,049	24,189
Total restructured loans and leases	8,403	12,670	9,096	19,249	29,530
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	27,261	31,671	27,609	34,135	59,730
Other real estate owned	4,871	7,318	4,918	10,244	12,674
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	0.14	0.27	34	0.31	0.36	52	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56
90+ days past due loans and leases	0.01	0.10	38	0.14	0.13	74	0.03	0.12	47	0.04	0.15	42	0.03	0.17	36
Nonaccrual loans and leases	0.43	0.58	43	0.36	0.61	28	0.43	0.66	34	0.27	0.51	23	0.30	0.54	22
90+ days past due and nonaccrual loans and leases	0.44	0.73	32	0.50	0.80	29	0.46	0.85	29	0.31	0.71	16	0.33	0.75	15
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	37	0.01	0.01	58	0.01	0.02	63
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0.02	0.01	83
Nonaccrual restructured	0.05	0.12	38	0.08	0.13	46	0.06	0.13	35	0.12	0.14	55	0.17	0.16	58
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.14	0.27	34	0.31	0.37	52	0.92	0.40	89	0.56	0.43	73	0.43	0.44	56
90+ days past due assets	0.01	0.10	37	0.14	0.13	74	0.03	0.12	47	0.04	0.15	40	0.03	0.18	33
Nonaccrual assets	0.43	0.59	42	0.36	0.62	28	0.43	0.67	33	0.27	0.53	23	0.30	0.57	22
30+ days past due and nonaccrual assets	0.58	1.04	28	0.81	1.21	35	1.38	1.29	64	0.87	1.19	40	0.76	1.26	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.36	0.43	51	0.40	0.49	46	0.38	0.52	37	0.26	0.44	26	0.27	0.48	25
90+ days past due and nonaccrual assets + other real estate owned	0.38	0.46	48	0.44	0.52	49	0.41	0.55	37	0.32	0.48	33	0.35	0.52	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.52	0.52	57	0.50	0.56	46	0.53	0.60	45	0.48	0.53	49	0.71	0.60	63
Allowance for loan and lease losses	76.09	67.93	65	56.24	65.48	47	60.22	66.66	48	69.87	115.41	27	97.69	118.28	46
Equity capital + allowance for loan and lease losses	3.87	4.43	47	3.80	4.83	39	3.88	4.97	36	3.56	4.28	42	5.33	4.79	61
Tier 1 capital + allowance for loan and lease losses	4.57	5.28	48	4.53	5.98	39	4.59	6.05	35	4.27	5.65	42	6.43	6.16	55
Loans and leases + other real estate owned	0.64	0.88	38	0.61	0.92	32	0.64	0.97	31	0.57	0.85	30	0.85	0.96	44

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	0.02	0.24	12	0.22	0.39	39	0.68	0.39	83	0.40	0.38	64	0.29	0.42	39
	90+ days past due	0	0.12	37	0.02	0.15	48	0.02	0.16	47	0	0.16	13	0.03	0.22	45
	Nonaccrual	0.40	0.65	36	0.23	0.63	16	0.35	0.76	23	0.17	0.46	20	0.20	0.57	20
Commercial and industrial	30–89 days past due	0.65	0.17	95	0.74	0.23	92	2.10	0.23	99	1.37	0.31	95	1.06	0.30	93
	90+ days past due	0.05	0.02	82	0.67	0.03	96	0.11	0.03	86	0.25	0.05	92	0.02	0.05	58
	Nonaccrual	0.60	0.64	56	0.97	0.75	66	0.87	0.75	64	0.76	0.83	57	0.71	0.76	56
Individuals	30–89 days past due	0	0.55	4	0	0.58	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0		0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0		0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual		0		0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.16			0.31			0.17			0.24			0.17	
	90+ days past due		0			0.03			0			0			0	
	Nonaccrual		0.69			0.80			0.49			0.67			0.75	
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	1.18	0.11	96	0	0.14	32	0.04	0.18	47	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	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	0.06	0.35	12	0.19	0.60	24	0.37	0.65	30	0.56	0.67	54	0.24	0.71	17
	90+ days past due	0	0.27	41	0.01	0.29	40	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.21	0.82	14	0.30	0.84	16	0.13	0.89	11	0.13	0.73	7	0.24	0.86	17
Revolving	30–89 days past due	0.13	0.29	29	0.76	0.40	80	0.58	0.48	59	0.10	0.45	16	0.48	0.50	48
	90+ days past due	0	0.02	34	0.05	0.03	78	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.40	1.05	32	0.42	1.27	27	0.08	1.13	14	0.53	1	44	0.62	1.17	49
Closed-end	30–89 days past due	0.05	0.36	13	0.14	0.61	20	0.35	0.65	31	0.59	0.70	56	0.22	0.75	16
	90+ days past due	0.01	0.29	41	0	0.33	37	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.20	0.77	15	0.29	0.81	18	0.13	0.87	10	0.10	0.70	10	0.21	0.84	18
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	23	0	0.05	7	0.01	0.04	27	0	0.04	8	0.08	0.06	69
Commercial real estate	30–89 days past due	0	0.14	6	0.25	0.23	64	0.93	0.26	91	0.29	0.18	78	0.33	0.17	81
	90+ days past due	0	0.01	25	0.03	0.02	76	0.03	0.02	80	0	0.03	19	0.05	0.03	79
	Nonaccrual	0.55	0.52	57	0.18	0.43	28	0.52	0.62	48	0.20	0.23	52	0.18	0.28	43
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0.81	0.28	83	2.04	0.28	94	0.48	0.21	82
	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	0.55	0.36	78	0.60	0.25	84	0.55	0.41	77	0.65	0.20	88	0.73	0.19	89
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0.24	0.03	91	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	0.07	21	0	0.17	19	0.56	0.22	82	2.04	0.20	94	0.48	0.13	88
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.55	0.29	81	0.60	0.18	87	0.55	0.35	79	0.65	0.17	88	0.73	0.15	91
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	1.53	0.09	96	0.03	0.08	57	0.13	0.10	74
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.14	7	0.33	0.20	73	0.80	0.23	89	0.10	0.14	47	0.34	0.17	84
	90+ days past due	0	0.01	29	0.04	0.02	81	0.04	0.02	81	0	0.03	22	0.07	0.03	81
	Nonaccrual	0.68	0.66	60	0.16	0.55	15	0.63	0.80	50	0.18	0.28	40	0.14	0.30	29
Owner Occupied	30–89 days past due	0	0.04	10	0.16	0.07	80	0.16	0.07	82	0.06	0.07	56	0.11	0.09	60
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.51	0.25	85	0	0.24	6	0.48	0.27	76	0.01	0.16	15	0.02	0.17	17
Other	30–89 days past due	0	0.09	12	0.17	0.11	75	0.64	0.14	89	0.04	0.07	47	0.23	0.07	88
	90+ days past due	0	0.01	36	0.04	0.01	86	0.04	0.01	86	0	0.01	30	0.07	0.01	90
	Nonaccrual	0.17	0.40	40	0.16	0.24	49	0.15	0.44	36	0.17	0.10	75	0.12	0.13	64
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		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

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	562,414	623,102	623,509	632,828	660,723
Retained earnings	1,887,571	1,710,994	1,789,325	1,659,153	1,479,149
Accumulated other comprehensive income (AOCI)	2,373	8,353	5,310	2,302	-18,006
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,452,358	2,342,449	2,418,144	2,294,283	2,121,866
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	394,123	397,779	396,386	399,660	403,017
Accumulated other comprehensive income-related adjustments	2,373	8,353	5,310	2,302	-18,006
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,055,862	1,936,317	2,016,448	1,892,321	1,736,855
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,055,862	1,936,317	2,016,448	1,892,321	1,736,855
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	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,055,862	1,936,317	2,016,448	1,892,321	1,736,855
Tier 2 Capital					
Tier 2 capital instruments and related surplus	115,500	115,500	115,500	115,500	115,500
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	139,306	174,343	172,418	127,079	124,641
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	254,806	289,843	287,918	242,579	240,141
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	254,806	289,843	287,918	242,579	240,141
Exited advanced approach tier 2 capital					
Total capital	2,310,668	2,226,160	2,304,366	2,134,900	1,976,996
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,339,485	18,911,714	18,830,925	17,878,974	16,445,942
Less: Deductions from common equity tier 1 capital	394,123	397,779	396,386	399,660	403,017
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	18,945,362	18,513,935	18,434,539	17,479,314	16,042,925
Total risk-weighted assets	14,931,841	15,027,697	14,899,532	15,132,269	13,969,005
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	13.77	12.66	70	12.89	11.98	75	13.53	12.35	74	12.51	12.11	64	12.43	12.09	67
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	13.77	13.44	62	12.89	12.72	64	13.53	13.08	66	12.51	12.78	53	12.43	12.85	53
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	15.47	15.42	59	14.81	14.77	61	15.47	15.23	61	14.11	14.36	57	14.15	14.45	57
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	10.85	9.11	86	10.46	9.03	86	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82
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	184	401	793	929	527	-54.11	-41.40
Other insurance activities income	184	401	793	929	527	-54.11	-41.40
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	52,705	51,614	52,168	51,065	49,918	2.11	2458.50

	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	0.06	0.37	48	0.13	0.39	62	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52
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	2.41	11.54	18	2.45	11.35	17	2.39	11.03	18	2.53	11.51	20	2.68	10.22	23
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,338,880	1,535,482	1,425,379	1,487,784	1,468,751
Real estate loans	1,169,557	1,284,979	1,215,436	1,214,407	1,215,146
Commercial and industrial loans	169,323	250,396	209,684	258,132	253,491
Loans to depository institutions and other banks acceptances	0	107	259	15,245	114
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	20,011	45,226	45,048	45,441	45,683
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,358,891	1,580,708	1,470,427	1,533,225	1,514,434
Total foreign deposits	219,101	304,137	227,635	363,663	344,107
Interest-bearing deposits	190,416	232,938	201,234	273,431	248,192
Non-interest-bearing deposits	28,685	71,199	26,401	90,232	95,915

	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	0.50	0.64	71	0.78	0.93	70	0.67	0.87	70	0.87	1.25	67	0.85	1.17	64
Cost: Interest-bearing deposits	0.24	0.12	74	1.21	0.59	89	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65
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	11.21	1.03	92	3.97	0.59	94	5.36	0.64	94	0.19	0.29	50		1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-12.80	-1.19	29	-0.51	10.27	52	-4.19	-2.40	54	1.30	22.48	49	9.51	7.24	60
Total selected assets	-14.03	3.19	23	-0.51	5.10	44	-4.10	2.04	41	1.24	12.40	52	8.40	3.24	64
Deposits	-27.96	9.07	10	-9.92	10.22	20	-37.40	3.46	10	5.68	10.36	50	7.76	5	64

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	90,000	61,009	146,009	239,036	127,828	47.52	4.65
Dividends	90,000	61,000	146,000	238,998	127,825	47.54	4.65
Interest	0	9	9	38	3	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	-100	224	221	377	378		
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	-100	224	221	377	378		
Income from subsidiary holding companies				0	0		
Dividends				0	0		
Interest				0	0		
Management and service fees				0	0		
Other income				0	0		
Total income from subsidiaries	89,900	61,233	146,230	239,413	128,206	46.82	3.39
Securities gains (losses)	0	0	0	158	0		
Other operating income	0	-10	24	-105	318		
Total operating income	89,900	61,223	146,254	239,466	128,524	46.84	3.68
Operating Expenses							
Personnel expenses	0	0	0	0	0		-100.00
Interest expense	0	101	115	2,639	4,037	-100.00	
Other expenses	4,944	5,323	10,637	9,266	9,557	-7.12	-9.57
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,944	5,424	10,752	11,905	13,594	-8.85	-9.58
Income (loss) before taxes	82,901	56,294	134,862	231,816	112,688	47.26	2.04
Applicable income taxes (credit)	-2,205	-1,537	-3,692	-2,459	-4,971		
Extraordinary items							
Income before undistributed income of subsidiaries	85,106	57,831	138,554	234,275	117,659	47.16	1.75
Equity in undistributed income of subsidiaries	65,477	43,342	90,306	44,860	154,226	51.07	
Bank subsidiaries	65,496	43,781	90,344	45,054	154,362	49.60	
Nonbank subsidiaries	-19	-439	-38	-194	-136		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	150,583	101,173	228,860	279,135	271,885	48.84	85.92
Memoranda							
Bank net income	155,496	104,781	236,344	284,052	282,187	48.40	84.32
Nonbank net income	-19	-439	-38	-194	-136		
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	2,527,812	98.14	2,422,096	97.28	2,467,643	97.04	2,365,206	2,290,073	4.36	38.84
Common and preferred stock	2,527,812	98.14	2,422,096	97.28	2,467,643	97.04	2,365,206	2,290,073	4.36	38.84
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,462	0.17	7,655	0.31	4,481	0.18	8,094	8,288	-41.71	-48.16
Common and preferred stock	4,462	0.17	7,655	0.31	4,481	0.18	8,094	8,288	-41.71	-48.16
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0	0	0		
Other receivables		0		0		0		0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	13,341	0.52	16,532	0.66	15,396	0.61	19,149	17,564	-19.30	-6.02
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	25,819	1	26,254	1.05	50,392	1.98	32,798	20,188	-1.66	6.28
Cash and due from unrelated depository institution	1,756	0.07	13,747	0.55	2,159	0.08	7,099	1,766	-87.23	-89.22
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	2,524	0.10	3,454	0.14	2,919	0.11	1,590	2,377	-26.93	-75.67
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,575,714	100.00	2,489,738	100.00	2,542,990	100.00	2,433,936	2,340,256	3.45	35.96
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	7,744	0.31	0	0	7,644	88,709	-100.00	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	144	0.01	11,402	0.46	190	0.01	5,105	1,235	-98.74	-98.91
Balance due to subsidiaries and related institutions	123,213	4.78	128,144	5.15	124,656	4.90	126,904	128,446	-3.85	0.90
Total liabilities	123,357	4.79	147,290	5.92	124,846	4.91	139,653	218,390	-16.25	-8.86
Equity Capital	2,452,357	95.21	2,342,448	94.08	2,418,144	95.09	2,294,283	2,121,866	4.69	39.41
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	908	0.04	903	0.04	906	0.04	901	898	0.55	4.25
Common surplus	967,166	37.55	953,616	38.30	964,734	37.94	950,465	942,062	1.42	9.36
Retained earnings	1,887,571	73.28	1,710,994	68.72	1,789,325	70.36	1,659,153	1,479,149	10.32	69.70
Accumulated other comprehensive income	2,372	0.09	8,353	0.34	5,310	0.21	2,302	-18,006	-71.60	107.52
Other equity capital components	-405,660	-15.75	-331,418	-13.31	-342,131	-13.45	-318,538	-282,237		
Total liabilities and equity capital	2,575,714	100.00	2,489,738	100.00	2,542,990	100.00	2,433,936	2,340,256	3.45	35.96
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	119,136	4.63	119,136	4.79	119,136	4.68	119,136	119,136	0.00	0.00
Notes payable to subsidiaries that issued TPS	115,500	4.48	115,500	4.64	115,500	4.54	115,500	115,500	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	12.26	12.64	53	8.67	4.33	79	9.70	7.29	74	12.63	9.68	83	13.18	10.40	83
Bank net income / Average equity investment in banks	12.45	12.37	59	8.75	4.55	76	9.77	7.45	73	12.19	10.51	71	12.79	11.19	70
Nonbank net income / Average equity investment in nonbanks	-0.85	13.40	5	-11.16	7.01	6	-0.54	9.75	14	-2.37	7.89	11	-1.63	7.10	9
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	103.26	96.24	65	103.57	91.35	44	103.27	88.16	54	101.76	82.22	44	103.79	82.56	58
Nonbank net income / Parent net income		3.10			6.35			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	5.03	16.87	21	6.29	20.37	25	5.16	20.06	20	6.09	20.43	24	10.29	20.88	46
Total debt / Equity capital	0	11.60	11	0.33	14.50	24	0	14.41	10	0.33	14.31	26	4.18	14.69	37
Total debt + notes payable to subs that issued TPS / Equity capital	4.71	13.82	23	5.26	16.78	25	4.78	16.67	20	5.37	16.36	26	9.62	17.10	50
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0.33	14.81	24	0	14.68	10	0.33	14.56	26	4.18	15.14	37
Total debt / Equity capital – excess over fair value	0	11.71	11	0.33	14.64	24	0	14.52	10	0.33	14.51	26	4.18	14.81	37
Long-term debt / Equity capital	0	11.05	11	0.33	13.39	25	0	13.56	10	0.33	13.04	27	4.18	13.37	37
Short-term debt / Equity capital	0	0.48	41	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	0	39.10	9	2.78	29.33	26	0	34.67	10	1.89	28.44	28	36.19	28.63	61
Double Leverage															
Equity investment in subs / Equity capital	103.26	103.07	53	103.73	103.11	57	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80
Total investment in subs / Equity capital	103.26	108.26	43	103.73	110.49	42	102.23	110.16	34	103.44	111.07	40	108.32	112.48	62
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.27	0.25	56	0.43	0.67	52	0.24	0.47	44	0.28	0.36	52	0.65	0.35	69
Equity investment in subs – equity cap / Net income-div (X)	0.39	0.83	35	0.84	3.93	30	0.41	1.82	17	0.44	1.22	30	0.94	1.22	54
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	170.12	138.64	70	114.62	143.95	48	137.01	136.59	59	217.88	177.68	70	137.57	162.34	44
Cash from ops + noncash items + op expense / Op expense + dividend	172.25	130.64	74	117.98	154.33	47	127.78	147.24	50	218	190.27	70	137.62	174.91	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	53.87	103.17	31	100.19	148.07	44	111.56	134.08	48	116.16	116.34	58	71.63	103.19	21
Pretax operating income + interest expense / Interest expense		1,479.01		55,836.63	2,733.67	95	17,371.30	2,016.32	98	8,884.24	1,968.54	93	2,891.38	2,898.75	78
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,933.99	1,667.11	89	2,644.94	1,374.36	84	3,732.16	1,539.23	87	2,922.21	1,632.83	83	1,315.23	1,369.37	61
Dividends + interest from subsidiaries / Interest expense + dividends	182.93	153.06	69	123.42	169.52	47	147.78	150.43	58	234.88	210.80	68	146.12	188.90	40
Fees + other income from subsidiaries / Salary + other expenses	-2.02	12.78	3	4.21	15.95	63	2.08	13.95	64	4.07	16.52	61	3.96	16.08	64
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	0.84	3.64	37	0.24	3.69	38	1.76	3.85	43	0.82	2.64	45	0.49	2.61	39
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	35	0.02	2.90	37	0	2.66	32	0.02	5.62	35	0.03	5.50	33
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	57.81	78.46	41	85.30	73.92	64	71.23	81.10	50	42.31	57.84	42	70.92	57.26	66
Dividends declared / Net income	32.67	25.30	65	48.76	60.26	42	43.12	42.29	53	35.51	33.08	55	30.69	27.33	54
Net income – dividends / Average equity	8.26	9.64	45	4.44	1.15	74	5.52	4.14	68	8.15	6.46	73	9.13	7.33	74
Percent of Dividends Paid															
Dividends from bank subsidiaries	182.93	139.49	71	123.65	166.94	50	147.94	132.17	60	241.09	178.13	68	153.18	157.73	49
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	182.93	193.08	64	123.65	205.70	41	147.94	174.85	50	241.09	260.40	56	153.18	215.26	36
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	57.88	36.56	69	58.22	82.59	39	61.77	60.28	51	84.14	66.55	70	45.30	60.71	35
Interest income from bank subsidiaries	0	0.11	25	0.01	0.58	50	0	0.36	45	0.01	0.54	49	0	0.52	36
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	57.88	38.35	68	58.23	98.26	36	61.78	62.88	50	84.15	69.36	63	45.30	63.43	33
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		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	100.11	67.82	97	99.64	66.84	72	99.83	69.76	85	99.80	67.32	88	99.46	65.18	79
Interest income from bank subsidiaries	0	0.39	24	0.01	1.06	46	0.01	0.63	41	0.02	0.80	42	0	0.92	36
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	100.11	81.78	97	99.65	81.90	58	99.83	82.20	79	99.82	78.80	82	99.46	74.20	67
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	-0.11	0.01	3	0.37	0.01	93	0.15	0.01	92	0.16	0.04	89	0.29	0.02	94
Operating income from nonbank subsidiaries	-0.11	6.48	0	0.37	6.25	60	0.15	4.70	46	0.16	7.29	37	0.29	7.64	47
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		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31		1,538.43	33.86	96		27.08		1,558.56	28.33	97	134.30	26.53	94