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

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BHC Name BANK OF NEW YORK MELLON CORPORATION, THE

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 466,963,000
Peer Group Number: 1 Number in Peer Group: 131
Number of Bank Subsidiaries: 3

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:

BANK OF NEW YORK MELLON CORPORATION, THE
240 GREENWICH STREET

NEW YORK, NY 10286

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	454,125,000	397,844,500	410,291,250	345,084,500	344,406,250
Net income ($000)	1,949,000	1,930,000	3,617,000	4,441,000	4,266,000
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)	0.58	2.65	1	0.80	2.84	4	0.73	2.77	3	0.93	3.01	6	1.06	3.08	5
+ Non-interest income	2.90	1.11	93	3.27	1.14	92	3.12	1.21	91	3.85	1.32	94	3.72	1.31	94
– Overhead expense	2.48	2.24	70	2.74	2.63	66	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
– Provision for credit losses	-0.07	-0.15	56	0.13	0.85	7	0.08	0.51	6	0	0.15	7	0	0.14	8
+ Securities gains (losses)	0	0.01	54	0.01	0.03	57	0.01	0.02	53	-0.01	0.01	15	-0.01	0	14
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	86	0	0	6
= Pretax net operating income (tax equivalent)	1.07	1.79	10	1.21	0.64	78	1.09	1.04	50	1.62	1.56	54	1.51	1.57	41
Net operating income	0.86	1.36	12	0.97	0.48	77	0.88	0.81	54	1.29	1.19	57	1.24	1.24	44
Net income	0.86	1.35	12	0.97	0.50	76	0.88	0.82	53	1.29	1.19	57	1.24	1.24	44
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.72	3.14	1	1.46	3.78	1	1.15	3.55	1	2.58	4.41	4	2.21	4.24	4
Interest expense	0.06	0.27	6	0.53	0.66	36	0.32	0.52	21	1.49	1.08	77	0.96	0.86	65
Net interest income (tax equivalent)	0.65	2.85	1	0.93	3.10	4	0.84	3.01	3	1.09	3.33	5	1.24	3.38	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.13	9	-0.01	0.28	3	-0.01	0.27	2	0.02	0.21	13	0	0.22	8
Earnings coverage of net loan and lease losses (X)	-776.33	4.52	5	-885	21.56	1	-953.80	22.91	0	464.58	24.40	96	-2,588.50	21.75	0
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.42	1.39	4	0.55	1.51	8	0.64	1.58	6	0.22	0.83	3	0.26	0.90	3
Allowance for loan and lease losses / Total loans and leases	0.42	1.37	4	0.55	1.48	8	0.64	1.55	6	0.22	0.81	3	0.26	0.89	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.14	0.63	7	0.16	0.66	7	0.16	0.71	6	0.16	0.57	10	0.14	0.61	8
30–89 days past due loans and leases / Total loans and leases	0.08	0.27	20	0.26	0.36	42	0.19	0.39	26	0.16	0.43	16	0.09	0.44	10
Liquidity and Funding															
Net noncore funding dependence	-18.13	-1.82	9	-4.03	6.94	21	-23.70	3.20	3	20.34	14.45	73	18.41	16.62	62
Net short-term noncore funding dependence	-97	-8.21	1	-87.10	-2.29	4	-112.58	-4.76	3	-73.13	3.38	3	-75.70	4.66	4
Net loans and leases / Total assets	13.53	59.81	1	12.42	63.21	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Capitalization															
Tier 1 leverage ratio	5.98	9.11	2	6.21	9.03	2	6.29	9.13	1	6.57	9.76	2	6.60	9.71	1
Holding company equity capital / Total assets	9.70	10.88	32	9.88	11.06	34	9.75	11.16	31	10.87	12.43	32	11.19	12.22	38
Total equity capital (including minority interest) / Total assets	9.81	11.01	31	9.94	11.18	33	9.82	11.29	28	10.94	12.57	30	11.26	12.27	39
Common equity tier 1 capital / Total risk-weighted assets	12.63	12.69	57	12.74	12.01	73	13.35	12.38	71	12.47	12.17	62	11.74	12.12	51
Net loans and leases / Equity capital (X)	1.40	5.51	1	1.26	5.78	3	1.22	5.58	3	1.31	5.21	4	1.38	5.29	3
Cash dividends / Net income	33.35	25.30	67	33.42	60.26	32	36.25	42.30	42	29.02	33.12	41	28.62	27.31	47
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.57	9.29	42	16.03	17.07	54	23.10	16.68	70	5.10	9.26	46	-2.35	7	6
Equity capital	3.62	9.31	25	5.21	6.16	50	10.41	6.99	72	2.08	10.49	18	-1.49	7.89	16
Net loans and leases	15	0.79	88	5.88	13.26	27	2.66	9.07	27	-2.89	9.10	4	-8.06	7.89	2
Noncore funding	-13.60	-23.76	66	-3.80	-2.41	49	-7.48	-12.18	57	5.02	6.59	52	-5.57	10.67	22
Parent Company Ratios															
Short-term debt / Equity capital	6.07	0.48	93	11.33	0.98	92	9.28	0.77	93	9.52	1.02	92	10.46	1.14	92
Long-term debt / Equity capital	49.58	11.05	91	50.78	13.39	89	46.52	13.56	89	52.75	13.04	90	57.89	13.37	89
Equity investment in subsidiaries / Equity capital	116.29	103.07	92	118.54	103.11	94	116.14	102.81	93	118.99	103.22	94	119.81	103.10	94
Cash from ops + noncash items + op expense / Op expense + dividends	164.18	130.64	71	110.11	154.33	39	157.16	147.24	65	243.22	190.27	75	269.78	174.91	82

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	452,000	655,000	1,110,000	1,807,000	1,828,000	-30.99	-11.55
Income from lease financing receivables	14,000	9,000	28,000	-28,000	32,000	55.56	-58.82
Fully taxable income on loans and leases	466,000	664,000	1,138,000	1,779,000	1,860,000	-29.82	-14.50
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)	466,000	664,000	1,138,000	1,779,000	1,860,000	-29.82	-14.50
Investment interest income (tax equivalent)	891,000	1,166,000	2,155,000	2,750,000	2,594,000	-23.58	-4.91
Interest on balances due from depository institutions	-17,000	169,000	181,000	702,000	741,000		
Interest income on other earning assets	93,000	521,000	649,000	2,339,000	1,272,000	-82.15	-34.04
Total interest income (tax equivalent)	1,433,000	2,520,000	4,123,000	7,570,000	6,467,000	-43.13	-20.61
Interest on time deposits of $250K or more	6,000	89,000	98,000	462,000	293,000	-93.26	
Interest on time deposits < $250K	0	14,000	15,000	155,000	76,000	-100.00	
Interest on foreign office deposits	-71,000	40,000	-12,000	642,000	340,000		
Interest on other deposits	-21,000	80,000	60,000	338,000	168,000		
Interest on other borrowings and trading liabilities	190,000	675,000	931,000	2,725,000	1,891,000	-71.85	5.56
Interest on subordinated debt and mandatory convertible securities	19,000	21,000	40,000	38,000	53,000	-9.52	-42.42
Total interest expense	123,000	919,000	1,132,000	4,360,000	2,821,000	-86.62	-48.75
Net interest income (tax equivalent)	1,310,000	1,601,000	2,991,000	3,210,000	3,646,000	-18.18	-16.29
Non-interest income	6,575,000	6,502,000	12,795,000	13,284,000	12,810,000	1.12	10.99
Adjusted operating income (tax equivalent)	7,885,000	8,103,000	15,786,000	16,494,000	16,456,000	-2.69	5.29
Overhead expense	5,629,000	5,455,000	11,033,000	10,888,000	11,211,000	3.19	7.24
Provision for credit losses	-169,000	254,000	309,000	-12,000	-15,000		
Securities gains (losses)	2,000	18,000	33,000	-18,000	-48,000	-88.89	-95.12
Other tax equivalent adjustments	0	0	0	1,000	-2,000		
Pretax net operating income (tax equivalent)	2,427,000	2,412,000	4,477,000	5,601,000	5,210,000	0.62	6.31
Applicable income taxes	462,000	481,000	842,000	1,120,000	938,000	-3.95	-19.37
Tax equivalent adjustments	6,000	4,000	9,000	14,000	18,000	50.00	-77.78
Applicable income taxes (tax equivalent)	468,000	485,000	851,000	1,134,000	956,000	-3.51	-22.00
Minority interest	10,000	-3,000	9,000	26,000	-12,000		
Net income before discontinued operations, net of minority interest	1,949,000	1,930,000	3,617,000	4,441,000	4,266,000	0.98	15.33
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,949,000	1,930,000	3,617,000	4,441,000	4,266,000	0.98	15.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,959,000	1,927,000	3,626,000	4,467,000	4,254,000	1.66	16.40
Investment securities income (tax equivalent)	891,000	1,166,000	2,155,000	2,750,000	2,594,000	-23.58	-4.91
US Treasury and agency securities (excluding mortgage-backed securities)	257,000	252,000	496,000	516,000	648,000	1.98	23.56
Mortgage-backed securities	447,000	677,000	1,230,000	1,706,000	1,393,000	-33.97	-7.45
All other securities	187,000	237,000	429,000	528,000	553,000	-21.10	-23.98
Cash dividends declared	650,000	645,000	1,311,000	1,289,000	1,221,000	0.78	50.46
Common	550,000	560,000	1,117,000	1,120,000	1,052,000	-1.79	48.25
Preferred	100,000	85,000	194,000	169,000	169,000	17.65	63.93

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)	0.63	2.92	1	1.27	3.46	1	1	3.27	1	2.19	4	4	1.88	3.87	1
Less: Interest expense	0.05	0.25	6	0.46	0.61	33	0.28	0.48	21	1.26	0.98	75	0.82	0.79	63
Equals: Net interest income (tax equivalent)	0.58	2.65	1	0.80	2.84	4	0.73	2.77	3	0.93	3.01	6	1.06	3.08	5
Plus: Non-interest income	2.90	1.11	93	3.27	1.14	92	3.12	1.21	91	3.85	1.32	94	3.72	1.31	94
Equals: adjusted operating income (tax equivalent)	3.47	3.82	35	4.07	4.05	55	3.85	4.04	44	4.78	4.41	75	4.78	4.46	70
Less: Overhead expense	2.48	2.24	70	2.74	2.63	66	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
Less: Provision for credit losses	-0.07	-0.15	56	0.13	0.85	7	0.08	0.51	6	0	0.15	7	0	0.14	8
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	54	0.01	0.03	57	0.01	0.02	53	-0.01	0.01	15	-0.01	0	14
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	86	0	0	6
Equals: Pretax net operating income (tax equivalent)	1.07	1.79	10	1.21	0.64	78	1.09	1.04	50	1.62	1.56	54	1.51	1.57	41
Less: Applicable income taxes (tax equivalent)	0.21	0.41	9	0.24	0.16	71	0.21	0.23	43	0.33	0.36	38	0.28	0.33	31
Less: Minority interest	0	0	88	0	0	7	0	0	87	0.01	0	86	0	0	1
Equals: Net operating income	0.86	1.36	12	0.97	0.48	77	0.88	0.81	54	1.29	1.19	57	1.24	1.24	44
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.86	1.35	12	0.97	0.50	76	0.88	0.82	53	1.29	1.19	57	1.24	1.24	44
Memo: Net income (last four quarters)	0.83	1.25	14	1.18	0.81	77	0.88	0.82	53	1.29	1.19	56	1.24	1.24	44
Net income–BHC and noncontrolling (minority) interest	0.86	1.37	11	0.97	0.50	76	0.88	0.83	54	1.29	1.20	59	1.24	1.25	44
Margin Analysis															
Average earning assets / Average assets	88.14	93.15	3	86.72	91.74	6	87.27	92.32	6	85.04	91.05	5	85.03	91.48	1
Average interest-bearing funds / Average assets	65.19	62.32	66	69.59	65.48	72	68.49	64.06	72	69.87	65.57	73	63.98	65.56	41
Interest income (tax equivalent) / Average earning assets	0.72	3.14	1	1.46	3.78	1	1.15	3.55	1	2.58	4.41	4	2.21	4.24	4
Interest expense / Average earning assets	0.06	0.27	6	0.53	0.66	36	0.32	0.52	21	1.49	1.08	77	0.96	0.86	65
Net interest income (tax equivalent) / Average earning assets	0.65	2.85	1	0.93	3.10	4	0.84	3.01	3	1.09	3.33	5	1.24	3.38	5
Yield or Cost															
Total loans and leases (tax equivalent)	1.59	4.05	0	2.37	4.44	0	2.07	4.27	0	3.49	5.09	1	3.34	4.95	1
Interest-bearing bank balances	-0.02	0.11	0	0.25	0.50	18	0.13	0.27	9	0.80	2.04	9	0.79	1.64	5
Federal funds sold and reverse repos	0.40	0.26	77	2.84	0.94	90	1.77	0.68	89	5.87	2.44	93	4	2.17	92
Trading assets	0.39	0.42	68	0.91	0.67	67	0.71	0.60	67	1.83	0.99	68	1.83	1.11	64
Total earning assets	0.71	3.11	1	1.46	3.74	1	1.15	3.51	2	2.58	4.36	4	2.20	4.20	4
Investment securities (tax equivalent)	1.15	1.80	6	1.70	2.51	3	1.48	2.25	4	2.28	2.76	9	2.16	2.68	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.36	1.28	57	1.66	2.01	35	1.58	1.75	40	2.32	2.32	58	2.36	2.05	74
Mortgage-backed securities	1.23	1.56	17	1.86	2.33	13	1.64	2.05	18	2.56	2.61	45	2.16	2.50	12
All other securities	0.85	2.91	3	1.20	3.48	3	1.04	3.24	1	1.71	4.06	2	2.01	4.20	3
Interest-bearing deposits	-0.07	0.24	1	0.22	0.70	6	0.08	0.53	2	0.93	1.10	38	0.57	0.81	29
Time deposits of $250K or more	1.89	0.76	98	0.43	1.67	4	0.39	1.42	3	1.32	1.96	9	0.94	1.44	14
Time deposits < $250K	0	0.72	0	0.95	1.58	8	0.82	1.36	8	2.29	1.82	79	1.34	1.29	51
Other domestic deposits	-0.03	0.17	0	0.23	0.50	12	0.07	0.36	1	0.77	0.93	40	0.64	0.67	54
Foreign deposits	-0.12	0.12	7	0.08	0.59	17	-0.01	0.42	10	0.69	1.19	30	0.36	0.97	15
Federal funds purchased and repos	-0.11	0.19	1	3.92	0.85	94	1.90	0.62	90	11.53	1.86	96	4.87	1.51	94
Other borrowed funds and trading liabilities	1	1.31	37	1.65	1.62	51	1.41	1.50	48	2.28	2.38	42	2.10	2.28	44
All interest-bearing funds	0.08	0.40	4	0.66	0.92	26	0.40	0.74	14	1.81	1.49	75	1.28	1.19	66

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	6,575,000	6,502,000	12,795,000	13,284,000	12,810,000
Fiduciary activities income	5,120,000	4,878,000	9,735,000	9,627,000	9,831,000
Service charges on deposit accounts - domestic	247,000	232,000	469,000	422,000	418,000
Trading revenue	407,000	485,000	789,000	654,000	732,000
Investment banking fees and commissions	560,000	647,000	1,264,000	1,282,000	1,352,000
Insurance activities revenue	1,000	1,000	2,000	1,000	1,000
Venture capital revenue	16,000	-3,000	6,000	12,000	15,000
Net servicing fees	0	0	1,000	1,000	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,000	0	0	0	2,000
Other non-interest income	218,000	262,000	529,000	1,285,000	459,000
Total overhead expenses	5,629,000	5,455,000	11,033,000	10,888,000	11,211,000
Personnel expense	3,120,000	2,946,000	5,966,000	6,063,000	6,145,000
Net occupancy expense	467,000	477,000	997,000	895,000	920,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	44,000	52,000	104,000	117,000	180,000
Other operating expenses	1,998,000	1,980,000	3,966,000	3,813,000	3,966,000
Fee income on mutual funds and annuities	370,000	455,000	902,000	909,000	967,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	391,747,000	334,570,000	378,245,000	307,134,000	354,286,000
Number of equivalent employees	48,800	48,300	48,500	48,400	51,300
Average personnel expense per employee	63.93	60.99	123.01	125.27	119.79
Average assets per employee	9,305.84	8,236.95	8,459.61	7,129.85	6,713.57

	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	5.63	2.15	85	7	2.20	92	7.05	2.02	93	6.84	2.72	84	7.55	3.08	84
Overhead expenses / Net Interest Income + non-interest income	71.44	59.03	90	67.35	63.28	71	69.93	62.28	81	66.06	61.29	73	68.21	60.88	79
Percent of Average Assets															
Total overhead expense	2.48	2.24	70	2.74	2.63	66	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
Personnel expense	1.37	1.25	65	1.48	1.31	70	1.45	1.30	68	1.76	1.41	81	1.78	1.44	82
Net occupancy expense	0.21	0.24	31	0.24	0.26	35	0.24	0.26	41	0.26	0.28	41	0.27	0.28	45
Other operating expenses	0.90	0.73	78	1.02	0.99	72	0.99	0.94	70	1.14	0.97	74	1.20	0.97	80
Overhead less non-interest income	-0.42	1.10	4	-0.53	1.36	3	-0.43	1.25	5	-0.69	1.32	1	-0.46	1.38	3
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	71.39	58.45	90	67.32	62.83	71	69.89	61.82	82	66.01	60.64	74	68.13	60.37	80
Personnel expense	39.57	33.10	83	36.36	32.43	75	37.79	32.36	82	36.76	32.39	76	37.34	32.51	77
Net occupancy expense	5.92	6.33	42	5.89	6.65	34	6.32	6.58	44	5.43	6.52	28	5.59	6.48	31
Other operating expenses	25.90	18.60	87	25.08	23.06	75	25.78	22.28	77	23.83	21.20	75	25.19	20.90	78
Total non-interest income	83.39	28.18	97	80.24	27.40	96	81.05	28.83	95	80.54	29.23	93	77.84	28.50	94
Fiduciary activities income	64.93	2.24	98	60.20	2.10	98	61.67	2.09	98	58.37	1.97	98	59.74	2.14	98
Service charges on domestic deposit accounts	3.13	3.19	47	2.86	3.35	39	2.97	3.27	43	2.56	3.88	32	2.54	4.15	31
Trading revenue	5.16	0.72	93	5.99	1.60	85	5	1.28	86	3.97	1.18	86	4.45	0.85	89
Investment banking fees and commissions	7.10	2.52	84	7.98	2.64	87	8.01	2.46	87	7.77	3.54	81	8.22	3.42	84
Insurance activities revenue	0.01	0.37	35	0.01	0.39	35	0.01	0.41	33	0.01	0.47	28	0.01	0.47	26
Venture capital revenue	0.20	0.02	91	-0.04	0	7	0.04	0.01	89	0.07	0.02	89	0.09	0.02	90
Net servicing fees	0	0.55	15	0	-0.20	40	0.01	0.01	54	0.01	0.28	32	0	0.65	9
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	9	0	2.89	13	0	3.92	12	0	1.86	12	0.01	1.61	11
Other non-interest income	2.76	9.26	6	3.23	9.31	10	3.35	9.65	9	7.79	10.04	45	2.79	9.86	5
Overhead less non-interest income	-12	29.94	3	-12.92	34.19	3	-11.16	31.93	3	-14.53	31.06	1	-9.72	31.46	3
Applicable income taxes / Pretax net operating income (tax equivalent)	19.04	21.54	21	19.94	18.39	54	18.81	18.63	45	20	20.56	45	18	19.04	33
Applicable income tax + TE / Pretax net operating income + TE	19.28	23.10	10	20.11	22.75	24	19.01	21.18	26	20.25	23.23	23	18.35	21.56	17

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	12,695,000	13,476,000	12,939,000	13,480,000	12,878,000	-5.80	7.99
Commercial and industrial loans	2,025,000	2,685,000	1,839,000	1,911,000	2,494,000	-24.58	-42.49
Loans to individuals	4,548,000	3,131,000	3,783,000	3,143,000	3,067,000	45.26	52.21
Loans to depository institutions and acceptances of other banks	6,818,000	7,400,000	6,936,000	7,565,000	6,361,000	-7.86	-11.49
Agricultural loans	3,000	3,000	3,000	3,000	25,000	0.00	0.00
Other loans and leases	37,368,000	28,555,000	30,856,000	28,569,000	31,496,000	30.86	-2.64
Less: Unearned income	12,000	13,000	15,000	15,000	16,000	-7.69	-7.69
Loans and leases, net of unearned income	63,445,000	55,237,000	56,341,000	54,656,000	56,305,000	14.86	-1.39
Less: Allowance for loan and lease losses	269,000	302,000	358,000	122,000	146,000	-10.93	70.25
Net loans and leases	63,176,000	54,935,000	55,983,000	54,534,000	56,159,000	15.00	-1.57
Debt securities that reprice or mature in over 1 year	117,201,000	103,574,000	112,116,000	81,503,000	72,874,000	13.16	44.35
Mutual funds and equity securities	983,000	1,162,000	1,082,000	1,658,000	928,000	-15.40	13.25
Subtotal	181,360,000	159,671,000	169,181,000	137,695,000	129,961,000	13.58	24.02
Interest-bearing bank balances	146,929,000	131,331,000	158,676,000	109,534,000	81,615,000	11.88	45.85
Federal funds sold and reverse repos	29,762,000	36,638,000	30,907,000	30,182,000	46,795,000	-18.77	6.07
Debt securities that reprice or mature within 1 year	38,705,000	49,713,000	44,127,000	41,530,000	46,917,000	-22.14	8.90
Trading assets	15,081,000	13,439,000	14,672,000	12,142,000	6,400,000	12.22	86.02
Total earning assets	411,837,000	390,792,000	417,563,000	331,083,000	311,688,000	5.39	29.23
Non-interest-bearing cash and due from depository institutions	5,164,000	4,781,000	6,253,000	4,839,000	5,870,000	8.01	-12.64
Premises, fixed assets, and leases	3,442,000	3,598,000	3,602,000	3,625,000	1,832,000	-4.34	146.03
Other real estate owned	1,000	2,000	1,000	3,000	2,000	-50.00	-88.89
Investment in unconsolidated subsidiaries	2,188,000	2,047,000	2,251,000	2,089,000	2,188,000	6.89	162.67
Intangible and other assets	44,331,000	41,096,000	39,963,000	39,869,000	41,432,000	7.87	-2.60
Total assets	466,963,000	442,316,000	469,633,000	381,508,000	363,012,000	5.57	25.41
Quarterly average assets	450,434,000	412,317,000	434,197,000	352,983,000	339,478,000	9.24	20.91
Average loans and leases (YTD)	58,543,500	56,111,000	55,070,500	51,001,750	55,632,250	4.34	-3.27
Memoranda							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	63,445,000	55,237,000	56,341,000	54,656,000	56,305,000	14.86	-0.90
Real estate loans secured by 1–4 family	8,210,000	8,760,000	8,356,000	9,140,000	9,407,000	-6.28	-3.23
Commercial real estate loans	4,485,000	4,716,000	4,583,000	4,340,000	3,471,000	-4.90	37.07
Construction and land development	1,058,000	1,153,000	1,113,000	1,101,000	841,000	-8.24	78.11
Multifamily	1,247,000	1,189,000	1,248,000	1,016,000	860,000	4.88	49.52
Nonfarm nonresidential	2,180,000	2,374,000	2,222,000	2,223,000	1,770,000	-8.17	18.22
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	156,889,000	154,449,000	157,325,000	124,691,000	120,719,000	1.58	33.41
U.S. Treasury securities	34,817,000	29,824,000	27,833,000	19,249,000	24,803,000	16.74	42.21
US agency securities (excluding mortgage-backed securities)	5,555,000	5,155,000	6,669,000	2,973,000	3,155,000	7.76	189.78
Municipal securities	2,621,000	1,204,000	2,323,000	1,060,000	2,264,000	117.69	-30.37
Mortgage-backed securities	71,118,000	75,575,000	77,989,000	68,634,000	64,589,000	-5.90	20.83
Asset-backed securities	7,595,000	7,177,000	7,868,000	6,206,000	5,137,000	5.82	53.84
Other debt securities	34,200,000	34,352,000	33,561,000	24,911,000	19,843,000	-0.44	50.16
Mutual funds and equity securities	983,000	1,162,000	1,082,000	1,658,000	928,000	-15.40	13.25
Available-for-sale securities	103,581,000	109,370,000	108,298,000	88,550,000	85,809,000	-5.29	35.32
U.S. Treasury securities	25,437,000	25,137,000	24,895,000	15,431,000	20,076,000	1.19	88.16
US agency securities (excluding mortgage-backed securities)	3,351,000	2,806,000	3,853,000	1,949,000	1,658,000	19.42	980.97
Municipal securities	2,606,000	1,188,000	2,308,000	1,044,000	2,247,000	119.36	-30.41
Mortgage-backed securities	31,453,000	40,651,000	36,917,000	39,871,000	37,787,000	-22.63	-3.35
Asset-backed securities	7,595,000	7,177,000	7,868,000	6,206,000	5,137,000	5.82	53.84
Other debt securities	33,139,000	32,411,000	32,457,000	24,049,000	18,904,000	2.25	60.67
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	595,000	1,369,000	1,278,000	321,000	-680,000	-56.54	-20.88
Available-for-sale securites appreciation (depreciation)	1,906,000	3,421,000	3,313,000	1,148,000	-310,000	-44.29	-5.22
Structured notes, fair value	0	0	0	0	0		
Pledged securities	123,575,000	120,734,000	123,323,000	97,896,000	99,845,000	2.35	39.74

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	78,213,000	61,929,000	67,807,000	44,779,000	53,829,000	26.29	-1.94
NOW, ATS and transaction accounts	114,409,000	70,492,000	120,060,000	43,258,000	27,025,000	62.30	5048.92
Time deposits less brokered deposits < $250K	-13,894,000	-5,744,000	-16,745,000	-3,985,000	-3,696,000		
MMDA and other savings accounts	23,936,000	22,085,000	22,401,000	18,529,000	18,924,000	8.38	29.48
Other non-interest-bearing deposits					0		
Core deposits	202,664,000	148,762,000	193,523,000	102,581,000	96,082,000	36.23	103.39
Time deposits of $250K or more	402,000	37,096,000	843,000	43,661,000	31,520,000	-98.92	
Foreign deposits	121,764,000	112,038,000	130,369,000	105,148,000	99,184,000	8.68	10.11
Federal funds purchased and repos	12,425,000	14,512,000	11,305,000	11,401,000	14,243,000	-14.38	63.27
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	665,000	0	3,959,000	1,939,000	-100.00	
Other borrowings w/remaining maturity of 1 year or less	12,430,000	18,080,000	13,828,000	12,928,000	16,525,000	-31.25	-2.53
Other borrowings w/remaining maturity over 1 year	21,563,000	21,211,000	20,369,000	24,018,000	23,662,000	1.66	3.43
Brokered deposits < $250K	13,927,000	7,645,000	16,898,000	8,139,000	12,183,000	82.17	
Noncore funding	182,511,000	211,247,000	193,612,000	209,254,000	199,256,000	-13.60	-9.32
Trading liabilities	6,451,000	5,595,000	6,031,000	4,841,000	3,479,000	15.30	4.13
Subordinated notes and debentures + trust preferred securities	1,321,000	1,406,000	1,376,000	1,266,000	1,250,000	-6.05	72.45
Other liabilities	28,222,000	31,340,000	28,971,000	21,838,000	22,077,000	-9.95	12.04
Total liabilities	421,169,000	398,350,000	423,513,000	339,780,000	322,144,000	5.73	26.46
Equity Capital							
Perpetual preferred stock (including surplus)	4,541,000	4,532,000	4,541,000	3,542,000	3,542,000	0.20	77.94
Common stock	14,000	14,000	14,000	14,000	14,000	0.00	7.69
Common surplus	28,006,000	27,702,000	27,823,000	27,515,000	27,118,000	1.10	9.56
Retained earnings	35,540,000	33,224,000	34,241,000	31,894,000	28,652,000	6.97	67.38
Accumulated other comprehensive income	-1,670,000	-1,943,000	-985,000	-2,638,000	-3,171,000		
Other equity capital components	-21,150,000	-19,832,000	-19,833,000	-18,844,000	-15,517,000		
Total holding company equity capital	45,281,000	43,697,000	45,801,000	41,483,000	40,638,000	3.62	17.43
Noncontrolling (minority) interest in subsidiaries	513,000	269,000	319,000	245,000	230,000	90.71	-30.49
Total equity capital, including minority interest	45,794,000	43,966,000	46,120,000	41,728,000	40,868,000	4.16	16.53
Total liabilities and capital	466,963,000	442,316,000	469,633,000	381,508,000	363,012,000	5.57	25.41
Memoranda							
Non-interest-bearing deposits	94,168,000	78,172,000	83,942,000	57,693,000	70,972,000	20.46	-4.93
Interest-bearing deposits	244,589,000	227,369,000	257,691,000	201,836,000	167,997,000	7.57	52.26
Total deposits	338,757,000	305,541,000	341,633,000	259,529,000	238,969,000	10.87	30.44
Long-term debt that reprices within 1 year	1,150,000	1,050,000	750,000	2,300,000	850,000	9.52	-43.90
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	45,801,000	41,483,000	41,483,000	40,638,000	41,251,000		
Accounting restatements	0	45,000	41,000	0	-30,000		
Net income	1,949,000	1,930,000	3,617,000	4,441,000	4,266,000		
Net sale of new perpetual preferred stock	0	990,000	999,000	0	0		
Net sale of new common stock	207,000	192,000	296,000	391,000	441,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,317,000	988,000	989,000	3,327,000	3,269,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	650,000	645,000	1,311,000	1,289,000	1,221,000		
Change in other comprehensive income	-685,000	695,000	1,654,000	623,000	-812,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-24,000	-5,000	11,000	6,000	12,000		
Holding company equity capital, ending balance	45,281,000	43,697,000	45,801,000	41,483,000	40,638,000		

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	2.72	36.32	4	3.05	36.22	7	2.76	36.22	6	3.53	37.78	7	3.55	37.19	7
Commercial and industrial loans	0.43	12.25	2	0.61	14.99	4	0.39	13.52	3	0.50	12.02	4	0.69	12.85	5
Loans to individuals	0.97	3.48	41	0.71	3.53	34	0.81	3.40	35	0.82	4.20	31	0.84	4.31	31
Loans to depository institutions and acceptances of other banks	1.46	0.01	99	1.67	0.04	98	1.48	0.03	98	1.98	0.04	97	1.75	0.05	97
Agricultural loans	0	0.21	27	0	0.20	26	0	0.19	25	0	0.24	26	0.01	0.30	36
Other loans and leases	8	4.22	78	6.46	4.66	68	6.57	4.63	68	7.49	5.01	71	8.68	5	80
Net loans and leases	13.53	59.81	1	12.42	63.21	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Debt securities over 1 year	25.10	17.61	78	23.42	14.01	89	23.87	15.55	83	21.36	14.60	87	20.07	14.63	76
Mutual funds and equity securities	0.21	0.06	88	0.26	0.05	95	0.23	0.05	89	0.43	0.06	97	0.26	0.06	92
Subtotal	38.84	78.32	3	36.10	78.43	5	36.02	78.16	5	36.09	79.65	6	35.80	79.97	5
Interest-bearing bank balances	31.46	9.11	97	29.69	6.78	97	33.79	7.51	97	28.71	3.06	98	22.48	3.04	97
Federal funds sold and reverse repos	6.37	0.52	92	8.28	0.86	90	6.58	0.82	89	7.91	1.57	87	12.89	1.66	89
Debt securities 1 year or less	8.29	1.53	96	11.24	1.83	96	9.40	1.68	96	10.89	1.91	96	12.92	1.96	95
Trading assets	3.23	0.60	91	3.04	1.09	87	3.12	1.01	89	3.18	1.19	84	1.76	1.33	80
Total earning assets	88.19	91.43	12	88.35	90.72	18	88.91	91.05	21	86.78	89.53	19	85.86	89.74	11
Non-interest cash and due from depository institutions	1.11	1.01	53	1.08	1.08	52	1.33	1.07	72	1.27	1.14	61	1.62	1.21	77
Other real estate owned	0	0.02	15	0	0.03	10	0	0.02	10	0	0.03	13	0	0.04	10
All other assets	10.70	7.50	86	10.57	8.16	82	9.76	7.82	76	11.95	9.27	80	12.52	8.98	85
Memoranda															
Short-term investments	46.13	12.01	99	49.21	10.58	97	49.76	11.17	97	47.51	7.63	97	48.30	7.80	97
U.S. Treasury securities	7.46	1.08	93	6.74	0.92	94	5.93	0.84	92	5.05	1.03	91	6.83	1.04	95
US agency securities (excluding mortgage-backed securities)	1.19	0.77	72	1.17	0.48	82	1.42	0.63	79	0.78	0.54	68	0.87	0.69	69
Municipal securities	0.56	1.72	43	0.27	1.45	30	0.49	1.69	38	0.28	1.34	34	0.62	1.62	38
Mortgage-backed securities	15.23	12.97	62	17.09	11.11	83	16.61	11.75	74	17.99	11.44	82	17.79	11.13	86
Asset-backed securities	1.63	0.38	87	1.62	0.27	91	1.68	0.32	90	1.63	0.28	91	1.42	0.33	87
Other debt securities	7.32	0.52	97	7.77	0.39	97	7.15	0.42	97	6.53	0.39	96	5.47	0.41	95
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	13.59	59.85	1	12.49	63.46	3	12	61.72	3	14.33	63.50	4	15.51	63.93	4
Real estate loans secured by 1–4 family	1.76	11.69	8	1.98	12.29	11	1.78	11.91	11	2.40	13.29	12	2.59	13.46	11
Revolving	0.01	1.45	8	0.01	1.80	10	0.01	1.66	10	0.01	2.07	9	0.01	2.27	10
Closed-end, secured by first liens	1.74	9.84	10	1.95	9.99	13	1.75	9.81	12	2.35	10.69	14	2.54	10.57	13
Closed-end, secured by junior liens	0.02	0.20	18	0.02	0.26	17	0.02	0.22	19	0.03	0.28	21	0.03	0.31	19
Commercial real estate loans	0.96	22.48	6	1.07	21.90	8	0.98	22.22	7	1.14	22.23	9	0.96	21.58	10
Construction and land development	0.23	3.35	7	0.26	3.32	12	0.24	3.40	10	0.29	3.44	13	0.23	3.51	11
Multifamily	0.27	3.31	9	0.27	3.07	10	0.27	3.12	10	0.27	3.01	11	0.24	2.72	12
Nonfarm nonresidential	0.47	14.81	5	0.54	14.50	8	0.47	14.72	6	0.58	14.69	7	0.49	14.44	8
Real estate loans secured by farmland	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

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	20.01	59.66	6	24.40	55.37	9	22.97	57.15	9	24.66	57.46	11	22.87	56.49	10
Real estate loans secured by 1–4 family	12.94	19.82	30	15.86	19.50	35	14.83	19.43	33	16.72	20.75	32	16.71	21.10	30
Revolving	0.04	2.42	10	0.07	2.79	12	0.07	2.64	12	0.10	3.15	14	0.10	3.50	12
Closed-end	12.90	17.22	34	15.79	16.49	46	14.76	16.59	42	16.62	17.39	48	16.61	17.39	46
Commercial real estate loans	7.07	36.54	7	8.54	32.96	11	8.13	34.63	10	7.94	33.52	11	6.16	32.14	10
Construction and land development	1.67	5.50	18	2.09	4.97	28	1.98	5.26	23	2.01	5.09	27	1.49	5.20	21
1–4 family	0.17	1.11	25	0.24	0.93	30	0.21	0.93	31	0.27	0.94	34	0.26	1.02	33
Other	1.50	4.33	20	1.85	3.90	30	1.76	4.19	24	1.74	4.02	27	1.23	4.05	21
Multifamily	1.97	5.34	25	2.15	4.72	31	2.22	4.96	28	1.86	4.69	28	1.53	4.10	28
Nonfarm nonresidential	3.44	24.14	6	4.30	21.76	9	3.94	22.93	7	4.07	22.15	9	3.14	21.40	9
Owner-occupied	0.03	8.14	5	0.03	7.38	7	0.03	7.68	6	0.03	7.72	10	0.01	8.03	9
Other	3.41	15.71	8	4.27	14.16	12	3.92	14.95	10	4.03	14.34	11	3.13	13.38	11
Real estate loans secured by farmland	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	10.75	0.03	99	13.40	0.07	98	12.31	0.06	98	13.84	0.11	98	11.30	0.12	98
Commercial and industrial loans	3.19	20.98	3	4.86	23.90	6	3.26	22.17	4	3.50	19.53	6	4.43	20.32	8
Loans to individuals	7.17	6.28	68	5.67	6.11	61	6.71	6.13	65	5.75	7.13	59	5.45	7.36	55
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	28	0.01	0.31	28	0.01	0.32	27	0.01	0.37	30	0.04	0.46	44
Other loans and leases	58.90	8.03	96	51.70	8.93	96	54.77	9.09	94	52.27	9.85	94	55.94	9.66	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	48.52	383.17	4	54.38	392.62	7	48.52	381.27	6	60.95	391.26	8	60.77	379.80	8
Real estate loans secured by 1–4 family	31.38	124.52	13	35.35	133.24	13	31.33	125.03	12	41.32	138.18	13	44.39	137.84	14
Revolving	0.10	15.53	8	0.15	19.64	10	0.14	17.42	10	0.24	21.26	11	0.25	23.33	11
Closed-end	31.28	107.53	16	35.20	112.01	17	31.19	106.14	17	41.08	115.20	18	44.14	112.79	21
Commercial real estate loans	17.14	238.21	6	19.03	237.30	9	17.19	234.65	8	19.62	229.44	9	16.38	219.72	10
Construction and land development	4.04	35.52	9	4.65	35.78	14	4.17	35.62	12	4.98	34.95	16	3.97	35.36	13
1–4 family	0.40	7.06	18	0.54	6.74	20	0.45	6.34	19	0.68	6.61	25	0.69	7.04	26
Other	3.64	28.07	9	4.12	27.86	14	3.73	28.16	13	4.30	27.32	15	3.28	27.26	12
Multifamily	4.77	34.78	10	4.80	33.28	11	4.68	32.74	11	4.59	31.04	12	4.06	27.85	13
Nonfarm nonresidential	8.33	157.17	5	9.58	157.33	8	8.33	155.06	7	10.05	152.10	9	8.35	147.22	10
Owner-occupied	0.06	52.65	4	0.07	53.29	7	0.06	52.37	6	0.09	53.07	8	0.04	54.89	7
Other	8.27	102.08	6	9.51	101.60	10	8.27	100.54	7	9.96	97.41	11	8.32	91.80	11
Real estate loans secured by farmland	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	26.06	0.18	99	29.86	0.38	98	26.01	0.28	98	34.20	0.44	98	30.02	0.54	97
Commercial and industrial loans	7.74	127.07	3	10.84	159.86	5	6.90	139.91	4	8.64	122.02	5	11.77	128.82	6
Loans to individuals	17.38	35.29	54	12.64	38.40	44	14.19	37.47	46	14.21	43.51	43	14.47	42.67	41
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	0.01	2.01	28	0.01	2.03	27	0.01	1.88	27	0.01	2.18	27	0.12	2.72	38
Other loans and leases	142.82	46.75	93	115.23	51.14	87	115.70	49.54	86	129.17	52.44	89	148.64	51.79	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.07	28.84	9	11.49	26.07	14	10.84	27.32	11	10.53	26.45	13	8.56	24.79	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	21.99	187.37	7	25.61	186.18	10	22.89	183.76	9	26.01	178.57	12	22.73	167.93	12
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.05	244.59	6	25.67	244.21	10	22.95	240.85	8	26.10	236.10	10	22.77	225.98	11

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	46.13	12.01	99	49.21	10.58	97	49.76	11.17	97	47.51	7.63	97	48.30	7.80	97
Liquid assets	64.81	28.17	96	66.12	24.60	94	67.63	26.22	96	63.97	22.44	94	63.86	22.72	94
Investment securities	33.60	19.64	91	34.92	16.55	95	33.50	17.85	93	32.68	16.99	93	33.25	17.27	92
Net loans and leases	13.53	59.81	1	12.42	63.21	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Net loans, leases and standby letters of credit	14.02	60.62	1	12.97	64.12	3	12.44	62.48	3	14.93	64.84	3	16.29	65.07	4
Core deposits	43.40	74.75	4	33.63	68.08	7	41.21	70.67	6	26.89	63.09	9	26.47	62.13	9
Noncore funding	39.08	10.89	95	47.76	16.68	94	41.23	14.13	93	54.85	19.36	96	54.89	21.34	95
Time deposits of $250K or more	0.09	1.81	3	8.39	2.56	94	0.18	2.11	6	11.44	2.94	96	8.68	2.89	94
Foreign deposits	26.08	0.35	96	25.33	0.41	96	27.76	0.36	96	27.56	0.43	96	27.32	0.47	96
Federal funds purchased and repos	2.66	1.20	84	3.28	1.49	81	2.41	1.47	76	2.99	1.94	73	3.92	1.97	79
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-3.71	0.52	4	-5	0.52	7	-4.17	0.54	7	-4.92	0.48	7	-8.97	0.54	6
Commercial paper	0	0.01	45	0.15	0.01	92	0	0.01	44	1.04	0.02	96	0.53	0.02	93
Other borrowings w/remaining maturity of 1 year or less	2.66	0.99	82	4.09	2.06	81	2.94	1.24	81	3.39	3.01	58	4.55	3.67	65
Earning assets that reprice within 1 year	59.08	38.93	90	60.84	39.71	93	61.35	39.38	93	60.75	39.29	92	56.09	40.29	86
Interest-bearing liabilities that reprice within 1 year	51.82	7.04	96	51.40	9.42	97	54.87	8.20	98	52.90	10.19	98	46.26	10.01	98
Long-term debt that reprices within 1 year	0.25	0.26	71	0.24	0.56	64	0.16	0.47	62	0.60	0.96	67	0.23	1.34	56
Net assets that reprice within 1 year	7.02	30.25	8	9.20	28.34	8	6.32	29.11	8	7.24	26.63	9	9.59	27.38	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.13	-1.82	9	-4.03	6.94	21	-23.70	3.20	3	20.34	14.45	73	18.41	16.62	62
Net short-term noncore funding dependence	-97	-8.21	1	-87.10	-2.29	4	-112.58	-4.76	3	-73.13	3.38	3	-75.70	4.66	4
Short-term investment / Short-term noncore funding	545.76	284.81	84	276.94	138.95	82	540.47	184.19	93	225	77.77	89	227.84	66.46	89
Liquid assets - short-term noncore funding / Nonliquid assets	160.12	34.02	96	142.68	23.27	96	180.46	28.18	96	118.96	16.97	96	118.02	16.04	95
Net loans and leases / Total deposits	18.65	74.66	1	17.98	82.84	1	16.39	79.43	1	21.01	90.31	1	23.50	90.08	1
Net loans and leases / Core deposits	31.17	81.17	1	36.93	93.70	1	28.93	88.34	1	53.16	103.93	1	58.45	105	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.30	0.84	84	5.59	1.82	91	4.86	1.57	89	1.46	0.72	79	-3.23	-0.82	9
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.36	1.94	95	13.98	4.82	94	12.59	4.31	95	5.22	1.36	95	-1.47	-1.98	64
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	33.35	13.42	81	28.43	12.14	78	30.48	11.38	82	27.65	12.67	76	28.15	16.19	69
Available-for-sale securities	66.02	84.66	18	70.81	85.75	21	68.84	87.23	17	71.02	85.40	22	71.08	81.88	30
U.S. Treasury securities	22.19	5.52	87	19.31	5.43	86	17.69	4.72	86	15.44	6.15	82	20.55	6.99	84
US agency securities (excluding mortgage-backed securities)	3.54	4.50	62	3.34	3.23	62	4.24	4.01	69	2.38	3.49	56	2.61	4.02	58
Municipal securities	1.67	8.87	34	0.78	9.39	25	1.48	9.83	28	0.85	7.75	28	1.88	9.16	33
Mortgage-backed securities	45.33	66.59	15	48.93	67.27	21	49.57	66.64	23	55.04	67.43	28	53.50	65.45	30
Asset-backed securities	4.84	2.05	79	4.65	1.68	79	5	1.91	78	4.98	1.66	80	4.26	2.05	77
Other debt securities	21.80	3.17	94	22.24	2.93	93	21.33	3.01	93	19.98	2.94	92	16.44	2.79	92
Mutual funds and equity securities	0.63	0.32	77	0.75	0.37	75	0.69	0.35	76	1.33	0.40	86	0.77	0.42	74
Debt securities 1 year or less	24.67	8.69	87	32.19	11.75	91	28.05	10.55	87	33.31	11.86	90	38.86	11.91	91
Debt securities 1 to 5 years	21.89	17.05	67	21.40	18.03	59	20.43	17.03	61	19.79	17.94	60	18.59	19.18	57
Debt securities over 5 years	52.82	72.17	19	45.66	66.01	22	50.84	69.86	20	45.57	66.02	27	41.78	64.73	26
Pledged securities	78.77	33.87	92	78.17	37.40	93	78.39	35.67	95	78.51	30.57	98	82.71	33.30	98
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	-1.05	51.37	25	14.04	146.89	14	28.95	183.32	24	3.38	26.69	43	2.34	6.77	48
Investment securities	1.58	33.34	18	27.58	14.17	76	26.17	23.62	64	3.29	11.75	39	0.29	9.42	34
Core deposits	36.23	16.88	90	58.65	25.99	92	88.65	26.88	96	6.76	11.23	45	6.91	7.29	57
Noncore funding	-13.60	-23.76	66	-3.80	-2.41	49	-7.48	-12.18	57	5.02	6.59	52	-5.57	10.67	22

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)	56,054,000	49,147,000	50,764,000	57,667,000	50,630,000
Commit: Secured commercial real estate loans	934,000	1,235,000	961,000	1,393,000	1,200,000
Commit: Unsecured real estate loans	5,000	60,000	1,000	3,000	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,311,000	2,437,000	2,419,000	2,444,000	2,980,000
Commercial and similar letters of credit	98,000	63,000	60,000	74,000	165,000
Securities lent	560,639,000	479,528,000	534,604,000	468,815,000	460,540,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	165,000	165,000	165,000	165,000	150,000
Credit derivative contracts w/ purchased credit protection-investment grade	165,000	165,000	165,000	165,000	150,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	48,045,000	47,470,000	40,681,000	83,594,000	69,267,000
Written options contracts (interest rate)	8,710,000	9,198,000	9,230,000	9,599,000	9,054,000
Purchased options contracts (interest rate)	8,169,000	7,818,000	8,355,000	8,508,000	9,232,000
Interest rate swaps	213,781,000	180,902,000	171,959,000	233,454,000	196,871,000
Futures and forward foreign exchange	257,868,000	247,637,000	245,679,000	253,630,000	252,822,000
Written options contracts (foreign exchange)	4,088,000	4,564,000	3,699,000	2,604,000	1,748,000
Purchased options contracts (foreign exchange)	4,238,000	5,060,000	3,847,000	2,385,000	1,717,000
Foreign exchange rate swaps	500,905,000	460,090,000	494,204,000	538,158,000	533,510,000
Commodity and other futures and forward contracts	219,000	237,000	249,000	133,000	95,000
Written options contracts (commodity and other)	30,000	25,000	26,000	0	242,000
Purchased options contracts (commodity and other)	30,000	20,000	26,000	20,000	255,000
Commodity and other swaps	6,719,000	1,375,000	4,841,000	3,036,000	335,000

	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)	12	22.45	12	11.11	21.74	11	10.81	22.01	9	15.12	23.52	22	13.95	24.05	17
Standby letters of credit	0.49	0.67	51	0.55	0.72	52	0.52	0.71	51	0.64	0.84	54	0.82	0.92	57
Commercial and similar letters of credit	0.02	0.02	69	0.01	0.02	66	0.01	0.02	64	0.02	0.02	69	0.05	0.02	76
Securities lent	120.06	0.12	98	108.41	0.17	98	113.83	0.18	98	122.88	0.40	98	126.87	0.62	98
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)	0.04	0.19	63	0.04	0.33	62	0.04	0.30	61	0.04	0.52	63	0.04	0.75	64
Credit derivative contracts w/ purchased credit protection-investment grade	0.04	0.18	71	0.04	0.22	71	0.04	0.25	71	0.04	0.30	71	0.04	0.52	72
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	225.46	49.75	91	218.03	51.68	90	209.27	48.62	91	297.54	68.47	89	296.17	65.81	90
Interest rate contracts	59.68	35.96	85	55.48	36.85	79	49.02	34.36	78	87.85	47.31	84	78.35	43.84	84
Interest rate futures and forward contracts	10.29	5.17	87	10.73	9.28	84	8.66	6.21	82	21.91	10.67	85	19.08	11.40	84
Written options contracts (interest rate)	1.87	1.82	71	2.08	2.30	68	1.97	2.18	67	2.52	2.47	79	2.49	2.16	78
Purchased options contracts (interest rate)	1.75	1.33	77	1.77	1.51	76	1.78	1.46	77	2.23	2.65	75	2.54	2.32	75
Interest rate swaps	45.78	20.67	86	40.90	22.27	82	36.62	20.83	82	61.19	28.86	86	54.23	26.74	89
Foreign exchange contracts	164.27	6.16	93	162.18	5.77	92	159.15	6.01	93	208.85	10.12	92	217.57	10.92	93
Futures and forward foreign exchange contracts	55.22	3.93	92	55.99	3.58	92	52.31	3.47	93	66.48	5.23	92	69.65	5.22	92
Written options contracts (foreign exchange)	0.88	0.04	93	1.03	0.03	94	0.79	0.03	94	0.68	0.05	92	0.48	0.14	91
Purchased options contracts (foreign exchange)	0.91	0.04	93	1.14	0.03	94	0.82	0.04	94	0.63	0.08	91	0.47	0.13	91
Foreign exchange rate swaps	107.27	0.73	95	104.02	0.74	95	105.23	0.77	95	141.06	2.03	95	146.97	2.17	95
Equity, commodity, and other derivative contracts	1.50	0.86	85	0.37	1.80	75	1.09	1.86	82	0.84	3.32	77	0.26	4.08	68
Commodity and other futures and forward contracts	0.05	0.07	87	0.05	0.14	86	0.05	0.14	87	0.03	0.19	84	0.03	0.25	83
Written options contracts (commodity and other)	0.01	0.29	78	0.01	0.54	73	0.01	0.52	73	0	0.98	35	0.07	1.48	72
Purchased options contracts (commodity and other)	0.01	0.19	78	0	0.38	72	0.01	0.37	74	0.01	0.94	69	0.07	1.29	71
Commodity and other swaps	1.44	0.29	88	0.31	0.30	79	1.03	0.32	86	0.80	0.38	83	0.09	0.40	74
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	95.75	42.93	88	87.59	41.55	87	92.18	42.82	88	113.07	45.53	88	91.01	44.93	86

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	1,052,802,000	964,396,000	982,796,000	1,135,121,000	1,075,148,000
Interest rate contracts	278,705,000	245,388,000	230,225,000	335,155,000	284,424,000
Foreign exchange contracts	767,099,000	717,351,000	747,429,000	796,777,000	789,797,000
Equity, commodity, and other contracts	6,998,000	1,657,000	5,142,000	3,189,000	927,000
Derivatives Position					
Futures and forwards	306,132,000	295,344,000	286,609,000	337,357,000	322,184,000
Written options	12,828,000	13,787,000	12,955,000	12,203,000	11,044,000
Exchange-traded	30,000	25,000	26,000	0	30,000
Over-the-counter	12,798,000	13,762,000	12,929,000	12,203,000	11,014,000
Purchased options	12,437,000	12,898,000	12,228,000	10,913,000	11,204,000
Exchange-traded	335,000	133,000	211,000	140,000	47,000
Over-the-counter	12,102,000	12,765,000	12,017,000	10,773,000	11,157,000
Swaps	721,405,000	642,367,000	671,004,000	774,648,000	730,716,000
Held for trading	996,925,000	928,581,000	942,730,000	1,098,366,000	1,032,928,000
Interest rate contracts	231,744,000	217,613,000	198,865,000	306,790,000	248,534,000
Foreign exchange contracts	758,183,000	709,311,000	738,723,000	788,387,000	783,467,000
Equity, commodity, and other contracts	6,998,000	1,657,000	5,142,000	3,189,000	927,000
Non-traded	55,877,000	35,815,000	40,066,000	36,755,000	42,220,000
Interest rate contracts	46,961,000	27,775,000	31,360,000	28,365,000	35,890,000
Foreign exchange contracts	8,916,000	8,040,000	8,706,000	8,390,000	6,330,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,038,001,000	949,773,000	968,031,000	1,118,572,000	1,062,683,000
One year or less	842,181,000	786,893,000	806,077,000	952,764,000	876,675,000
Over 1 year to 5 years	101,447,000	74,751,000	74,065,000	69,542,000	81,620,000
Over 5 years	94,373,000	88,129,000	87,889,000	96,266,000	104,388,000
Gross negative fair value (absolute value)	9,954,000	9,767,000	12,660,000	9,160,000	8,443,000
Gross positive fair value	10,494,000	9,969,000	12,217,000	8,981,000	8,644,000
Held for trading	10,417,000	9,832,000	12,198,000	8,960,000	8,356,000
Non-traded	77,000	137,000	19,000	21,000	288,000
Current credit exposure on risk-based capital derivative contracts	10,024,000	8,367,000	9,442,000	6,814,000	5,860,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	6,000	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	26.47	94.09	2	25.44	95.13	3	23.43	94.10	3	29.53	93.44	3	26.45	92.91	5
Foreign exchange contracts	72.86	3.27	97	74.38	2.75	96	76.05	3.49	96	70.19	3.20	97	73.46	3.39	96
Equity, commodity, and other contracts	0.66	1.17	74	0.17	1.12	69	0.52	1.17	71	0.28	1.64	68	0.09	1.93	64
Futures and forwards	29.08	12.57	80	30.62	12.99	80	29.16	14.05	77	29.72	13.49	80	29.97	12.78	81
Written options	1.22	7.49	30	1.43	8.37	27	1.32	8.18	27	1.08	5.91	27	1.03	6.60	26
Exchange-traded	0	0.11	85	0	0.13	81	0	0.14	81	0	0.15	42	0	0.23	79
Over-the-counter	1.22	7.20	30	1.43	7.94	29	1.32	7.73	30	1.08	5.10	29	1.02	5.49	30
Purchased options	1.18	3.44	54	1.34	3.38	56	1.24	3.42	53	0.96	4.42	51	1.04	4.19	49
Exchange-traded	0.03	0.12	83	0.01	0.14	82	0.02	0.15	80	0.01	0.28	78	0	0.32	75
Over-the-counter	1.15	3.04	56	1.32	2.87	60	1.22	2.86	57	0.95	3.35	54	1.04	3.20	56
Swaps	68.52	71.23	39	66.61	69.92	37	68.28	68.76	41	68.24	69.75	41	67.96	70.34	41
Held for trading	94.69	40.60	80	96.29	43.50	84	95.92	43.53	84	96.76	44.16	83	96.07	46.31	83
Interest rate contracts	22.01	34.42	47	22.56	37.56	44	20.23	36.62	43	27.03	37.24	45	23.12	38.40	45
Foreign exchange contracts	72.02	1.57	97	73.55	1.40	96	75.17	1.60	96	69.45	1.60	97	72.87	1.85	96
Equity, commodity, and other contracts	0.66	0.58	83	0.17	0.71	79	0.52	0.68	79	0.28	0.83	79	0.09	1.14	76
Non-traded	5.31	59.40	20	3.71	56.50	15	4.08	56.47	15	3.24	55.84	16	3.93	53.69	16
Interest rate contracts	4.46	56.19	19	2.88	54.31	17	3.19	53.82	17	2.50	52.22	16	3.34	50.60	19
Foreign exchange contracts	0.85	0.38	83	0.83	0.28	84	0.89	0.46	82	0.74	0.34	82	0.59	0.57	78
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)	98.59	91.87	60	98.48	89.91	64	98.50	91.48	61	98.54	93.86	58	98.84	94.47	61
One year or less	79.99	28.05	90	81.59	30.94	88	82.02	32.05	88	83.94	32.17	86	81.54	32.51	84
Over 1 year to 5 years	9.64	26.03	21	7.75	27.26	23	7.54	27.06	19	6.13	30.45	20	7.59	31.16	17
Over 5 years	8.96	30.08	26	9.14	28.48	26	8.94	29.56	25	8.48	28.09	28	9.71	28.71	29
Gross negative fair value (absolute value)	0.95	1.25	44	1.01	1.76	44	1.29	1.55	51	0.81	0.83	50	0.79	0.72	56
Gross positive fair value	1	1.68	23	1.03	2.69	16	1.24	2.23	25	0.79	1.19	32	0.80	0.85	48
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.38	0.05	93	0.40	0.07	92	0.48	0.07	92	0.42	0.06	92	0.40	0.06	92
Gross positive fair value (X)	0.41	0.07	93	0.41	0.11	92	0.46	0.09	92	0.41	0.07	92	0.41	0.06	93
Held for trading (X)	0.40	0.05	93	0.40	0.08	92	0.46	0.07	92	0.41	0.06	92	0.40	0.05	92
Non-traded (X)	0	0.01	36	0.01	0.02	41	0	0.02	19	0	0.01	33	0.01	0.01	80
Current credit exposure (X)	0.39	0.05	93	0.34	0.08	92	0.36	0.06	92	0.31	0.05	91	0.28	0.04	92
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	0.02	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	5.90	0.63	93	5.32	1.03	91	5.76	0.85	92	4.58	0.73	90	3.92	0.53	91

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	358,000	122,000	122,000	146,000	159,000
Gross losses	1,000	0	0	15,000	2,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,000	3,000	5,000	3,000	4,000
Net losses	-3,000	-3,000	-5,000	12,000	-2,000
Provision for loan and lease losses	-92,000	247,000	301,000	-12,000	-15,000
Adjustments	0	-70,000	-70,000	0	0
Ending balance	269,000	302,000	358,000	122,000	146,000
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	-0.04	-0.14	68	0.12	0.85	7	0.07	0.51	6	0	0.15	7	0	0.14	8
Provision for loan and lease losses / Average loans and leases	-0.31	-0.25	36	0.88	1.37	35	0.55	0.82	30	-0.02	0.24	4	-0.03	0.24	8
Provision for loan and lease losses / Net loan and lease losses	3,066.67	77.32	90	-8,233.33	792.43	1	-6,020	487.86	0	-100	130.58	2	750	134.68	95
Allowance for loan and lease losses / Total loans and leases not held for sale	0.42	1.39	4	0.55	1.51	8	0.64	1.58	6	0.22	0.83	3	0.26	0.90	3
Allowance for loan and lease losses / Total loans and leases	0.42	1.37	4	0.55	1.48	8	0.64	1.55	6	0.22	0.81	3	0.26	0.89	3
Allowance for loan and lease losses / Net loans and leases losses (X)		15.27			11.83			11.58		10.17	8.03	73		7.54	
Allowance for loan and lease losses / Nonaccrual assets	302.25	318.67	61	355.29	321.01	66	406.82	299.17	75	141.86	218.72	40	192.11	214.03	60
ALLL / 90+ days past due + nonaccrual loans and leases	302.25	260.68	68	355.29	244.42	77	406.82	244.34	81	141.86	151.73	56	165.91	160.51	63
Gross loan and lease losses / Average loans and leases	0	0.22	1	0	0.35	0	0	0.34	0	0.03	0.28	7	0	0.30	1
Recoveries / Average loans and leases	0.01	0.08	11	0.01	0.07	9	0.01	0.07	10	0.01	0.08	8	0.01	0.09	5
Net losses / Average loans and leases	-0.01	0.13	9	-0.01	0.28	3	-0.01	0.27	2	0.02	0.21	13	0	0.22	8
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		16.12		20	15.46	71	33.33	33.98	58	150	36.22	93	400	41.30	97
Earnings coverage of net loan and lease losses (X)	-776.33	4.52	5	-885	21.56	1	-953.80	22.91	0	464.58	24.40	96	-2,588.50	21.75	0
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.03	20	-0.04	0.03	5	-0.03	0.04	7	-0.01	0.01	25	-0.01	0.02	24
Real estate loans secured by 1–4 family	-0.02	-0.01	33	-0.07	0.01	8	-0.05	0.01	11	-0.01	0.01	26	-0.01	0.01	21
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	1.85	0.02	97	0	0.03	37
Closed-end	-0.02	-0.01	28	-0.07	0.01	8	-0.05	0	8	-0.02	0	18	-0.01	0.01	25
Commercial real estate loans	0	0.05	38	0	0.03	32	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70
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	-0.01	61	0	-0.02	68
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	35	0	0.05	26	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	37	0	0.03	38	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01			0	
Commercial and industrial loans	0	0.20	20	0	0.46	8	0	0.47	5	0.68	0.37	82	0	0.31	10
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	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	-0.01	0.08	16	0	0.13	27	0	0.15	25	0	0.15	22	0	0.14	15

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	52,000	142,000	106,000	85,000	48,000
90+ days past due loans and leases	0	0	0	0	12,000
Nonaccrual loans and leases	89,000	85,000	88,000	86,000	76,000
Total past due and nonaccrual loans and leases	141,000	227,000	194,000	171,000	136,000
Restructured 30–89 days past due	1,000	4,000	1,000	1,000	3,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	33,000	55,000	53,000	59,000	60,000
Total restructured loans and leases	34,000	59,000	54,000	60,000	63,000
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	36,000	24,000	26,000	32,000	34,000
Other real estate owned	1,000	2,000	1,000	3,000	2,000
Other Assets					
30–89 days past due	6,000	6,000	7,000	4,000	5,000
90+ days past due	10,000	8,000	10,000	8,000	9,000
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	16,000	14,000	17,000	12,000	14,000

	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	0.08	0.27	20	0.26	0.36	42	0.19	0.39	26	0.16	0.43	16	0.09	0.44	10
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0.02	0.17	33
Nonaccrual loans and leases	0.14	0.58	9	0.15	0.61	9	0.16	0.66	6	0.16	0.51	11	0.13	0.54	9
90+ days past due and nonaccrual loans and leases	0.14	0.73	5	0.15	0.80	5	0.16	0.85	3	0.16	0.71	6	0.16	0.75	5
30–89 days past due restructured	0	0.01	50	0.01	0.01	64	0	0.01	45	0	0.01	37	0.01	0.02	47
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.05	0.12	37	0.10	0.13	51	0.09	0.13	47	0.11	0.14	51	0.11	0.16	42
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	0.09	0.27	22	0.27	0.37	43	0.20	0.40	27	0.16	0.43	17	0.09	0.44	11
90+ days past due assets	0.02	0.10	41	0.01	0.13	34	0.02	0.12	39	0.01	0.15	28	0.04	0.18	39
Nonaccrual assets	0.14	0.59	9	0.15	0.62	8	0.16	0.67	6	0.16	0.53	11	0.13	0.57	8
30+ days past due and nonaccrual assets	0.25	1.04	6	0.44	1.21	10	0.37	1.29	5	0.33	1.19	7	0.27	1.26	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.02	0.43	1	0.02	0.49	2	0.02	0.52	1	0.02	0.44	2	0.03	0.48	2
90+ days past due and nonaccrual assets + other real estate owned	0.02	0.46	1	0.02	0.52	2	0.02	0.55	1	0.03	0.48	2	0.03	0.52	2
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.03	0.52	1	0.03	0.56	2	0.02	0.60	1	0.03	0.53	3	0.03	0.60	2
Allowance for loan and lease losses	47.21	67.93	34	38.08	65.48	22	32.40	66.66	20	100	115.41	46	78.77	118.28	35
Equity capital + allowance for loan and lease losses	0.28	4.43	1	0.26	4.83	2	0.25	4.97	1	0.29	4.28	3	0.28	4.79	3
Tier 1 capital + allowance for loan and lease losses	0.49	5.28	1	0.46	5.98	3	0.43	6.05	2	0.55	5.65	3	0.54	6.16	3
Loans and leases + other real estate owned	0.20	0.88	7	0.21	0.92	5	0.21	0.97	3	0.22	0.85	8	0.20	0.96	5

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	0.19	0.24	50	0.10	0.39	21	0.41	0.39	62	0.30	0.38	45	0.30	0.42	41
	90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0.09	0.22	58
	Nonaccrual	0.70	0.65	64	0.63	0.63	56	0.68	0.76	53	0.64	0.46	72	0.59	0.57	62
Commercial and industrial	30–89 days past due	0.10	0.17	40	0.04	0.23	18	0.65	0.23	87	0	0.31	2	0.08	0.30	18
	90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0	0.64	1	0	0.75	2	0	0.75	3	0	0.83	3	0	0.76	3
Individuals	30–89 days past due	0.40	0.55	40	0.22	0.58	23	0.48	0.83	31	0.32	0.83	24	0.03	0.84	12
	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	45	1.35	0.03	94	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	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due	0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due	0.02	0.11	50	0.07	0.14	56	0.07	0.18	55	0.12	0.20	56	0.02	0.17	38
	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	0.04	0.35	7	0.16	0.60	18	0.18	0.65	12	0.24	0.67	15	0.40	0.71	28
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0.13	0.46	59
	Nonaccrual	0.77	0.82	60	0.97	0.84	66	1.04	0.89	68	0.94	0.73	71	0.81	0.86	58
Revolving	30–89 days past due	0	0.29	6	10.81	0.40	98	2.63	0.48	95	0	0.45	5	1.85	0.50	94
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	11.54	1.05	97	8.11	1.27	95	7.89	1.13	95	3.70	1	89	1.85	1.17	79
Closed-end	30–89 days past due	0.04	0.36	10	0.11	0.61	15	0.17	0.65	12	0.24	0.70	19	0.40	0.75	29
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0.13	0.53	58
	Nonaccrual	0.73	0.77	55	0.94	0.81	66	1.01	0.87	65	0.92	0.70	72	0.80	0.84	56
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	0.04	5	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.47	0.14	90	0	0.23	4	0.83	0.26	89	0.41	0.18	87	0.03	0.17	14
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.58	0.52	60	0	0.43	3	0.02	0.62	5	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0.27	0.28	65	0.18	0.28	58	0	0.21	10
	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	1.13	0.36	87	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0.27	0.03	94	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	0.22	13	0.18	0.20	71	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	1.13	0.29	88	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.96	0.14	96	0	0.20	6	1.58	0.23	96	0.72	0.14	97	0.06	0.17	22
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.64	0.66	57	0	0.55	3	0.05	0.80	7	0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0.18	0.07	89	0	0.09	6
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.25	4	0	0.24	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	0.96	0.09	97	0	0.11	9	1.58	0.14	97	0.54	0.07	97	0.06	0.07	57
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.64	0.40	74	0	0.24	6	0.05	0.44	18	0	0.10	9	0	0.13	7
Farmland	30–89 days past due		0.11			0.31			0.11			0.23			0.25	
	90+ days past due		0			0.03			0			0.01			0.01	
	Nonaccrual		1.10			1.24			1.13			0.84			1.23	
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	6,870,000	7,884,000	8,004,000	8,685,000	11,615,000
Retained earnings	35,540,000	33,224,000	34,241,000	31,894,000	28,652,000
Accumulated other comprehensive income (AOCI)	-1,670,000	-1,943,000	-985,000	-2,638,000	-3,171,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	40,740,000	39,165,000	41,260,000	37,941,000	37,096,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	18,973,000	18,860,000	19,057,000	19,082,000	19,209,000
Accumulated other comprehensive income-related adjustments	2,000	0	8,000	3,000	-2,000
Other deductions from common equity tier 1 capital	309,000	270,000	320,000	316,000	322,000
Subtotal:	21,456,000	20,035,000	21,875,000	18,540,000	17,567,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	21,456,000	20,035,000	21,875,000	18,540,000	17,567,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	4,541,000	4,532,000	4,541,000	3,542,000	3,542,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,541,000	4,532,000	4,541,000	3,542,000	3,542,000
Less: Additional tier 1 capital deductions	101,000	89,000	106,000	86,000	65,000
Additional tier 1 capital	4,440,000	4,443,000	4,435,000	3,456,000	3,477,000
Tier 1 Capital	25,896,000	24,478,000	26,310,000	21,996,000	21,044,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,248,000	1,248,000	1,248,000	1,248,000	1,250,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	326,000	463,000	490,000	216,000	252,000
Exited advanced approach eligible credit reserves	45,000	217,000	247,000	0	65,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,574,000	1,711,000	1,738,000	1,464,000	1,502,000
Exited advanced approach tier 2 capital before deductions	1,293,000	1,465,000	1,495,000	1,248,000	1,315,000
Less: Tier 2 capital deductions	6,000	6,000	10,000	11,000	10,000
Tier 2 capital	1,568,000	1,705,000	1,728,000	1,453,000	1,492,000
Exited advanced approach tier 2 capital	1,287,000	1,459,000	1,485,000	1,237,000	1,305,000
Total capital	27,464,000	26,183,000	28,038,000	23,449,000	22,536,000
Exited advanced approach total capital	27,183,000	25,937,000	27,795,000	23,233,000	22,349,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	450,434,000	412,317,000	434,197,000	352,983,000	339,478,000
Less: Deductions from common equity tier 1 capital	19,375,000	19,212,000	19,471,000	19,472,000	19,584,000
Less: Other deductions	-1,895,000	-1,289,000	-3,256,000	-1,358,000	887,000
Total assets for leverage ratio	432,954,000	394,394,000	417,982,000	334,869,000	319,007,000
Total risk-weighted assets	169,885,000	157,290,000	163,848,000	148,695,000	149,618,000
Exited advanced approach total RWA	169,379,714	159,339,766	166,426,166	160,898,186	164,670,672

	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	12.63	12.66	57	12.74	11.98	73	13.35	12.35	71	12.47	12.11	62	11.74	12.09	51
Common equity tier 1 capital, column B	12.67	0.29	94	12.57	0.28	96	13.14	0.30	96	11.52	0.29	92	10.67	0.52	91
Tier 1 capital, column A	15.24	13.44	81	15.56	12.72	85	16.06	13.08	85	14.79	12.78	80	14.07	12.85	76
Tier 1 capital, column B	15.29	0.33	97	15.36	0.32	98	15.81	0.34	97	13.67	0.34	95	12.78	0.60	91
Total capital, column A	16.17	15.42	72	16.65	14.77	83	17.11	15.23	81	15.77	14.36	76	15.06	14.45	70
Total capital, column B	16.05	0.37	95	16.28	0.38	96	16.70	0.39	96	14.44	0.38	92	13.57	0.67	91
Tier 1 leverage	5.98	9.11	2	6.21	9.03	2	6.29	9.13	1	6.57	9.76	2	6.60	9.71	1
Supplementary leverage ratio, advanced approaches HCs	7.47	6.95	75	8.23	8.42	47	8.63	8.72	57	6.07	7.41	11	6.05	7.31	11

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	113,000	114,000	117,000	115,000	114,000	-0.88	-13.74
Total property and casualty assets	113,000	114,000	117,000	115,000	114,000	-0.88	6.60
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	111,000	110,000	110,000	109,000	107,000	0.91	-13.28
Total property and casualty equity	111,000	110,000	110,000	109,000	107,000	0.91	6.73
Total life and health equity	0	0	0	0	0		-100.00
Total insurance underwriting net income	1,000	1,000	2,000	2,000	2,000	0.00	
Total property and casualty	1,000	1,000	2,000	2,000	2,000	0.00	
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	3,000	3,000	4,000	4,000	-100.00	-100.00
Unearned premiums (P/C)	1,000	1,000	3,000	3,000	2,000	0.00	0.00
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	1,000	1,000	2,000	1,000	1,000	0.00	
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	1,000	1,000	2,000	1,000	1,000	0.00	
Premiums	1,000	1,000	2,000	1,000	0	0.00	
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,000	1,000	2,000	1,000	0	0.00	
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	18,000	18,000	20,000	20,000	21,000	0.00	-47.06
Life insurance assets	5,327,000	5,245,000	5,302,000	5,219,000	4,937,000	1.56	12.36

	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	0.02	0	92	0.03	0	92	0.02	0	92	0.03	0.01	88	0.03	0.01	88
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	52.30	76	100	54.79	76	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	47.70	24	0	45.21	23	0	46.33	23	0	48.53	20	0	43.88	21
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	35	0.01	0.39	35	0.01	0.41	33	0.01	0.47	28	0.01	0.47	26
Premium income / Insurance activities revenue	100	3.14	99	100	3.04	98	100	2.84	98	100	7.32	97	0	4.86	37
Credit related premium income / Total premium income	0	30.92	35	0	40.01	28	0	38.23	29	0	34.91	29		44.54	
Other premium income / Total premium income	100	69.08	65	100	59.99	71	100	61.77	70	100	65.09	70		55.46	
Insurance underwriting net income / Consolidated net income	0.05	0.02	89	0.05	0.02	91	0.06	0.03	89	0.05	0.08	81	0.05	0.08	82
Insurance net income (P/C) / Equity (P/C)	1.80	21.10	17	1.82	7.42	35	1.82	15.59	26	1.83	19.86	14	1.87	15.64	21
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums	0	-395.05	12	0	620.37	7	0	447.82	9	0	233.61	11		160.49	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
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	89	0	0	88	0	0	89	0.01	0	87	0.01	0	86
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.36	11.54	87	21.17	11.35	89	19.88	11.03	87	23.60	11.51	92	23.30	10.22	94
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		8,549,000			11,806,000			8,067,000			7,282,000			4,922,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	1.83	0.47	90	2.67	0.73	89	1.72	0.75	89	1.91	1.39	85	1.36	1.79	84

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	8,608,000	10,380,000	9,980,000	10,662,000	9,802,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	143,000	411,000	281,000	367,000	429,000
Loans to depository institutions and other banks acceptances	6,780,000	6,928,000	6,891,000	7,168,000	6,273,000
Loans to foreign governments and institutions	132,000	1,000	3,000	48,000	100,000
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	20,000
Other foreign loans	1,553,000	3,040,000	2,805,000	3,079,000	2,980,000
Lease financing receivables	0	0	0	0	0
Debt securities	32,348,000	31,701,000	31,963,000	24,304,000	19,043,000
Interest-bearing bank balances	87,342,000	69,870,000	67,380,000	62,927,000	54,893,000
Total selected foreign assets	128,298,000	111,951,000	109,323,000	97,893,000	83,738,000
Total foreign deposits	121,764,000	112,038,000	130,369,000	105,148,000	99,184,000
Interest-bearing deposits	114,245,000	106,127,000	124,212,000	100,294,000	93,091,000
Non-interest-bearing deposits	7,519,000	5,911,000	6,157,000	4,854,000	6,093,000

	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	0.96	0.64	74	2.29	0.93	79	1.85	0.87	77	3.09	1.25	78	3.74	1.17	84
Cost: Interest-bearing deposits	-0.12	0.12	7	0.08	0.59	17	-0.01	0.42	10	0.69	1.19	30	0.36	0.97	15
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-17.07	-1.19	24	0.06	10.27	55	-6.40	-2.40	45	8.77	22.48	60	-14.71	7.24	21
Total selected assets	14.60	3.19	67	17.40	5.10	69	11.68	2.04	70	16.90	12.40	74	-11.60	3.24	24
Deposits	8.68	9.07	48	-0.12	10.22	23	23.99	3.46	70	6.01	10.36	53	-13.61	5	29

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	37,000	50,000	42,000	57,000	72,000	-26.00	-68.91
1–4 family residential loans	37,000	50,000	42,000	57,000	72,000	-26.00	-68.91
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		-100.00
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		-100.00

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0.01	0.01	0.01	0.01	0.02
1–4 family residential loans	0.01	0.01	0.01	0.01	0.02
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	12.95	15.86	14.82	16.71	16.71
Home equity lines	0.04	0.07	0.07	0.10	0.10
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	7.16	5.66	6.71	5.74	5.44
Commercial and industrial loans	3.19	4.86	3.26	3.49	4.42
All other loans and leases	76.66	73.55	75.14	73.96	73.33

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	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	1,000	1,000	1,000	0	1,000	0.00	0.00
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	1,000	1,000	1,000	0	1,000	0.00	0.00
Total past due securitized assets	1,000	1,000	1,000	0	1,000	0.00	0.00
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	0	0	0	0
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	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.70	2	2.38	0	1.39
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	2.70	2	2.38	0	1.39
Total past due securitized assets percent of securitized assets	2.70	2	2.38	0	1.39
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	0.04	0.11	0.17	0.24	0.39
Home equity lines	0	10.81	2.63	0	1.85
Credit card receivables					
Commercial and industrial loans	0.10	0.04	0.65	0	0.08
All other loans and leases	0.08	0.28	0.16	0.14	0.01
Total managed loans past due 30–89 days	0.08	0.26	0.19	0.16	0.09
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.01	0.01	0	0.14
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.02	-0.02	-0.02	-0.02	-0.02
Total managed loans past due 90+ days	0	0	0	0	0.02
Total Past Due Managed Assets	0.08	0.26	0.19	0.16	0.11
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.07	-0.05	-0.02	-0.01
Home equity lines	0	0	0	1.85	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0.68	0
All other loans and leases	-0.01	0	0	0	0
Net Losses on Managed Assets Percent of Total Managed Assets	-0.01	-0.01	-0.01	0.02	0

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	1,055,000	190,000	1,481,000	3,204,000	3,873,000	455.26	5761.11
Dividends	1,055,000	190,000	1,480,000	3,200,000	3,862,000	455.26	
Interest	0	0	0	3,000	10,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	1,000	1,000	1,000		
Income from nonbank subsidiaries	315,000	559,000	743,000	1,460,000	540,000	-43.65	-3.67
Dividends	306,000	550,000	724,000	1,442,000	528,000	-44.36	12.50
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	9,000	9,000	19,000	18,000	12,000	0.00	
Income from subsidiary holding companies	318,000	338,000	533,000	791,000	1,547,000	-5.92	1887.50
Dividends	302,000	302,000	480,000	641,000	1,353,000	0.00	
Interest	16,000	36,000	53,000	150,000	194,000	-55.56	0.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,688,000	1,087,000	2,757,000	5,455,000	5,960,000	55.29	367.59
Securities gains (losses)	0	0	0	-11,000	1,000		
Other operating income	16,000	15,000	30,000	13,000	10,000	6.67	166.67
Total operating income	1,704,000	1,102,000	2,787,000	5,457,000	5,971,000	54.63	364.31
Operating Expenses							
Personnel expenses	4,000	4,000	8,000	14,000	15,000	0.00	-20.00
Interest expense	177,000	311,000	490,000	877,000	584,000	-43.09	28.26
Other expenses	79,000	98,000	190,000	233,000	463,000	-19.39	-48.03
Provision for loan and lease losses	0	0	0	0	0		-100.00
Total operating expenses	260,000	413,000	688,000	1,124,000	1,062,000	-37.05	-12.46
Income (loss) before taxes	1,444,000	689,000	2,099,000	4,333,000	4,909,000	109.58	1962.86
Applicable income taxes (credit)	-75,000	-91,000	-289,000	-208,000	-157,000		
Extraordinary items							
Income before undistributed income of subsidiaries	1,519,000	780,000	2,388,000	4,541,000	5,066,000	94.74	603.24
Equity in undistributed income of subsidiaries	430,000	1,150,000	1,229,000	-100,000	-800,000	-62.61	-70.83
Bank subsidiaries	398,000	1,376,000	1,278,000	-137,000	-501,000	-71.08	-67.95
Nonbank subsidiaries	16,000	-180,000	-157,000	-58,000	276,000		-93.42
Subsidiary holding companies	16,000	-46,000	108,000	95,000	-575,000		
Net income (loss)	1,949,000	1,930,000	3,617,000	4,441,000	4,266,000	0.98	15.33
Memoranda							
Bank net income	1,453,000	1,566,000	2,758,000	3,063,000	3,361,000	-7.22	16.99
Nonbank net income	322,000	370,000	567,000	1,384,000	804,000	-12.97	-37.48
Subsidiary holding companys' net income	318,000	256,000	588,000	736,000	778,000	24.22	

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	35,286,000	46.86	36,018,000	48.09	36,341,000	47.93	32,423,000	31,196,000	-2.03	14.03
Common and preferred stock	33,812,000	44.90	33,842,000	45.18	34,422,000	45.40	31,117,000	30,438,000	-0.09	18.26
Excess cost over fair value	734,000	0.97	734,000	0.98	734,000	0.97	734,000	734,000	0.00	-8.25
Loans, advances, notes, and bonds	1,000	0	16,000	0.02	0	0	6,000	0	-93.75	-99.83
Other receivables	739,000	0.98	1,426,000	1.90	1,185,000	1.56	566,000	24,000	-48.18	-22.37
Investment in nonbank subsidiaries	6,406,000	8.51	6,243,000	8.34	6,357,000	8.38	6,232,000	6,328,000	2.61	-76.32
Common and preferred stock	5,690,000	7.56	5,522,000	7.37	5,655,000	7.46	5,415,000	5,702,000	3.04	-66.30
Excess cost over fair value	618,000	0.82	618,000	0.83	618,000	0.82	534,000	534,000	0.00	15.73
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	98,000	0.13	103,000	0.14	84,000	0.11	283,000	92,000	-4.85	-15.52
Investment in subsidiary holding companies	31,836,000	42.28	31,167,000	41.61	31,797,000	41.94	30,791,000	31,713,000	2.15	1637.77
Common and preferred stock	11,804,000	15.68	11,084,000	14.80	11,764,000	15.52	11,559,000	11,279,000	6.50	4320.97
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	20,031,000	26.60	20,081,000	26.81	20,031,000	26.42	19,226,000	20,421,000	-0.25	1179.94
Other receivables	1,000	0	2,000	0	2,000	0	6,000	13,000	-50.00	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	5,000	0.01	7,000	0.01	6,000	0.01	8,000	27,000	-28.57	-80.77
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	367,000	0.49	286,000	0.38	330,000	0.44	344,000	528,000	28.32	-95.80
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,404,000	1.86	1,177,000	1.57	984,000	1.30	1,100,000	1,186,000	19.29	12.05
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	75,304,000	100.00	74,898,000	100.00	75,815,000	100.00	70,898,000	70,978,000	0.54	7.80
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	2,750,000	3.65	4,950,000	6.61	4,250,000	5.61	3,950,000	4,250,000	-44.44	37.50
Borrowings with maturity over 1 year	21,129,000	28.06	20,782,000	27.75	19,929,000	26.29	20,616,000	22,358,000	1.67	4.04
Subordinated notes and debentures	1,321,000	1.75	1,406,000	1.88	1,376,000	1.81	1,266,000	1,169,000	-6.05	406.13
Other liabilities	1,149,000	1.53	1,139,000	1.52	1,081,000	1.43	1,469,000	1,410,000	0.88	-27.32
Balance due to subsidiaries and related institutions	3,674,000	4.88	2,924,000	3.90	3,378,000	4.46	2,114,000	1,153,000	25.65	-48.61
Total liabilities	30,023,000	39.87	31,201,000	41.66	30,014,000	39.59	29,415,000	30,340,000	-3.78	-4.08
Equity Capital	45,281,000	60.13	43,697,000	58.34	45,801,000	60.41	41,483,000	40,638,000	3.62	17.43
Perpetual preferred stock (income surplus)	4,541,000	6.03	4,532,000	6.05	4,541,000	5.99	3,542,000	3,542,000	0.20	77.94
Common stock	14,000	0.02	14,000	0.02	14,000	0.02	14,000	14,000	0.00	7.69
Common surplus	28,006,000	37.19	27,702,000	36.99	27,823,000	36.70	27,515,000	27,118,000	1.10	9.56
Retained earnings	35,540,000	47.20	33,224,000	44.36	34,241,000	45.16	31,894,000	28,652,000	6.97	67.38
Accumulated other comprehensive income	-1,670,000	-2.22	-1,943,000	-2.59	-985,000	-1.30	-2,638,000	-3,171,000		
Other equity capital components	-21,150,000	-28.09	-19,832,000	-26.48	-19,833,000	-26.16	-18,844,000	-15,517,000		
Total liabilities and equity capital	75,304,000	100.00	74,898,000	100.00	75,815,000	100.00	70,898,000	70,978,000	0.54	7.80
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	1,187,000	1.58	1,195,000	1.60	1,246,000	1.64	1,330,000	900,000	-0.67	-77.73
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies	1,680,000	2.23	0	0	930,000	1.23	170,000	0		-4.05
Subordinated and long-term debt 1 year or less	1,680,000	2.23	0	0	930,000	1.23	170,000	0		-57.58
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		-100.00

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	8.64	12.64	16	9.22	4.33	80	8.33	7.29	61	10.82	9.68	66	10.31	10.40	47
Bank net income / Average equity investment in banks	8.34	12.37	13	9.45	4.55	79	8.13	7.45	55	9.68	10.51	50	10.24	11.19	47
Nonbank net income / Average equity investment in nonbanks	10.26	13.40	56	12.07	7.01	72	9.18	9.75	59	22.41	7.89	84	13.11	7.10	76
Subsidiary HCs net income / Average equity investment in sub HCs	5.40	11.92	15	4.54	5.62	48	5.16	7.01	45	6.44	8.55	35	6.64	8.78	31
Bank net income / Parent net income	74.55	96.24	14	81.14	91.35	17	76.25	88.16	16	68.97	82.22	21	78.79	82.56	21
Nonbank net income / Parent net income	16.52	3.10	87	19.17	6.35	85	15.68	3.59	86	31.16	5.93	89	18.85	3.78	88
Subsidiary holding companies' net income / Parent net income	16.32	67.52	15	13.26	71.95	5	16.26	68.34	15	16.57	74	15	18.24	72.48	19
Leverage															
Total liabilities / Equity capital	66.30	16.87	92	71.40	20.37	90	65.53	20.06	90	70.91	20.43	89	74.66	20.88	89
Total debt / Equity capital	55.65	11.60	92	62.10	14.50	90	55.80	14.41	89	62.27	14.31	90	68.35	14.69	90
Total debt + notes payable to subs that issued TPS / Equity capital	55.65	13.82	91	62.10	16.78	90	55.80	16.67	89	62.27	16.36	90	68.35	17.10	89
Total debt + Loans guaranteed for affiliate / Equity capital	55.65	11.69	92	62.10	14.81	90	55.80	14.68	89	62.27	14.56	89	68.35	15.14	89
Total debt / Equity capital – excess over fair value	57.37	11.71	92	64.09	14.64	90	57.49	14.52	89	64.23	14.51	90	70.55	14.81	91
Long-term debt / Equity capital	49.58	11.05	91	50.78	13.39	89	46.52	13.56	89	52.75	13.04	90	57.89	13.37	89
Short-term debt / Equity capital	6.07	0.48	93	11.33	0.98	92	9.28	0.77	93	9.52	1.02	92	10.46	1.14	92
Current portion of long-term debt / Equity capital	3.71	0.06	96	0	0.05	41	2.03	0.06	95	0.41	0.05	89	0	0.14	39
Excess cost over fair value / Equity capital	2.99	0.09	94	3.09	0.09	95	2.95	0.08	95	3.06	0.12	93	3.12	0.12	94
Long-term debt / Consolidated long-term debt	98.10	39.10	93	98.10	29.33	96	97.98	34.67	96	86.54	28.44	96	94.44	28.63	95
Double Leverage															
Equity investment in subs / Equity capital	116.29	103.07	92	118.54	103.11	94	116.14	102.81	93	118.99	103.22	94	119.81	103.10	94
Total investment in subs / Equity capital	162.38	108.26	93	168.04	110.49	92	162.65	110.16	92	167.41	111.07	92	170.38	112.48	91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.89	0.25	96	2.10	0.67	83	2.04	0.47	89	1.77	0.36	93	1.89	0.35	92
Equity investment in subs – equity cap / Net income-div (X)	2.84	0.83	91	3.15	3.93	66	3.21	1.82	82	2.50	1.22	86	2.64	1.22	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	195.60	138.64	77	112.76	143.95	47	153.93	136.59	69	234.89	177.68	75	268.59	162.34	88
Cash from ops + noncash items + op expense / Op expense + dividend	164.18	130.64	71	110.11	154.33	39	157.16	147.24	65	243.22	190.27	75	269.78	174.91	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.04	103.17	55	97.93	148.07	40	99.78	134.08	33	97.28	116.34	25	99.67	103.19	47
Pretax operating income + interest expense / Interest expense	915.82	1,479.01	48	321.54	2,733.67	26	528.37	2,016.32	31	594.07	1,968.54	32	940.58	2,898.75	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	915.82	1,667.11	46	321.54	1,374.36	25	528.37	1,539.23	33	594.07	1,632.83	28	940.58	1,369.37	46
Dividends + interest from subsidiaries / Interest expense + dividends	203.02	153.06	73	112.76	169.52	43	151.97	150.43	59	250.97	210.80	71	329.47	188.90	86
Fees + other income from subsidiaries / Salary + other expenses	10.84	12.78	71	8.82	15.95	65	10.10	13.95	66	7.69	16.52	64	2.72	16.08	63
Net income / Current part of long-term debt + preferred dividends (X)	1.09	41.77	6	22.71	27.95	69	3.22	35.64	11	13.10	57.11	28	25.24	33.93	47
Other Ratios															
Net assets that reprice within 1 year / Total assets	21.33	3.64	98	16.92	3.69	92	18.63	3.85	94	20	2.64	97	20.92	2.61	98
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	14.86	1.79	89	16.49	2.90	86	14.88	2.66	86	16.54	5.62	81	17.13	5.50	82
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	1.84	0.07	93	1.71	0.07	93	1.75	0.08	93	2	0.19	92	1.97	0.21	91

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	42.79	78.46	29	82.69	73.92	62	54.90	81.10	33	28.39	57.84	23	24.10	57.26	13
Dividends declared / Net income	33.35	25.30	67	33.42	60.26	32	36.25	42.29	42	29.02	33.08	41	28.62	27.33	47
Net income – dividends / Average equity	5.76	9.64	19	6.14	1.15	82	5.31	4.14	65	7.68	6.46	66	7.36	7.33	48
Percent of Dividends Paid															
Dividends from bank subsidiaries	162.31	139.49	66	29.46	166.94	22	112.89	132.17	43	248.25	178.13	71	316.30	157.73	84
Dividends from nonbank subsidiaries	47.08	3.97	95	85.27	3.69	98	55.23	3.41	95	111.87	7.53	94	43.24	7.13	89
Dividends from subsidiary holding companies	46.46	6.36	90	46.82	3.84	91	36.61	4.85	90	49.73	21.40	87	110.81	16.86	85
Dividends from all subsidiaries	255.85	193.08	76	161.55	205.70	55	204.73	174.85	69	409.85	260.40	82	470.35	215.26	93
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	72.61	36.56	81	12.13	82.59	16	53.66	60.28	47	104.47	66.55	89	114.91	60.71	91
Interest income from bank subsidiaries	0	0.11	25	0	0.58	21	0	0.36	20	0.10	0.54	60	0.30	0.52	67
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	0.04	0	93	0.03	0	92	0.03	0	93
Operating income from bank subsidiaries	72.61	38.35	80	12.13	98.26	13	53.70	62.88	46	104.60	69.36	85	115.23	63.43	88
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	95.03	54.17	64	148.65	52.25	86	127.69	56.39	84	104.19	82.95	73	65.67	51.40	56
Interest income from nonbank subsidiaries	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
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	2.80	0.08	95	2.43	0.22	92	3.35	0.16	92	1.30	1.06	87	1.49	0.15	90
Operating income from nonbank subsidiaries	97.83	76.16	62	151.08	78.35	81	131.04	79.84	78	105.49	150.41	57	67.16	99.33	40
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	94.97	31	90	117.97	55.04	78	81.63	43.51	80	87.09	61.23	57	173.91	48.56	96
Interest income from subsidiary holding companies	5.03	5.39	65	14.06	15.38	78	9.01	8.40	71	20.38	6.54	80	24.94	3.95	88
Management and service fees from subsidiary holding companies	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	100	39.64	85	132.03	73.61	73	90.65	55.20	76	107.47	76.49	61	198.84	61.19	96
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	61.91	67.82	30	17.24	66.84	26	53.10	69.76	24	58.64	67.32	29	64.68	65.18	32
Interest income from bank subsidiaries	0	0.39	24	0	1.06	21	0	0.63	20	0.05	0.80	50	0.17	0.92	60
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	0.04	0.04	89	0.02	0.03	89	0.02	0.02	91
Operating income from bank subsidiaries	61.91	81.78	24	17.24	81.90	16	53.14	82.20	19	58.71	78.80	22	64.86	74.20	26
Dividends from nonbank subsidiaries	17.96	2.67	91	49.91	2.05	95	25.98	1.95	95	26.42	2.65	93	8.84	2.57	86
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	0.53	0.01	95	0.82	0.01	94	0.68	0.01	93	0.33	0.04	90	0.20	0.02	92
Operating income from nonbank subsidiaries	18.49	6.48	85	50.73	6.25	91	26.66	4.70	89	26.75	7.29	86	9.04	7.64	77
Dividends from subsidiary holding companies	17.72	2.43	90	27.40	1.08	92	17.22	2.53	90	11.75	4.52	86	22.66	5.15	86
Interest income from subsidiary holding companies	0.94	0.01	94	3.27	0.17	92	1.90	0.11	92	2.75	0.20	92	3.25	0.37	92
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	18.66	3.96	88	30.67	4.06	89	19.12	4.56	88	14.50	6.08	85	25.91	6.79	86
Loans and advances from subsidiaries / Short term debt	104.25	135.34	57	24.14	237.31	38	51.20	135.13	48	37.97	83.37	54	21.18	87.87	46
Loans and advances from subsidiaries / Total debt	11.38	28.31	48	4.40	33.86	37	8.51	27.08	43	5.81	28.33	39	3.24	26.53	35