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

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BHC Name FIRST FOUNDATION INC.

City/State DALLAS, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 7,941,773
Peer Group Number: 2 Number in Peer Group: 145
Number of Bank Subsidiaries: 1

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

Mailing Address:

FIRST FOUNDATION INC.
200 CRESCENT COURT SUITE 1400

DALLAS, TX 75201

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	7,432,334	6,550,421	6,707,055	6,135,111	5,413,662
Net income ($000)	48,409	31,065	84,369	56,239	42,958
Number of BHCs in peer group	145	146	147	146	154

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.15	2.86	79	2.97	3.04	37	3.05	2.96	49	2.85	3.21	25	2.94	3.33	22
+ Non-interest income	0.57	0.94	27	0.48	0.91	27	0.70	0.98	36	0.61	0.90	31	0.59	0.90	30
– Overhead expense	1.89	2.32	23	1.95	2.49	21	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40
– Provision for credit losses	0.01	-0.03	58	0.17	0.56	15	0.10	0.38	4	0.04	0.12	29	0.08	0.12	43
+ Securities gains (losses)	0	0.01	31	0	0.03	20	0	0.02	16	-0.01	0.01	4	0	0	42
+ Other tax equivalent adjustments	0	0	74	0	0	49	0	0	16	0	0	10	0	0	10
= Pretax net operating income (tax equivalent)	1.82	1.70	61	1.33	0.96	76	1.77	1.22	86	1.30	1.53	27	1.11	1.55	16
Net operating income	1.30	1.30	47	0.95	0.77	61	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Net income	1.30	1.31	47	0.95	0.77	61	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Net income (Subchapter S adjusted)		1.49			1.12			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.52	3.40	59	4.02	4.03	46	3.85	3.78	52	4.26	4.49	29	3.98	4.38	20
Interest expense	0.24	0.32	37	0.97	0.71	79	0.72	0.57	68	1.32	1.02	80	0.98	0.81	70
Net interest income (tax equivalent)	3.28	3.05	69	3.05	3.26	32	3.13	3.17	40	2.94	3.45	22	3	3.58	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.05	28	0.02	0.11	31	0.02	0.11	18	0.02	0.11	23	0.08	0.09	60
Earnings coverage of net loan and lease losses (X)	-642.35	-10.45	4	95.27	41.28	81	140.63	33.55	89	98.13	22.46	85	17.76	29.27	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.40	1.32	2	0.55	1.22	4	0.50	1.35	4	0.46	0.94	4	0.44	0.94	4
Allowance for loan and lease losses / Total loans and leases	0.37	1.31	3	0.50	1.21	4	0.46	1.33	4	0.41	0.93	6	0.40	0.93	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.58	26	0.28	0.60	21	0.39	0.67	32	0.26	0.56	21	0.26	0.57	22
30–89 days past due loans and leases / Total loans and leases	0.05	0.18	25	0.26	0.27	57	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60
Liquidity and Funding															
Net noncore funding dependence	-6.56	-3.20	36	29.59	5.81	95	6.55	0.77	68	39.59	10.70	98	40.91	13.54	98
Net short-term noncore funding dependence	-8.65	-6.28	36	14.44	0.49	90	0.86	-3.25	56	19.44	5.88	91	17.85	8.57	84
Net loans and leases / Total assets	75.41	65.71	82	78.93	71.37	82	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83
Capitalization															
Tier 1 leverage ratio	8.33	9.56	20	8.11	9.63	14	8.93	9.65	32	8.25	10.39	8	8.39	10.37	9
Holding company equity capital / Total assets	9.24	10.44	30	8.94	10.29	26	10	10.51	39	9.72	11.37	23	9.57	11.21	27
Total equity capital (including minority interest) / Total assets	9.24	10.49	28	8.94	10.35	24	10	10.57	37	9.72	11.43	22	9.57	11.30	25
Common equity tier 1 capital / Total risk-weighted assets	11.10	12.69	25	10.38	12.12	20	11.55	12.44	39	10.65	12.50	22	10.67	12.37	25
Net loans and leases / Equity capital (X)	8.16	6.47	84	8.82	7.17	81	7.60	6.79	68	8.19	6.55	84	8.55	6.70	84
Cash dividends / Net income	16.63	22.10	36	20.14	38.61	31	14.82	29.42	26	15.87	25.65	32	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted)		18.06			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	11.21	7.24	70	13.61	18.76	35	10.22	16.11	25	8.11	8.66	55	28.61	9.35	89
Equity capital	14.92	8.26	87	8.87	8.26	61	13.33	8.42	78	9.78	12.19	42	41.58	12.50	91
Net loans and leases	6.25	-0.86	82	7.71	15.42	26	5.07	9.99	35	5.18	8.63	38	25.86	10.51	86
Noncore funding	-78.14	-28.42	2	-10.01	9.77	34	-58.61	-12.78	4	5.07	4.16	52	60.72	6.76	93
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	2.72	5.76	53	0.72	4.56	53	2.01	5.67	52	1.63	3.86	57	0.89	3.76	58
Equity investment in subsidiaries / Equity capital	100.21	104.95	39	101.07	104.70	40	100.63	104.49	39	99.92	104.21	32	99.03	104.10	26
Cash from ops + noncash items + op expense / Op expense + dividends	61.94	138.87	27	618.23	144.11	95	273.44	138.81	89	341.53	152.31	90	10.11	123.74	9

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	108,975	109,530	215,506	218,702	184,700	-0.51	173.42
Income from lease financing receivables	5,391	4,581	9,433	7,225	4,820	17.68	9194.83
Fully taxable income on loans and leases	114,366	114,111	224,939	225,927	189,520	0.22	186.53
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)	114,366	114,111	224,939	225,927	189,520	0.22	186.53
Investment interest income (tax equivalent)	10,132	13,537	25,690	25,005	16,858	-25.15	62.89
Interest on balances due from depository institutions	366	139	335	1,458	2,468	163.31	306.67
Interest income on other earning assets	532	577	1,069	1,349	1,781	-7.80	-35.90
Total interest income (tax equivalent)	125,396	128,364	252,033	253,739	210,627	-2.31	166.49
Interest on time deposits of $250K or more	734	4,508	5,736	9,704	5,981	-83.72	
Interest on time deposits < $250K	1,127	12,433	17,991	35,869	19,524	-90.94	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,148	8,619	15,705	18,610	13,270	-28.67	162.06
Interest on other borrowings and trading liabilities	392	5,395	7,815	14,623	12,920	-92.73	-67.90
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	8,401	30,955	47,247	78,806	51,695	-72.86	68.39
Net interest income (tax equivalent)	116,995	97,409	204,786	174,933	158,932	20.11	178.13
Non-interest income	21,201	15,864	47,020	37,341	32,173	33.64	96.07
Adjusted operating income (tax equivalent)	138,196	113,273	251,806	212,274	191,105	22.00	161.35
Overhead expense	70,363	63,988	126,196	129,903	127,102	9.96	79.14
Provision for credit losses	404	5,431	6,746	2,637	4,220		-75.52
Securities gains (losses)	0	0	0	-316	0		-100.00
Other tax equivalent adjustments	1	0	-1	-1	-2		
Pretax net operating income (tax equivalent)	67,550	43,719	118,767	79,499	60,086	54.51	450.98
Applicable income taxes	19,141	12,653	34,398	23,260	17,128	51.28	271.74
Tax equivalent adjustments	0	1	0	0	0	-100.00	
Applicable income taxes (tax equivalent)	19,141	12,654	34,398	23,260	17,128	51.26	271.74
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	48,409	31,065	84,369	56,239	42,958	55.83	580.76
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	48,409	31,065	84,369	56,239	42,958	55.83	580.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest	48,409	31,065	84,369	56,239	42,958	55.83	580.76
Investment securities income (tax equivalent)	10,132	13,537	25,690	25,005	16,858	-25.15	62.89
US Treasury and agency securities (excluding mortgage-backed securities)	4	4	9	8	5	0.00	-66.67
Mortgage-backed securities	8,475	11,997	22,594	22,118	14,906	-29.36	39.12
All other securities	1,653	1,536	3,087	2,879	1,947	7.62	1325.00
Cash dividends declared	8,051	6,255	12,503	8,927	0	28.71	
Common	8,051	6,255	12,503	8,927	0	28.71	
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.37	3.18	72	3.92	3.75	64	3.76	3.53	73	4.14	4.19	44	3.89	4.08	35
Less: Interest expense	0.23	0.30	38	0.95	0.67	82	0.70	0.54	72	1.28	0.95	84	0.95	0.75	73
Equals: Net interest income (tax equivalent)	3.15	2.86	79	2.97	3.04	37	3.05	2.96	49	2.85	3.21	25	2.94	3.33	22
Plus: Non-interest income	0.57	0.94	27	0.48	0.91	27	0.70	0.98	36	0.61	0.90	31	0.59	0.90	30
Equals: adjusted operating income (tax equivalent)	3.72	3.78	48	3.46	3.91	31	3.75	3.96	39	3.46	4.16	23	3.53	4.27	20
Less: Overhead expense	1.89	2.32	23	1.95	2.49	21	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40
Less: Provision for credit losses	0.01	-0.03	58	0.17	0.56	15	0.10	0.38	4	0.04	0.12	29	0.08	0.12	43
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	32	0	0.03	21	0	0.02	16	-0.01	0.01	4	0	0	42
Plus: other tax equivalent adjustments	0	0	74	0	0	49	0	0	16	0	0	10	0	0	10
Equals: Pretax net operating income (tax equivalent)	1.82	1.70	61	1.33	0.96	76	1.77	1.22	86	1.30	1.53	27	1.11	1.55	16
Less: Applicable income taxes (tax equivalent)	0.52	0.37	87	0.39	0.21	88	0.51	0.27	91	0.38	0.35	61	0.32	0.32	48
Less: Minority interest	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.30	1.30	47	0.95	0.77	61	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.30	1.31	47	0.95	0.77	61	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11
Memo: Net income (last four quarters)	1.42	1.23	70	0.99	0.98	50	1.26	0.97	78	0.92	1.19	22	0.79	1.22	11
Net income–BHC and noncontrolling (minority) interest	1.30	1.31	46	0.95	0.78	61	1.26	0.97	77	0.92	1.19	23	0.79	1.22	10
Margin Analysis															
Average earning assets / Average assets	95.89	94.04	75	97.50	93.41	95	97.60	93.47	95	97.06	93.22	92	97.82	93.23	94
Average interest-bearing funds / Average assets	55.84	65.79	13	69.45	69.51	51	65.65	68.25	41	69.92	70.66	45	66.08	70.70	30
Interest income (tax equivalent) / Average earning assets	3.52	3.40	59	4.02	4.03	46	3.85	3.78	52	4.26	4.49	29	3.98	4.38	20
Interest expense / Average earning assets	0.24	0.32	37	0.97	0.71	79	0.72	0.57	68	1.32	1.02	80	0.98	0.81	70
Net interest income (tax equivalent) / Average earning assets	3.28	3.05	69	3.05	3.26	32	3.13	3.17	40	2.94	3.45	22	3	3.58	20
Yield or Cost															
Total loans and leases (tax equivalent)	4.08	4.08	50	4.31	4.49	37	4.20	4.28	47	4.47	4.98	17	4.16	4.85	11
Interest-bearing bank balances	0.11	0.12	43	0.18	0.57	4	0.13	0.32	6	1.83	2.26	25	1.89	1.88	53
Federal funds sold and reverse repos		0.14		1.81	0.59	91	1.81	0.43	94	1.16	2.02	21	1.57	1.50	39
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	3.52	3.42	65	4.02	3.99	55	3.85	3.80	59	4.26	4.47	34	3.98	4.33	23
Investment securities (tax equivalent)	2.68	1.88	87	2.82	2.54	77	2.85	2.32	83	3.10	2.74	80	2.88	2.69	69
US Treasury and agency securities (excluding mortgage-backed securities)	1.46	1.27	64	2	2.27	42	2	1.87	56	1.88	2.54	16	1	2.20	7
Mortgage-backed securities	2.58	1.49	94	2.83	2.30	88	2.79	2.05	93	2.62	2.54	61	2.39	2.44	44
All other securities	4.35	2.66	88	5.30	3.16	92	5.32	3.24	89	5.24	3.80	86	4.48	3.74	81
Interest-bearing deposits	0.40	0.32	70	1.36	0.80	92	1.05	0.62	89	1.81	1.13	89	1.35	0.85	87
Time deposits of $250K or more	0.37	0.90	9	1.72	1.86	33	1.17	1.60	17	2.33	2.13	72	1.79	1.57	75
Time deposits < $250K	0.55	0.87	21	1.79	1.71	58	1.62	1.49	66	2.31	1.91	84	1.76	1.42	83
Other domestic deposits	0.38	0.19	92	0.93	0.50	90	0.70	0.36	91	1.18	0.86	75	0.88	0.64	72
Foreign deposits		0.57			1.44			1.24			2.53			1.85	
Federal funds purchased and repos	0	0.11	11	1.70	0.53	90	1.67	0.37	91	2.37	1.23	83	1.53	1.03	72
Other borrowed funds and trading liabilities	0.65	0.56	65	1.41	0.60	76	1.24	0.55	75	2.25	1.03	73	2.10	2.10	56
All interest-bearing funds	0.40	0.47	43	1.36	0.96	84	1.07	0.79	78	1.84	1.34	86	1.45	1.06	83

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	21,201	15,864	47,020	37,341	32,173
Fiduciary activities income	3,431	2,695	5,645	5,124	3,833
Service charges on deposit accounts - domestic	768	580	1,220	1,032	806
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	13,469	11,607	23,428	23,083	24,451
Insurance activities revenue	72	21	35	69	157
Venture capital revenue	0	0	0	0	0
Net servicing fees	-587	297	193	1,692	1,109
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,324	0	15,140	4,960	-1,617
Other non-interest income	724	664	1,359	1,381	3,434
Total overhead expenses	70,363	63,988	126,196	129,903	127,102
Personnel expense	41,730	38,146	73,868	69,932	67,508
Net occupancy expense	6,159	5,734	11,948	11,388	11,358
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	842	1,011	1,895	2,291	2,043
Other operating expenses	21,632	19,097	38,485	46,292	46,193
Fee income on mutual funds and annuities	233	224	454	479	480
Memoranda					
Assets under management in proprietary mutual funds and annuities	283,180	258,773	275,174	280,633	276,601
Number of equivalent employees	528	497	507	428	422
Average personnel expense per employee	79.03	76.75	145.70	163.39	159.97
Average assets per employee	14,076.39	13,179.92	13,228.90	14,334.37	12,828.58

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.10	0.51	81	1.41	0.61	82	0.97	0.51	80	1.28	0.66	80	1.49	1.69	59
Overhead expenses / Net Interest Income + non-interest income	50.91	59.77	12	56.49	61.89	27	50.12	61.22	8	61.20	61.79	49	66.51	61.22	72
Percent of Average Assets															
Total overhead expense	1.89	2.32	23	1.95	2.49	21	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40
Personnel expense	1.12	1.36	27	1.16	1.44	25	1.10	1.42	19	1.14	1.50	18	1.25	1.46	30
Net occupancy expense	0.17	0.27	8	0.18	0.30	9	0.18	0.30	8	0.19	0.32	10	0.21	0.31	16
Other operating expenses	0.60	0.67	41	0.61	0.72	34	0.60	0.73	31	0.79	0.76	56	0.89	0.79	68
Overhead less non-interest income	1.32	1.34	46	1.47	1.53	46	1.18	1.44	26	1.51	1.65	35	1.75	1.65	60
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.92	57.80	14	56.49	60.15	32	50.12	58.93	9	61.20	59.91	57	66.51	60.51	74
Personnel expense	30.20	33.60	27	33.68	34.68	40	29.34	33.88	21	32.94	34.17	36	35.33	34.42	56
Net occupancy expense	4.46	7.04	6	5.06	7.20	16	4.74	7.04	14	5.36	7.50	17	5.94	7.33	23
Other operating expenses	16.26	16.92	40	17.75	17.75	56	16.04	17.57	36	22.89	17.93	83	25.24	18.28	93
Total non-interest income	15.34	22.60	25	14.01	21.21	31	18.67	23.45	45	17.59	19.83	44	16.84	20.30	37
Fiduciary activities income	2.48	2.03	67	2.38	1.37	71	2.24	1.45	68	2.41	1.61	64	2.01	1.95	61
Service charges on domestic deposit accounts	0.56	2.77	9	0.51	2.85	10	0.48	2.67	13	0.49	3.21	13	0.42	3.58	7
Trading revenue	0	0.05	39	0	0.14	44	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	9.75	0.98	96	10.25	1.01	95	9.30	1.03	95	10.87	0.91	95	12.79	0.85	98
Insurance activities revenue	0.05	0.58	64	0.02	0.45	56	0.01	0.41	54	0.03	0.37	58	0.08	0.46	63
Venture capital revenue	0	0	47	0	0	49	0	0	48	0	0	50	0	0	49
Net servicing fees	-0.42	0.51	6	0.26	-0.19	76	0.08	0	63	0.80	0.22	89	0.58	0.52	72
Net securitization income	0	0	49	0	0	50	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	2.41	3.90	45	0	4.33	8	6.01	5.55	67	2.34	2.27	69	-0.85	1.98	2
Other non-interest income	0.52	7.51	6	0.59	7.35	7	0.54	7.76	3	0.65	7.41	5	1.80	7.05	3
Overhead less non-interest income	35.57	34.94	51	42.48	38.09	56	31.44	34.63	37	43.60	39.47	61	49.67	39.75	79
Applicable income taxes / Pretax net operating income (tax equivalent)	28.34	21.17	93	28.94	18.84	93	28.96	20.30	93	29.26	21.51	92	28.51	18.37	96
Applicable income tax + TE / Pretax net operating income + TE	28.34	22.50	90	28.94	22.28	85	28.96	22.51	86	29.26	23.31	89	28.51	21.35	92

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

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	4,894,058	4,811,554	4,406,079	4,479,296	4,371,113	1.71	120.52
Commercial and industrial loans	754,546	682,484	647,704	419,204	316,004	10.56	280.05
Loans to individuals	12,172	13,637	14,331	11,446	17,327	-10.74	-72.95
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	350,431	157,107	241,089	140,723	96,869	123.05	3700.77
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,011,207	5,664,782	5,309,203	5,050,669	4,801,313	6.12	143.16
Less: Allowance for loan and lease losses	22,272	28,129	24,200	20,800	19,000	-20.82	82.56
Net loans and leases	5,988,935	5,636,653	5,285,003	5,029,869	4,782,313	6.25	143.46
Debt securities that reprice or mature in over 1 year	732,522	857,944	803,902	1,014,965	809,072	-14.62	37.63
Mutual funds and equity securities	458	299	338	434	352	53.18	
Subtotal	6,721,915	6,494,896	6,089,243	6,045,268	5,591,737	3.50	124.65
Interest-bearing bank balances	943,869	394,217	607,588	46,320	33,232	139.43	118.47
Federal funds sold and reverse repos	0	0	0	132	0		
Debt securities that reprice or mature within 1 year	4,212	3,463	3,524	0	497	21.63	
Trading assets	0	0	0	0	0		
Total earning assets	7,669,996	6,892,576	6,700,355	6,091,720	5,625,466	11.28	124.00
Non-interest-bearing cash and due from depository institutions	25,778	19,967	22,120	18,941	34,084	29.10	106.64
Premises, fixed assets, and leases	22,437	25,027	22,492	24,577	9,031	-10.35	346.77
Other real estate owned	0	0	0	0	815		-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	223,562	203,772	214,876	179,232	171,155	9.71	345.27
Total assets	7,941,773	7,141,342	6,959,843	6,314,470	5,840,551	11.21	127.37
Quarterly average assets	7,670,412	6,757,851	6,694,664	6,316,464	5,592,093	13.50	169.79
Average loans and leases (YTD)	5,600,381	5,294,805	5,353,507	5,056,871	4,550,721	5.77	174.46
Memoranda							
Loans held-for-sale	498,319	527,970	505,404	503,036	507,644	-5.62	6.42
Loans not held-for-sale	5,512,888	5,136,812	4,803,799	4,547,633	4,293,669	7.32	175.12
Real estate loans secured by 1–4 family	838,033	867,642	829,155	905,076	940,178	-3.41	40.85
Commercial real estate loans	4,056,025	3,943,499	3,576,924	3,573,805	3,430,515	2.85	149.77
Construction and land development	57,804	66,187	57,028	71,578	81,853	-12.67	123.19
Multifamily	3,332,626	3,093,576	2,770,311	2,657,183	2,475,402	7.73	187.88
Nonfarm nonresidential	665,595	783,736	749,585	845,044	873,260	-15.07	51.15
Real estate loans secured by farmland	0	413	0	415	420	-100.00	-100.00
Total investment securities	737,192	861,706	807,764	1,015,399	809,921	-14.45	38.51
U.S. Treasury securities	598	407	503	403	497	46.93	98.01
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,135	1,086	1,108	1,045	973	188.67	
Mortgage-backed securities	636,382	802,087	747,457	957,683	753,755	-20.66	19.64
Asset-backed securities	0	0	0	0	0		
Other debt securities	96,619	57,827	58,358	55,834	54,344	67.08	
Mutual funds and equity securities	458	299	338	434	352	53.18	
Available-for-sale securities	736,734	861,407	807,426	1,014,965	809,569	-14.47	38.42
U.S. Treasury securities	598	407	503	403	497	46.93	98.01
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,135	1,086	1,108	1,045	973	188.67	
Mortgage-backed securities	636,382	802,087	747,457	957,683	753,755	-20.66	19.64
Asset-backed securities	0	0	0	0	0		
Other debt securities	96,619	57,827	58,358	55,834	54,344	67.08	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	6,113	5,124	12,665	6,045	-1,629	19.30	-42.93
Structured notes, fair value	0	0	0	0	0		
Pledged securities	187,364	131,770	190,111	148,389	79,880	42.19	61941.06

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	3,281,983	290,333	308,479	206,826	167,039	1030.42	2694.72
NOW, ATS and transaction accounts	896,222	104,832	81,265	95,978	45,079	754.91	2332.28
Time deposits less brokered deposits < $250K	189,804	286,192	238,043	298,996	336,393	-33.68	
MMDA and other savings accounts	2,256,952	3,434,441	4,549,489	2,614,455	2,373,869	-34.28	47.68
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	6,624,961	4,115,798	5,177,276	3,216,255	2,922,380	60.96	290.34
Time deposits of $250K or more	370,016	552,183	414,723	469,075	356,425	-32.99	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	760,000	255,000	733,000	703,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	20,000	22,864	14,000	27,916	5,000	-12.53	
Brokered deposits < $250K	116,905	984,160	326,131	1,209,580	1,257,392	-88.12	
Noncore funding	506,921	2,319,207	1,009,854	2,439,571	2,321,817	-78.14	-66.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	75,873	67,616	77,002	44,775	37,170	12.21	596.08
Total liabilities	7,207,755	6,502,621	6,264,132	5,700,601	5,281,367	10.84	124.16
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	45	45	45	45	44	0.00	181.25
Common surplus	435,201	432,791	433,941	433,775	431,832	0.56	88.96
Retained earnings	287,997	200,582	247,638	175,773	128,461	43.58	604.61
Accumulated other comprehensive income	10,775	5,303	14,087	4,276	-1,153	103.19	70.95
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	734,018	638,721	695,711	613,869	559,184	14.92	164.50
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	734,018	638,721	695,711	613,869	559,184	14.92	164.50
Total liabilities and capital	7,941,773	7,141,342	6,959,843	6,314,470	5,840,551	11.21	127.37
Memoranda							
Non-interest-bearing deposits	3,281,983	1,774,794	1,660,540	1,196,158	1,077,603	84.92	336.66
Interest-bearing deposits	3,829,899	3,877,347	4,257,590	3,698,752	3,458,594	-1.22	152.81
Total deposits	7,111,882	5,652,141	5,918,130	4,894,910	4,536,197	25.83	213.78
Long-term debt that reprices within 1 year	20,000	4,600	14,000	10,000	5,000	334.78	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	695,711	613,869	613,869	559,184	394,952		
Accounting restatements	0	0	0	0	0		
Net income	48,409	31,065	84,369	56,239	42,958		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,261	-985	165	1,944	15,837		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	101,499		
Less: Dividends declared	8,051	6,255	12,503	8,927	0		
Change in other comprehensive income	-3,312	1,027	9,811	5,429	3,938		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	734,018	638,721	695,711	613,869	559,184		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	61.62	47.38	84	67.38	48.99	89	63.31	48.33	84	70.94	52.67	90	74.84	53.63	92
Commercial and industrial loans	9.50	11.46	43	9.56	14.96	28	9.31	13.47	35	6.64	11.45	29	5.41	11.42	19
Loans to individuals	0.15	2.05	19	0.19	2.29	23	0.21	2.29	21	0.18	2.71	18	0.30	2.65	21
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.40	17	0	0.47	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	4.41	1.35	81	2.20	1.29	76	3.46	1.39	81	2.23	1.08	78	1.66	2.64	47
Net loans and leases	75.41	65.71	82	78.93	71.37	82	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83
Debt securities over 1 year	9.22	16.22	22	12.01	12.18	51	11.55	13.53	44	16.07	13.66	67	13.85	13.20	56
Mutual funds and equity securities	0.01	0.07	48	0	0.06	48	0	0.05	50	0.01	0.06	44	0.01	0.05	47
Subtotal	84.64	82.54	54	90.95	84.41	90	87.49	83.47	71	95.74	86.76	99	95.74	87.24	99
Interest-bearing bank balances	11.88	7.78	72	5.52	5.87	53	8.73	6.78	67	0.73	2.97	22	0.57	2.30	28
Federal funds sold and reverse repos	0	0.04	40	0	0.04	37	0	0.02	38	0	0.03	74	0	0.01	38
Debt securities 1 year or less	0.05	1.85	5	0.05	1.97	6	0.05	2.03	7	0	2.10	1	0.01	2.14	4
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	96.58	93.19	94	96.52	92.83	94	96.27	92.98	94	96.47	92.39	96	96.32	92.24	95
Non-interest cash and due from depository institutions	0.32	1.04	10	0.28	1.08	8	0.32	1.07	10	0.30	1.14	8	0.58	1.25	18
Other real estate owned	0	0.02	16	0	0.04	11	0	0.03	13	0	0.04	10	0.01	0.04	40
All other assets	3.10	5.68	8	3.20	5.99	7	3.41	5.87	11	3.23	6.41	6	3.10	6.39	7
Memoranda															
Short-term investments	11.94	10.40	60	5.57	8.34	34	8.78	9.38	52	0.74	5.36	3	0.58	4.70	5
U.S. Treasury securities	0.01	0.30	54	0.01	0.19	65	0.01	0.19	65	0.01	0.29	57	0.01	0.37	57
US agency securities (excluding mortgage-backed securities)	0	1.61	5	0	0.98	7	0	1.28	5	0	1.25	8	0	1.67	7
Municipal securities	0.04	3.34	12	0.02	2.64	10	0.02	2.96	12	0.02	2.58	10	0.02	2.66	12
Mortgage-backed securities	8.01	9.74	44	11.23	8.33	69	10.74	8.52	67	15.17	9.38	81	12.91	8.73	73
Asset-backed securities	0	0.45	31	0	0.27	34	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	1.22	0.62	76	0.81	0.55	72	0.84	0.60	69	0.88	0.53	74	0.93	0.52	77
Loans held-for-sale	6.27	0.34	97	7.39	0.56	96	7.26	0.58	97	7.97	0.39	96	8.69	0.29	97
Loans held for investment	69.42	65.68	60	71.93	70.96	46	69.02	69.07	43	72.02	72.01	41	73.51	73.24	49
Real estate loans secured by 1–4 family	10.55	13.58	42	12.15	15.05	48	11.91	14.47	46	14.33	16.02	50	16.10	16.83	56
Revolving	0.39	1.66	21	0.47	1.96	20	0.47	1.79	22	0.48	2.24	19	0.71	2.43	23
Closed-end, secured by first liens	10.13	11.38	53	11.62	12.48	55	11.41	12.11	55	13.77	13.07	62	15.28	13.60	63
Closed-end, secured by junior liens	0.03	0.22	13	0.06	0.31	17	0.04	0.27	16	0.08	0.37	16	0.11	0.41	21
Commercial real estate loans	51.07	30.82	91	55.22	30.76	93	51.39	30.65	92	56.60	33.26	92	58.74	33.39	92
Construction and land development	0.73	4.24	8	0.93	4.65	8	0.82	4.32	8	1.13	5	9	1.40	4.78	14
Multifamily	41.96	5.19	97	43.32	4.68	97	39.80	5.03	97	42.08	4.76	97	42.38	5.12	96
Nonfarm nonresidential	8.38	19.97	9	10.97	19.93	13	10.77	19.97	14	13.38	21.85	16	14.95	21.85	19
Real estate loans secured by farmland	0	0.81	11	0.01	0.85	25	0	0.85	11	0.01	0.95	25	0.01	0.88	23

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	81.42	71.52	71	84.94	68.15	84	82.99	69.38	77	88.69	72.74	83	91.04	72.88	88
Real estate loans secured by 1–4 family	13.94	20.62	36	15.32	21.04	38	15.62	20.91	39	17.92	22.29	42	19.58	23.13	45
Revolving	0.51	2.56	19	0.60	2.76	19	0.61	2.61	20	0.60	3.13	16	0.86	3.34	21
Closed-end	13.43	17.71	39	14.72	17.91	44	15	17.94	46	17.32	18.71	49	18.72	19.33	55
Commercial real estate loans	67.47	46.80	90	69.61	43.14	93	67.37	44.23	90	70.76	46.16	91	71.45	45.57	92
Construction and land development	0.96	6.48	7	1.17	6.52	7	1.07	6.26	7	1.42	6.97	9	1.70	6.53	12
1–4 family	0.21	1.22	21	0.36	1.40	24	0.26	1.14	21	0.51	1.47	29	0.55	1.52	30
Other	0.75	5.06	7	0.80	5.04	6	0.81	4.94	6	0.91	5.34	7	1.15	4.90	12
Multifamily	55.44	7.60	97	54.61	6.37	97	52.18	7.01	97	52.61	6.42	97	51.56	6.76	96
Nonfarm nonresidential	11.07	30.55	6	13.84	28.11	9	14.12	29.04	11	16.73	30.59	12	18.19	30.16	12
Owner-occupied	6.58	10.50	23	7.83	9.61	36	8.32	10	37	9.51	10.68	41	8.89	10.31	41
Other	4.50	19.68	3	6	18.11	7	5.80	18.53	6	7.22	19.36	8	9.30	19.35	12
Real estate loans secured by farmland	0	1.31	11	0.01	1.24	25	0	1.30	11	0.01	1.38	25	0.01	1.27	23
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	12.55	17.90	30	12.05	21.54	17	12.20	19.85	27	8.30	16.16	21	6.58	16.21	14
Loans to individuals	0.20	3.38	18	0.24	3.41	21	0.27	3.53	20	0.23	4	19	0.36	3.89	20
Credit card loans	0	0.03	33	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	67
Agricultural loans	0	0.67	17	0	0.71	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	5.83	2.11	81	2.77	1.89	72	4.54	2.07	81	2.79	1.48	74	2.02	3.74	46
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	751.91	466.69	97	850.32	493.71	98	721.35	473.75	95	839	493.53	97	911.41	505.61	98
Real estate loans secured by 1–4 family	128.75	134.41	54	153.33	152.34	55	135.75	142.34	53	169.53	151.03	62	196.03	161.34	69
Revolving	4.73	16.52	25	5.99	20.05	21	5.34	17.81	25	5.70	21.25	20	8.65	23.52	29
Closed-end	124.03	115.32	62	147.35	129.93	65	130.41	122.21	60	163.83	127.10	72	187.39	134.73	76
Commercial real estate loans	623.16	302.67	97	696.91	312.13	99	585.60	302.08	96	669.40	311.74	98	715.29	316.03	98
Construction and land development	8.88	41.97	10	11.70	47.15	11	9.34	42.85	8	13.41	46.63	12	17.07	44.92	20
1–4 family	1.95	7.74	23	3.64	9.84	30	2.26	7.52	24	4.84	9.52	40	5.54	10.21	43
Other	6.93	33.01	9	8.06	36.48	10	7.07	33.94	10	8.57	35.90	10	11.53	33.75	20
Multifamily	512.02	49.96	98	546.71	47.28	98	453.54	48.67	98	497.71	44.76	97	516.14	48.38	98
Nonfarm nonresidential	102.26	197.97	14	138.50	203.73	23	122.72	198.42	17	158.28	206.64	28	182.08	208.15	38
Owner-occupied	60.73	67.49	43	78.43	69.16	62	72.28	67.98	55	89.99	71.54	71	88.95	70.68	68
Other	41.53	126.96	6	60.08	130.32	14	50.44	125.78	10	68.29	130.65	17	93.13	134.17	26
Real estate loans secured by farmland	0	8.06	11	0.07	8.48	25	0	8.35	11	0.08	8.66	25	0.09	8.13	24
Loans to depository institutions and acceptances of other banks	0	0.02	45	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	115.93	114.08	54	120.61	154.44	39	106.04	133.93	41	78.52	106.70	40	65.89	107.07	30
Loans to individuals	1.87	20.19	20	2.41	22.72	23	2.35	22.15	22	2.14	24.83	22	3.61	24.45	27
Credit card loans	0	0.17	33	0	0.21	32	0	0.20	33	0	0.24	32	0.01	0.24	67
Agricultural loans	0	3.83	17	0	4.68	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	53.84	13.49	85	27.76	13.44	80	39.47	13.62	81	26.36	10.25	82	20.20	25.58	57
Supplemental															
Non-owner occupied CRE loans / Gross loans	61.34	36.08	91	61.87	33.40	93	59.20	34	91	61.45	35.38	91	63.14	35.09	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	566.50	233.35	97	619.43	241.60	97	514.56	232.08	97	581.32	239.13	97	632.13	243.62	98
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	627.23	304.90	97	697.85	315.12	99	586.84	304.52	96	671.31	315.15	98	721.08	318.90	98

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	11.94	10.40	60	5.57	8.34	34	8.78	9.38	52	0.74	5.36	3	0.58	4.70	5
Liquid assets	20.23	22.17	41	17.04	17.64	51	19.79	19.32	54	16.21	16.28	55	14.07	15.56	46
Investment securities	9.28	18.87	16	12.07	14.73	40	11.61	16.07	33	16.08	16.41	53	13.87	16.02	44
Net loans and leases	75.41	65.71	82	78.93	71.37	82	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83
Net loans, leases and standby letters of credit	75.60	66.09	82	79.14	71.74	82	76.16	69.67	72	79.83	72.78	79	82.09	73.71	82
Core deposits	83.42	78.86	76	57.63	73.75	4	74.39	76.49	31	50.93	71.61	2	50.04	69.97	3
Noncore funding	6.38	8.06	45	32.48	13.25	95	14.51	10.29	75	38.63	14.61	97	39.75	16.58	96
Time deposits of $250K or more	4.66	3.01	81	7.73	3.78	91	5.96	3.37	87	7.43	4.33	84	6.10	4.28	76
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.72	21	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.53	30	0	0.67	29	0	0.59	32	0	0.75	10	0	0.97	21
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.67	17	10.64	1.76	93	3.66	1.06	85	11.61	2.75	92	12.04	3.63	92
Earning assets that reprice within 1 year	17.39	31.76	11	15.40	31.27	6	19.38	31.93	13	19.77	33.16	15	10.71	32.35	6
Interest-bearing liabilities that reprice within 1 year	7.24	13.65	42	25.19	16.01	82	13.35	14.04	64	31.10	18.54	82	31.18	18.20	83
Long-term debt that reprices within 1 year	0.25	0.05	86	0.06	0.11	80	0.20	0.10	81	0.16	0.15	79	0.09	0.16	80
Net assets that reprice within 1 year	9.90	17.40	28	-9.85	14.91	12	5.84	17.03	21	-11.49	13.71	14	-20.55	12.98	9
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.56	-3.20	36	29.59	5.81	95	6.55	0.77	68	39.59	10.70	98	40.91	13.54	98
Net short-term noncore funding dependence	-8.65	-6.28	36	14.44	0.49	90	0.86	-3.25	56	19.44	5.88	91	17.85	8.57	84
Short-term investment / Short-term noncore funding	258.47	323.58	59	29.77	146.06	20	92.13	230.45	44	3.80	78.10	1	3.27	62.28	2
Liquid assets - short-term noncore funding / Nonliquid assets	19.57	22.52	47	-2.01	11.45	17	12.80	16.27	43	-3.75	6.90	20	-4.19	4.17	29
Net loans and leases / Total deposits	84.21	78.71	61	99.73	88.39	79	89.30	84.20	61	102.76	90.96	82	105.43	92.88	82
Net loans and leases / Core deposits	90.40	83.94	65	136.95	97.80	95	102.08	91.10	76	156.39	102.55	98	163.64	106.50	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.14			0.88			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.97	2.10	36	0.95	3.84	15	2.15	3.63	32	1.18	1.28	54	-0.35	-1.95	85
Structured notes appreciation (depreciation) / Tier 1 capital		-0.01			-0.02			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0	5.71	26	0	6.32	25	0	5.36	26	0	7.25	23	0	10.76	18
Available-for-sale securities	99.94	92.95	71	99.97	92.05	73	99.96	93.39	73	99.96	91.33	73	99.96	88.32	72
U.S. Treasury securities	0.08	1.65	57	0.05	1.51	65	0.06	1.22	64	0.04	2.07	57	0.06	2.08	57
US agency securities (excluding mortgage-backed securities)	0	9.81	4	0	7.21	7	0	8.39	5	0	8.16	7	0	11	7
Municipal securities	0.43	17.74	13	0.13	17.50	10	0.14	18.61	10	0.10	15.40	9	0.12	16.63	12
Mortgage-backed securities	86.33	54.62	88	93.08	56.49	95	92.53	54.48	94	94.32	57.07	98	93.07	54.50	97
Asset-backed securities	0	2.44	31	0	1.54	33	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	13.11	3.80	85	6.71	4.07	72	7.22	4.34	74	5.50	3.73	73	6.71	3.75	76
Mutual funds and equity securities	0.06	0.51	51	0.03	0.49	48	0.04	0.44	50	0.04	0.49	43	0.04	0.41	47
Debt securities 1 year or less	0.57	11.27	8	0.40	13.85	6	0.44	13.69	6	0	13.55	1	0.06	13.91	4
Debt securities 1 to 5 years	13.27	18.32	44	8.74	19.89	26	8.73	20.49	30	7.71	23.43	23	0.26	23.42	3
Debt securities over 5 years	86.10	66.71	80	90.83	61.58	92	90.79	61.87	91	92.24	58.63	93	99.64	58.36	98
Pledged securities	25.42	38.80	35	15.29	47.76	17	23.54	44.55	26	14.61	43.76	17	9.86	42.20	15
Structured notes, fair value	0	0.22	35	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	138.40	42.70	88	716.91	139.78	93	1,215.58	136.94	97	37.72	32.84	66	-67.39	16.28	6
Investment securities	-14.45	30.46	7	11.31	9.89	56	-20.45	16.36	8	25.37	4.80	87	55.94	8.02	95
Core deposits	60.96	14.37	98	33.94	22.99	81	60.97	23.17	95	10.06	9.96	55	9.03	10.40	56
Noncore funding	-78.14	-28.42	2	-10.01	9.77	34	-58.61	-12.78	4	5.07	4.16	52	60.72	6.76	93

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)	766,323	524,807	553,312	528,329	379,829
Commit: Secured commercial real estate loans	104,341	50,920	63,110	101,618	69,897
Commit: Unsecured real estate loans	48,833	50,587	24,637	51,461	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	14,850	15,264	15,589	10,769	12,001
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	365,439	0	0	500,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	9.65	16.36	16	7.35	15.78	10	7.95	16.09	11	8.37	16.97	10	6.50	17.31	9
Standby letters of credit	0.19	0.31	38	0.21	0.31	45	0.22	0.31	47	0.17	0.36	25	0.21	0.35	36
Commercial and similar letters of credit	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	0	3.98	31	5.12	4.37	72	0	3.72	32	0	2.95	31	8.56	6.51	65
Interest rate contracts	0	3.87	31	5.12	4.21	72	0	3.62	32	0	2.87	31	8.56	6.40	65
Interest rate futures and forward contracts	0	0.14	38	0	0.33	37	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	0.16	36	0	0.35	36	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	0.01	45	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0	3.09	32	5.12	2.79	77	0	2.58	34	0	2.19	34	8.56	5.18	72
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	13.68	25.18	13	9.91	23.96	8	10.34	24.20	9	10.45	24.81	9	8.35	25.18	7

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	0	365,439	0	0	500,000
Interest rate contracts	0	365,439	0	0	500,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	365,439	0	0	500,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	365,439	0	0	500,000
Interest rate contracts	0	365,439	0	0	500,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	365,439	0	0	500,000
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	500,000
Over 5 years	0	365,439	0	0	0
Gross negative fair value (absolute value)	0	11,688	0	0	5,175
Gross positive fair value	0	0	0	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts		99.88		100	99.90	56		99.50			99.57		100	99.91	54
Foreign exchange contracts		0.11		0	0.10	44		0.19			0.14		0	0	46
Equity, commodity, and other contracts		0		0	0	47		0			0.07		0	0	47
Futures and forwards		10.53		0	16.21	15		15.03			14.06		0	11.75	16
Written options		7.49		0	12.26	13		10.24			11.73		0	11.14	16
Exchange-traded		0		0	0	49		0			0		0	0	49
Over-the-counter		7.49		0	12.21	13		10.24			10.84		0	10.65	16
Purchased options		1.26		0	1.85	33		2.13			2.45		0	1.29	38
Exchange-traded		0		0	0	49		0			0		0	0	49
Over-the-counter		1.26		0	1.81	34		2.13			2.28		0	1.22	38
Swaps		78.96		100	69.08	90		71.83			64.61		100	65.42	91
Held for trading		22.18		0	13.70	36		16.03			15.01		0	13.60	38
Interest rate contracts		20.79		0	13.72	36		16.37			16.17		0	12.87	38
Foreign exchange contracts		0		0	0	47		0			0.11		0	0	48
Equity, commodity, and other contracts		0		0	0	49		0			0		0	0	49
Non-traded		77.82		100	86.30	63		83.97			84.99		100	86.40	61
Interest rate contracts		77.64		100	86.12	67		83.02			84.69		100	85.51	64
Foreign exchange contracts		0		0	0	46		0			0.01		0	0	47
Equity, commodity, and other contracts		0		0	0	48		0			0.01		0	0	48
Derivative contracts (excluding futures and forex 14 days or less)		82.49		100	70.94	87		79.60			80.07		100	82.85	77
One year or less		12.18		0	16.71	13		15.52			15.20		0	12.75	13
Over 1 year to 5 years		21.55		0	18.62	14		19.75			22.92		100	22.66	96
Over 5 years		38.27		100	31.71	96		32.47			34.12		0	36.28	14
Gross negative fair value (absolute value)		1.91		3.20	3.20	51		2.84			1.30		1.03	0.66	72
Gross positive fair value		1.55		0	2.37	4		2.25			1.14		0	1.10	3
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.01	32	0.02	0.01	77	0	0.01	33	0	0	32	0.01	0.01	81
Gross positive fair value (X)	0	0.01	32	0	0.01	31	0	0.01	33	0	0	32	0	0.01	9
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0	0	34	0	0	34	0	0	35	0	0	34	0	0.01	10
Current credit exposure (X)	0	0.01	22	0	0.02	23	0	0.02	21	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.16	19	0	0.33	20	0	0.27	18	0	0.10	18	0	0.06	18

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	24,200	20,800	20,800	19,000	18,400
Gross losses	407	1,055	1,844	2,690	4,188
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	509	564	1,003	1,853	568
Net losses	-102	491	841	837	3,620
Provision for loan and lease losses	-2,030	3,060	-499	2,637	4,220
Adjustments	0	4,760	4,740	0	0
Ending balance	22,272	28,129	24,200	20,800	19,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	-0.03	41	0.09	0.55	4	-0.01	0.38	0	0.04	0.12	29	0.08	0.12	43
Provision for loan and lease losses / Average loans and leases	-0.07	-0.04	42	0.12	0.76	4	-0.01	0.53	0	0.05	0.16	25	0.09	0.16	38
Provision for loan and lease losses / Net loan and lease losses	1,990.20	62.34	90	623.22	1,122.38	46	-59.33	672.96	9	315.05	142.73	85	116.57	182.69	40
Allowance for loan and lease losses / Total loans and leases not held for sale	0.40	1.32	2	0.55	1.22	4	0.50	1.35	4	0.46	0.94	4	0.44	0.94	4
Allowance for loan and lease losses / Total loans and leases	0.37	1.31	3	0.50	1.21	4	0.46	1.33	4	0.41	0.93	6	0.40	0.93	4
Allowance for loan and lease losses / Net loans and leases losses (X)		49.92		28.64	33.72	63	28.78	25.33	73	24.85	17.18	79	5.25	21.35	22
Allowance for loan and lease losses / Nonaccrual assets	137.59	417.11	19	180.53	317.15	31	116.56	336.78	14	160.67	315.75	42	164.64	285.36	41
ALLL / 90+ days past due + nonaccrual loans and leases	137.59	376.57	23	180.53	286.97	39	115.89	293.46	19	155.82	283.41	44	151.08	259.30	42
Gross loan and lease losses / Average loans and leases	0.01	0.10	21	0.04	0.15	27	0.03	0.16	14	0.05	0.16	27	0.09	0.15	44
Recoveries / Average loans and leases	0.02	0.05	35	0.02	0.04	44	0.02	0.04	37	0.04	0.05	56	0.01	0.05	20
Net losses / Average loans and leases	0	0.05	28	0.02	0.11	31	0.02	0.11	18	0.02	0.11	23	0.08	0.09	60
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	27.60	20.17	70	20.97	17.77	65	37.29	42.12	58	44.25	41.80	62		51.25	
Earnings coverage of net loan and lease losses (X)	-642.35	-10.45	4	95.27	41.28	81	140.63	33.55	89	98.13	22.46	85	17.76	29.27	49
Net Loan and Lease Losses By Type															
Real estate loans	0	0.01	48	0	0.02	44	0	0.04	32	0	0.02	33	0.02	0.01	62
Real estate loans secured by 1–4 family	0	-0.01	56	0	0.01	47	0	0.01	47	0	0.02	36	0	0.01	38
Revolving	0	-0.01	61	0	0	57	0	0	54	0	0.02	47	0	0.02	44
Closed-end	0	0	55	0	0.01	46	0	0.01	46	0	0.02	34	0	0.01	39
Commercial real estate loans	0	0.02	50	0	0.03	50	0	0.05	34	0	0.02	44	0.02	0.01	70
Construction and land development	0	-0.01	63	0	-0.01	61	0	0	57	0	-0.02	62	0	-0.02	57
1–4 family	0	0	55	0	0	52	0	0	50	0	0	54	0	0	54
Other	0	-0.01	61	0	-0.01	62	0	-0.01	59	0	-0.02	62	0	-0.02	60
Multifamily	0	0	54	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.03	44	0	0.04	44	0	0.07	34	0	0.03	38	0.09	0.02	85
Owner-occupied	0	0	55	0	0.01	49	0	0.01	40	0	0.01	44	0	0.01	43
Other	0	0.02	45	0	0.03	48	0	0.04	40	0	0.01	41	0.09	0.01	89
Real estate loans secured by farmland		0		0	0	48		0.01		0	0.01	45	0	0	49
Commercial and industrial loans	-0.06	0.10	17	-0.02	0.17	9	0	0.20	17	0.15	0.27	45	0.84	0.18	92
Loans to individuals		0.47		0.01	0.74	3	0.01	0.66	1	0.03	0.74	6		0.71	
Credit card loans		0.94			2.09			1.71			1.89		0	1.65	21
Agricultural loans		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases	0.06	0.23	65	0.71	0.14	88	0.36	0.44	76	0.14	0.14	72	0.23	0.28	71

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	2,973	14,526	2,597	11,792	15,479
90+ days past due loans and leases	0	0	120	403	1,036
Nonaccrual loans and leases	16,187	15,581	20,762	12,946	11,540
Total past due and nonaccrual loans and leases	19,160	30,107	23,479	25,141	28,055
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,377	5,249	4,109	5,137	3,587
Total restructured loans and leases	3,377	5,249	4,109	5,137	3,587
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	3,232	2,954	3,348	2,945	1,264
Other real estate owned	0	0	0	0	815
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.18	25	0.26	0.27	57	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60
90+ days past due loans and leases	0	0.03	20	0	0.04	16	0	0.04	43	0.01	0.03	53	0.02	0.03	60
Nonaccrual loans and leases	0.27	0.52	30	0.28	0.53	24	0.39	0.60	36	0.26	0.48	26	0.24	0.49	24
90+ days past due and nonaccrual loans and leases	0.27	0.58	26	0.28	0.59	22	0.39	0.67	31	0.26	0.54	25	0.26	0.54	23
30–89 days past due restructured	0	0	33	0	0	30	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.06	0.09	52	0.09	0.08	64	0.08	0.09	57	0.10	0.07	69	0.07	0.10	52
30–89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	47	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.18	25	0.26	0.27	57	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60
90+ days past due assets	0	0.03	20	0	0.04	16	0	0.04	43	0.01	0.03	53	0.02	0.03	60
Nonaccrual assets	0.27	0.53	30	0.28	0.54	24	0.39	0.60	36	0.26	0.48	26	0.24	0.49	24
30+ days past due and nonaccrual assets	0.32	0.79	21	0.53	0.88	30	0.44	0.95	18	0.50	0.87	22	0.58	0.88	32
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.39	32	0.22	0.43	26	0.30	0.47	36	0.21	0.39	30	0.22	0.39	27
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.43	28	0.22	0.48	22	0.30	0.52	34	0.21	0.45	27	0.23	0.45	27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.54	22	0.26	0.58	21	0.35	0.63	27	0.25	0.56	20	0.23	0.59	18
Allowance for loan and lease losses	87.19	65.65	73	65.89	72.32	54	99.63	72.10	74	76.40	92.08	50	71.68	95.97	44
Equity capital + allowance for loan and lease losses	2.57	4.89	26	2.78	5.37	25	3.35	5.64	29	2.50	4.77	24	2.36	5.09	23
Tier 1 capital + allowance for loan and lease losses	2.97	5.37	25	3.26	5.86	27	3.93	6.21	30	2.98	5.30	27	2.84	5.65	27
Loans and leases + other real estate owned	0.32	0.83	19	0.33	0.81	17	0.45	0.92	23	0.31	0.78	14	0.28	0.82	14

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.02	0.16	11	0.27	0.28	61	0.03	0.25	8	0.25	0.28	57	0.06	0.29	12
	90+ days past due	0	0.03	26	0	0.04	22	0	0.04	25	0.01	0.03	58	0.01	0.03	53
	Nonaccrual	0.27	0.55	31	0.25	0.56	21	0.39	0.63	39	0.14	0.45	17	0.07	0.48	9
Commercial and industrial	30–89 days past due	0.24	0.10	80	0.08	0.16	52	0.11	0.15	54	0.05	0.22	25	3.85	0.23	98
	90+ days past due	0	0.01	34	0	0.01	29	0.02	0.02	77	0	0.02	30	0.17	0.02	91
	Nonaccrual	0.42	0.58	51	0.55	0.56	63	0.56	0.61	61	1.56	0.74	82	2.71	0.61	96
Individuals	30–89 days past due	0	0.31	9	2.57	0.40	94	0	0.52	7	0.22	0.60	31	0.04	0.68	16
	90+ days past due	0	0.01	34	0	0.02	31	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual	0	0.12	17	0.12	0.16	55	0	0.14	16	0	0.12	16	0.01	0.15	30
Depository institution loans	30–89 days past due		0			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.07			0.28			0.07			0.10			0.11	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.27			0.55			0.57			0.80			0.46	
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.10	0.30	70	0.34	0.32	79	0.27	0.67	66	0.30	0.28	77	0.65	0.18	84
	90+ days past due	0	0.01	42	0	0	40	0	0	40	0	0	40	0	0	41
	Nonaccrual	0.01	0.21	75	0	0.07	35	0.04	0.10	76	0	0.04	37	0	0.04	36

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.01	0.25	8	0.64	0.38	81	0	0.46	5	0.24	0.53	30	0.01	0.52	4
	90+ days past due	0	0.04	28	0	0.06	26	0	0.06	28	0	0.05	28	0.05	0.04	72
	Nonaccrual	1.30	0.59	87	0.83	0.66	68	1.34	0.67	87	0.19	0.55	18	0.07	0.61	9
Revolving	30–89 days past due	0.18	0.19	54	0.41	0.27	70	0.08	0.25	38	6.29	0.36	99	0.12	0.36	35
	90+ days past due	0	0.01	40	0	0.01	39	0	0.01	41	0	0.01	37	1.20	0.02	98
	Nonaccrual	9.81	0.44	97	8.83	0.44	97	9.41	0.46	98	0.99	0.34	90	0	0.35	10
Closed-end	30–89 days past due	0	0.23	6	0.65	0.40	80	0	0.48	5	0.03	0.56	7	0	0.54	5
	90+ days past due	0	0.04	30	0	0.07	28	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.97	0.61	75	0.51	0.68	47	1.01	0.69	78	0.17	0.57	16	0.07	0.64	12
Junior lien	30–89 days past due	0	0.01	24	0	0.01	17	0	0.01	36	0	0.02	32	0	0.02	14
	90+ days past due	0	0	46	0	0	42	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.02	16	0	0.03	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0.02	0.11	38	0.18	0.20	62	0.03	0.14	38	0.25	0.15	76	0.08	0.16	41
	90+ days past due	0	0.01	39	0	0.02	34	0	0.02	35	0.01	0.02	75	0	0.02	31
	Nonaccrual	0.05	0.49	20	0.12	0.45	21	0.17	0.57	26	0.13	0.34	34	0.07	0.41	22
Construction and development	30–89 days past due	0	0.10	31	0.06	0.17	57	0	0.16	26	0	0.20	22	2.44	0.17	99
	90+ days past due	0	0	45	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0.92	0.14	89	2.27	0.29	92	1.09	0.21	89	1.42	0.18	93	0.85	0.18	90
1–4 family	30–89 days past due	0	0.01	41	0	0.05	35	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	42	0	0.03	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.07	33	0.06	0.09	71	0	0.09	30	0	0.12	26	2.44	0.06	99
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0.92	0.08	92	2.27	0.20	93	1.09	0.16	91	1.42	0.14	93	0.85	0.10	94
Multifamily	30–89 days past due	0	0.04	40	0	0.07	38	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.11	34	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.12	0.10	69	0.90	0.20	91	0.16	0.14	66	1.06	0.13	96	0.07	0.17	46
	90+ days past due	0	0.01	40	0	0.02	36	0	0.02	38	0.05	0.02	83	0	0.02	34
	Nonaccrual	0.24	0.55	35	0.39	0.57	43	0.71	0.73	57	0.43	0.36	60	0.18	0.52	36
Owner Occupied	30–89 days past due	0.12	0.03	87	0.37	0.06	93	0.13	0.05	78	1.06	0.06	98	0.01	0.08	34
	90+ days past due	0	0.01	42	0	0.01	40	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0.18	0.21	52	0.18	0.24	49	0.17	0.27	45	0.17	0.19	51	0.17	0.20	57
Other	30–89 days past due	0	0.06	26	0.53	0.11	88	0.03	0.06	64	0	0.05	18	0.06	0.07	69
	90+ days past due	0	0	44	0	0.01	42	0	0	44	0.05	0.01	91	0	0.01	39
	Nonaccrual	0.06	0.31	44	0.22	0.23	60	0.54	0.33	72	0.26	0.14	75	0.01	0.22	33
Farmland	30–89 days past due		0.04		100	0.19	99		0.08		0	0.21	28	0	0.09	32
	90+ days past due		0		0	0.02	43		0		0	0.01	45	0	0	46
	Nonaccrual		1.02		0	1.17	23		1.19		0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.83			0.83			1.02			0.87		0	1.03	23
	90+ days past due		0.07			0.22			0.22			0.18		0	0.26	36
	Nonaccrual		0.01			0.05			0.02			0		0	0.07	42

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	435,246	432,835	433,985	433,820	431,876
Retained earnings	290,644	203,007	250,300	175,773	128,461
Accumulated other comprehensive income (AOCI)	10,775	5,303	14,087	4,276	-1,153
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	736,665	641,145	698,372	613,869	559,184
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	94,615	95,648	94,978	96,447	99,610
Accumulated other comprehensive income-related adjustments	10,775	5,303	14,087	4,276	-1,153
Other deductions from common equity tier 1 capital	18	44	31	63	127
Subtotal:	631,257	540,150	589,276	513,083	460,600
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	631,257	540,150	589,276	513,083	460,600
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	631,257	540,150	589,276	513,083	460,600
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
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	31,944	30,695	31,424	23,965	20,876
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	31,944	30,695	31,424	23,965	20,876
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	31,944	30,695	31,424	23,965	20,876
Exited advanced approach tier 2 capital					
Total capital	663,201	570,845	620,700	537,048	481,476
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	7,670,412	6,757,851	6,694,664	6,316,464	5,592,093
Less: Deductions from common equity tier 1 capital	94,633	95,692	95,009	96,510	99,737
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	7,575,779	6,662,159	6,599,655	6,219,954	5,492,356
Total risk-weighted assets	5,684,675	5,203,915	5,099,780	4,817,377	4,315,092
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.10	11.19	32	10.38	10.51	29	11.55	10.91	45	10.65	12.50	22	10.67	12.37	25
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.10	11.81	22	10.38	11.19	19	11.55	11.60	32	10.65	13.19	13	10.67	13.03	16
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	11.67	13.66	12	10.97	12.79	11	12.17	13.45	13	11.15	14.63	2	11.16	14.48	3
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.33	9.56	20	8.11	9.63	14	8.93	9.65	32	8.25	10.39	8	8.39	10.37	9
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	72	21	35	69	157	242.86	-89.14
Other insurance activities income	72	21	35	69	157	242.86	-89.14
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		0			0			0			0			0	
Insurance activities revenue / Adjusted operating income	0.05	0.58	64	0.02	0.45	56	0.01	0.41	54	0.03	0.37	58	0.08	0.46	63
Premium income / Insurance activities revenue	0	0.03	47	0	0.02	47	0	0.01	47	0	0.03	47	0	0	48
Credit related premium income / Total premium income		100			100			100			100			50	
Other premium income / Total premium income		0			0			0			0			50	
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		34.16			33.71			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		92.63			30.33			-40.91			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.55	5	0	11.13	6	0	11.01	6	0	11.53	5	0	13.70	4
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.03			0.06			0.05			0			0	
Cost: Interest-bearing deposits		0.57			1.44			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans											2.35			3.83	
Foreign governments and institutions															
Growth Rates															
Net loans and leases		-20.34			-62.63			5,672.05			-47.91			-27.26	
Total selected assets		-10.31			-35.96			6.04			-25.04			5.03	
Deposits		-43.67			43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	12,000	0	10,000	15,000	0		
Dividends	12,000	0	10,000	15,000	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	12,000	0	10,000	15,000	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	12,000	0	10,000	15,000	0		
Operating Expenses							
Personnel expenses	494	796	1,343	1,517	1,395	-37.94	-5.18
Interest expense	167	80	169	356	1,761	108.75	
Other expenses	1,932	792	1,971	3,066	4,224	143.94	22.28
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,593	1,668	3,483	4,939	7,380	55.46	23.42
Income (loss) before taxes	9,527	-1,803	6,421	10,143	-7,186		
Applicable income taxes (credit)	-700	-902	-1,039	-1,435	-1,991		
Extraordinary items							
Income before undistributed income of subsidiaries	10,227	-901	7,460	11,578	-5,195		
Equity in undistributed income of subsidiaries	38,182	31,966	76,909	44,661	48,153	19.45	358.42
Bank subsidiaries	35,989	31,593	74,977	43,134	45,417	13.91	356.19
Nonbank subsidiaries	2,193	373	1,932	1,527	2,736	487.94	398.41
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	48,409	31,065	84,369	56,239	42,958	55.83	580.76
Memoranda							
Bank net income	47,989	31,593	84,977	58,134	45,417	51.90	508.30
Nonbank net income	2,193	373	1,932	1,527	2,736	487.94	398.41
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	737,066	95.74	648,948	97.03	702,140	97.08	614,079	554,611	13.58	190.14
Common and preferred stock	730,822	94.93	644,683	96.39	697,647	96.46	610,968	550,922	13.36	190.41
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	6,244	0.81	4,265	0.64	4,493	0.62	3,111	3,689	46.40	162.57
Investment in nonbank subsidiaries	4,729	0.61	1,314	0.20	2,445	0.34	2,890	3,303	259.89	-11.95
Common and preferred stock	4,729	0.61	848	0.13	2,445	0.34	2,421	2,836	457.67	-3.31
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	466	0.07	0	0	469	467	-100.00	-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	458	0.06	299	0.04	338	0.05	434	352	53.18	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	7,225	0.94	3,873	0.58	4,692	0.65	7,064	6,727	86.55	-57.28
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	20,401	2.65	14,411	2.15	13,645	1.89	14,267	1,735	41.57	756.11
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	769,879	100.00	668,845	100.00	723,260	100.00	638,734	566,728	15.11	176.24
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	20,000	2.60	4,600	0.69	14,000	1.94	10,000	5,000	334.78	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	10,570	1.37	25,524	3.82	10,030	1.39	14,865	2,544	-58.59	786.74
Balance due to subsidiaries and related institutions	5,291	0.69	0	0	3,519	0.49	0	0		
Total liabilities	35,861	4.66	30,124	4.50	27,549	3.81	24,865	7,544	19.04	2908.47
Equity Capital	734,018	95.34	638,721	95.50	695,711	96.19	613,869	559,184	14.92	164.50
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	45	0.01	45	0.01	45	0.01	45	44	0.00	181.25
Common surplus	435,201	56.53	432,791	64.71	433,941	60	433,775	431,832	0.56	88.96
Retained earnings	287,997	37.41	200,582	29.99	247,638	34.24	175,773	128,461	43.58	604.61
Accumulated other comprehensive income	10,775	1.40	5,303	0.79	14,087	1.95	4,276	-1,153	103.19	70.95
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	769,879	100.00	668,845	100.00	723,260	100.00	638,734	566,728	15.11	176.24
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	5,291	0.69	0	0	3,519	0.49	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	11.25	12.54	34	9.81	7.29	72	12.91	9.11	83	9.54	10.58	35	9	11.03	29
Bank net income / Average equity investment in banks	13.44	12.85	60	10.07	7.98	69	13.05	9.38	82	9.90	10.85	37	9.07	11.56	22
Nonbank net income / Average equity investment in nonbanks	125	15.38	93	56.77	8.94	94	123.03	9.69	96	81.34	12.07	96	107.76	10.83	98
Subsidiary HCs net income / Average equity investment in sub HCs		9.85			5.20			8.82			15.16			9.40	
Bank net income / Parent net income	99.13	102.74	18	101.70	107.53	28	100.72	104.93	26	103.37	103.77	49	105.72	104.73	61
Nonbank net income / Parent net income	4.53	0.61	90	1.20	1.11	75	2.29	1.04	80	2.72	1.08	81	6.37	0.99	91
Subsidiary holding companies' net income / Parent net income		93.75			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	4.89	11.52	34	4.72	10.50	38	3.96	11.62	35	4.05	9.66	36	1.35	9.50	22
Total debt / Equity capital	2.72	5.82	53	0.72	4.75	48	2.01	5.79	51	1.63	3.93	57	0.89	3.94	55
Total debt + notes payable to subs that issued TPS / Equity capital	2.72	9.79	34	0.72	8.63	25	2.01	9.67	31	1.63	7.99	29	0.89	7.93	30
Total debt + Loans guaranteed for affiliate / Equity capital	2.72	5.82	53	0.72	4.80	48	2.01	5.79	51	1.63	3.97	57	0.89	3.98	55
Total debt / Equity capital – excess over fair value	2.72	5.82	53	0.72	4.75	48	2.01	5.79	51	1.63	3.93	57	0.89	3.94	55
Long-term debt / Equity capital	2.72	5.76	53	0.72	4.56	53	2.01	5.67	52	1.63	3.86	57	0.89	3.76	58
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	23.81	98	20.12	14.95	68	100	20.97	97	35.82	14.37	78	100	15.49	96
Double Leverage															
Equity investment in subs / Equity capital	100.21	104.95	39	101.07	104.70	40	100.63	104.49	39	99.92	104.21	32	99.03	104.10	26
Total investment in subs / Equity capital	101.06	105.27	41	101.81	105.03	42	101.28	104.82	41	100.50	104.48	38	99.77	104.38	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.02	0.38	39	0.11	0.76	37	0.05	0.49	40	-0.01	0.44	34	-0.13	0.36	23
Equity investment in subs – equity cap / Net income-div (X)	0.02	1.20	3	0.14	2.61	5	0.06	1.45	5		1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	119.32	117.90	64	11.38	133.56	6	69.05	121.76	19	118.53	153.39	46	26.98	113.37	11
Cash from ops + noncash items + op expense / Op expense + dividend	61.94	138.87	27	618.23	144.11	95	273.44	138.81	89	341.53	152.31	90	10.11	123.74	9
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.53	93.76	65	83.78	115.42	33	94.06	140.42	23	100.63	105.99	40	91.19	108.88	32
Pretax operating income + interest expense / Interest expense	5,804.79	1,355.69	90	-2,153.75	2,971.36	3	3,899.41	2,318.94	80	2,949.16	17,211.14	68	-308.06	1,631.73	8
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	5,804.79	1,307.49	91	-2,153.75	1,683.42	2	3,899.41	1,435.81	86	2,949.16	2,481.22	83	-308.06	1,015.91	4
Dividends + interest from subsidiaries / Interest expense + dividends	146.02	116.06	73	0	160.27	3	78.91	137	20	161.59	196.13	59	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses	0	3.59	39	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		394.03			48.31			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.30	2.30	54	-0.41	1.73	15	1.15	2.19	56	1.50	1.59	64	1.80	1.59	66
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.02	0.07	69	0.05	0.09	70	0.04	0.09	70	0.10	0.13	72	0.11	0.14	72
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	78.72	77.66	47		77.32		167.60	79.13	92	77.10	65.39	59		87.25	
Dividends declared / Net income	16.63	22.10	36	20.14	38.61	31	14.82	29.39	26	15.87	25.65	32	0	24.10	9
Net income – dividends / Average equity	9.38	9.56	48	7.84	4.43	81	11	6.36	88	8.03	7.61	57	9	8.12	66
Percent of Dividends Paid															
Dividends from bank subsidiaries	149.05	135.93	65	0	139.95	8	79.98	130.75	20	168.03	160.93	63		131.90	
Dividends from nonbank subsidiaries	0	0.84	31	0	1.38	31	0	3.01	28	0	2.59	28		2.83	
Dividends from subsidiary holding companies	0	0	48	0	0	48	0	0	48	0	0	48		0	
Dividends from all subsidiaries	149.05	146.59	64	0	173.71	4	79.98	158.62	15	168.03	209.89	59		144.51	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	25.01	31.44	43	0	57.41	10	11.77	43.52	19	25.80	45.88	31	0	33.37	10
Interest income from bank subsidiaries	0	0.02	35	0	0.07	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.35	44	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	25.01	33.38	41	0	62.34	6	11.77	51.02	18	25.80	48.40	28	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	51.33	16	0	71.47	14	0	99.52	10	0	76.61	11	0	80.47	8
Interest income from nonbank subsidiaries	0	0.01	47	0	0.05	46	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0	48	0	0.01	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries	0	0.01	47	0	0	48	0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	0	54.11	12	0	74.51	11	0	105.70	7	0	83.73	9	0	96.62	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		40.90			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies		0			0			0			0			0	
Management and service fees from subsidiary holding companies		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0.15	
Operating income from subsidiary holding companies		40.90			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	70.62	93		72.91		100	76.69	93	100	77.61	93		72.95	
Interest income from bank subsidiaries	0	0.60	35		0.85		0	0.11	33	0	0.23	32		0.55	
Management and service fees from bank subsidiaries	0	1.34	44		1.26		0	0.96	43	0	0.75	43		0.59	
Other income from bank subsidiaries	0	0.01	46		0.01		0	0.01	46	0	0.01	46		0.01	
Operating income from bank subsidiaries	100	82.01	86		84.25		100	84.80	86	100	94.06	87		89.39	
Dividends from nonbank subsidiaries	0	0.74	32		1.39		0	1.76	28	0	1.13	29		2.65	
Interest income from nonbank subsidiaries	0	0	46		0		0	0	46	0	0	45		0	
Management and service fees from nonbank subsidiaries	0	0	49		0		0	0	48	0	0	48		0	
Other income from nonbank subsidiaries	0	0	47		0		0	0	47	0	0	47		0	
Operating income from nonbank subsidiaries	0	1.19	28		2.17		0	2.06	24	0	1.56	25		3.33	
Dividends from subsidiary holding companies	0	0	48		0		0	0	48	0	0	47		0	
Interest income from subsidiary holding companies	0	0	50		0		0	0	50	0	0	49		0	
Management and service fees from subsidiary holding companies	0	0	50		0		0	0	50	0	0	50		0	
Other income from subsidiary holding companies	0	0	49		0		0	0	49	0	0	49		0	
Operating income from subsidiary holding companies	0	0	48		0		0	0	47	0	0	47		0	
Loans and advances from subsidiaries / Short term debt		393.33			645.18			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	26.45	37.96	54	0	62.48	16	25.14	59.71	53	0	70.71	14	0	81.26	15