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

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BHC Name EB ACQUISITION COMPANY II LLC

City/State UNIVERSITY PARK, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 18,797,454
Peer Group Number: 1 Number in Peer Group: 131
Number of Bank Subsidiaries: 1

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

Mailing Address:

EB ACQUISITION COMPANY II LLC
6565 HILLCREST AVENUE, 6TH FLOOR

UNIVERSITY PARK, TX 75205

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BHC Name | City/State | RSSD Number | FR Dist. | Peer #

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	18,731,702	17,471,255	18,025,135	17,095,118	
Net income ($000)	42,839	13,329	39,956	7,356	
Number of BHCs in peer group	131	127	128	125	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.29	2.65	88	3.32	2.84	81	3.19	2.77	77		3.01				
+ Non-interest income	0.35	1.11	10	0.41	1.14	15	0.39	1.21	12	0.17	1.32	2			
– Overhead expense	2.03	2.24	39	2.64	2.63	58	2.38	2.57	48	1.08	2.69	1			
– Provision for credit losses	0.11	-0.15	93	0.57	0.85	35	0.64	0.51	70	0.13	0.15	52			
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	35			
+ Other tax equivalent adjustments	0	0	11	0	0	13	0	0	82		0				
= Pretax net operating income (tax equivalent)	1.51	1.79	29	0.52	0.64	33	0.57	1.04	15		1.56				
Net operating income	0.46	1.36	4	0.15	0.48	21	0.22	0.81	13	0.04	1.19	3			
Net income	0.46	1.35	4	0.15	0.50	20	0.22	0.82	13	0.04	1.19	3			
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.67	3.14	84	3.99	3.78	66	3.76	3.55	61		4.41				
Interest expense	0.08	0.27	10	0.30	0.66	12	0.22	0.52	12	0.12	1.08	0			
Net interest income (tax equivalent)	3.59	2.85	91	3.70	3.10	80	3.54	3.01	78		3.33				
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.13	54	0.25	0.28	59	0.21	0.27	50	0.11	0.21	42			
Earnings coverage of net loan and lease losses (X)	20.22	4.52	60	7.17	21.56	37	9.50	22.91	42	4.04	24.40	17			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.39	34	0.66	1.51	11	1.16	1.58	27	0.37	0.83	13			
Allowance for loan and lease losses / Total loans and leases	1.18	1.37	36	0.66	1.48	11	1.16	1.55	28	0.37	0.81	13			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.63	33	0.53	0.66	42	0.47	0.71	34	0.73	0.57	69			
30–89 days past due loans and leases / Total loans and leases	0.78	0.27	92	0.91	0.36	90	0.83	0.39	86	0.78	0.43	85			
Liquidity and Funding															
Net noncore funding dependence	-5.72	-1.82	39	-7.13	6.94	14	-7.04	3.20	22	-9.31	14.45	4			
Net short-term noncore funding dependence	-5.98	-8.21	52	-7.42	-2.29	26	-7.40	-4.76	33	-10.37	3.38	13			
Net loans and leases / Total assets	59.04	59.81	43	59.28	63.21	29	57.43	61.58	29	58.88	63.77	26			
Capitalization															
Tier 1 leverage ratio	8.88	9.11	47	8.18	9.03	25	8.33	9.13	29	8.45	9.76	15			
Holding company equity capital / Total assets	6.09	10.88	1	5.80	11.06	2	5.84	11.16	1	6.08	12.43	2			
Total equity capital (including minority interest) / Total assets	13.46	11.01	83	12.77	11.18	73	12.89	11.29	73	13.36	12.57	61			
Common equity tier 1 capital / Total risk-weighted assets	14.07	12.69	73	13.23	12.01	78	13.81	12.38	79	13.01	12.17	75			
Net loans and leases / Equity capital (X)	9.69	5.51	95	10.23	5.78	96	9.83	5.58	95	9.68	5.21	97			
Cash dividends / Net income	0	25.30	4	0	60.26	4	0	42.30	4	0	33.12	3			
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				
Growth Rates															
Assets	-0.38	9.29	14		17.07		11.27	16.68	35		9.26				
Equity capital	4.74	9.31	36		6.16		6.89	6.99	56		10.49				
Net loans and leases	-0.78	0.79	56		13.26		8.54	9.07	56		9.10				
Noncore funding	-56.85	-23.76	7		-2.41		-42.83	-12.18	13		6.59				
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36			
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13			
Equity investment in subsidiaries / Equity capital	100	103.07	37	100	103.11	33	100	102.81	35	100	103.22	35			
Cash from ops + noncash items + op expense / Op expense + dividends		130.64			154.33			147.24			190.27				

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	278,857	267,988	529,952	180,777		4.06	
Income from lease financing receivables	0	1	2	2		-100.00	
Fully taxable income on loans and leases	278,827	267,963	529,860	180,779		4.05	
Tax-exempt income on loans and leases	30	26	94	0		15.38	
Estimated tax benefit on income on loans and leases	7	10	22			-25.82	
Income on loans and leases (tax equivalent)	278,864	267,999	529,976			4.05	
Investment interest income (tax equivalent)	33,597	42,427	76,590			-20.81	
Interest on balances due from depository institutions	342	1,501	1,866	7,468		-77.22	
Interest income on other earning assets	2,167	1,619	3,125	1,391		33.85	
Total interest income (tax equivalent)	314,970	313,546	611,557			0.45	
Interest on time deposits of $250K or more	475	3,193	4,313	1,473		-85.12	
Interest on time deposits < $250K	1,084	5,845	8,532	2,462		-81.45	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	4,662	13,608	21,876	14,620		-65.74	
Interest on other borrowings and trading liabilities	8	54	47	6		-85.19	
Interest on subordinated debt and mandatory convertible securities	676	676	1,352			0.00	
Total interest expense	6,905	23,376	36,120	18,561		-70.46	
Net interest income (tax equivalent)	308,065	290,170	575,437			6.17	
Non-interest income	32,839	36,165	70,748	29,066		-9.20	
Adjusted operating income (tax equivalent)	340,904	326,335	646,185			4.46	
Overhead expense	189,837	230,454	429,538	184,813		-17.62	
Provision for credit losses	10,255	49,950	114,745	21,765			
Securities gains (losses)	0	0	0	0			
Other tax equivalent adjustments	-1	-1	1				
Pretax net operating income (tax equivalent)	141,414	45,687	102,227			209.53	
Applicable income taxes	41,135	14,002	8,563	4,311		193.78	
Tax equivalent adjustments	70	175	200			-60.00	
Applicable income taxes (tax equivalent)	41,205	14,177	8,763			190.65	
Minority interest	57,370	18,181	53,508	9,851		215.55	
Net income before discontinued operations, net of minority interest	42,839	13,329	39,956	7,356		221.40	
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	42,839	13,329	39,956	7,356		221.40	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	100,209	31,510	93,464	17,207		218.02	
Investment securities income (tax equivalent)	33,597	42,427	76,590			-20.81	
US Treasury and agency securities (excluding mortgage-backed securities)	1,031	5,501	7,509	4,395		-81.26	
Mortgage-backed securities	30,303	33,910	63,697	21,576		-10.64	
All other securities	2,263	3,016	5,384			-24.98	
Cash dividends declared	0	0	0	0			
Common	0	0	0	0			
Preferred	0	0	0	0			

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

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.36	2.92	80	3.59	3.46	58	3.39	3.27	59		4				
Less: Interest expense	0.07	0.25	10	0.27	0.61	12	0.20	0.48	11	0.11	0.98	0			
Equals: Net interest income (tax equivalent)	3.29	2.65	88	3.32	2.84	81	3.19	2.77	77		3.01				
Plus: Non-interest income	0.35	1.11	10	0.41	1.14	15	0.39	1.21	12	0.17	1.32	2			
Equals: adjusted operating income (tax equivalent)	3.64	3.82	45	3.74	4.05	34	3.58	4.04	29		4.41				
Less: Overhead expense	2.03	2.24	39	2.64	2.63	58	2.38	2.57	48	1.08	2.69	1			
Less: Provision for credit losses	0.11	-0.15	93	0.57	0.85	35	0.64	0.51	70	0.13	0.15	52			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49			
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	35			
Plus: other tax equivalent adjustments	0	0	11	0	0	13	0	0	82		0				
Equals: Pretax net operating income (tax equivalent)	1.51	1.79	29	0.52	0.64	33	0.57	1.04	15		1.56				
Less: Applicable income taxes (tax equivalent)	0.44	0.41	66	0.16	0.16	42	0.05	0.23	9		0.36				
Less: Minority interest	0.61	0	98	0.21	0	98	0.30	0	98	0.06	0	95			
Equals: Net operating income	0.46	1.36	4	0.15	0.48	21	0.22	0.81	13	0.04	1.19	3			
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50			
Equals: Net income	0.46	1.35	4	0.15	0.50	20	0.22	0.82	13	0.04	1.19	3			
Memo: Net income (last four quarters)	0.37	1.25	3	0.12	0.81	11	0.22	0.82	13		1.19				
Net income–BHC and noncontrolling (minority) interest	1.07	1.37	21	0.36	0.50	30	0.52	0.83	18	0.10	1.20	3			
Margin Analysis															
Average earning assets / Average assets	91.59	93.15	31	89.88	91.74	27	90.29	92.32	24	89.36	91.05	29			
Average interest-bearing funds / Average assets	46.44	62.32	4	49.04	65.48	4	48.27	64.06	5	50.23	65.57	3			
Interest income (tax equivalent) / Average earning assets	3.67	3.14	84	3.99	3.78	66	3.76	3.55	61		4.41				
Interest expense / Average earning assets	0.08	0.27	10	0.30	0.66	12	0.22	0.52	12	0.12	1.08	0			
Net interest income (tax equivalent) / Average earning assets	3.59	2.85	91	3.70	3.10	80	3.54	3.01	78		3.33				
Yield or Cost															
Total loans and leases (tax equivalent)	4.91	4.05	85	5.05	4.44	83	4.87	4.27	82		5.09				
Interest-bearing bank balances	0.10	0.11	32	0.44	0.50	46	0.29	0.27	60	0.62	2.04	3			
Federal funds sold and reverse repos		0.26			0.94			0.68		0	2.44	4			
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21			
Total earning assets	3.67	3.11	85	3.99	3.74	66	3.76	3.51	65	1.42	4.36	0			
Investment securities (tax equivalent)	1.31	1.80	15	1.92	2.51	11	1.61	2.25	8		2.76				
US Treasury and agency securities (excluding mortgage-backed securities)	1.65	1.28	77	2.32	2.01	67	2.36	1.75	80	0.57	2.32	1			
Mortgage-backed securities	1.25	1.56	20	1.76	2.33	9	1.48	2.05	9	0.70	2.61	1			
All other securities	2.50	2.91	37	2.77	3.48	24	2.62	3.24	23		4.06				
Interest-bearing deposits	0.08	0.24	16	0.33	0.70	15	0.23	0.53	14	0.15	1.10	1			
Time deposits of $250K or more	0.30	0.76	8	1.18	1.67	15	0.91	1.42	13	0.25	1.96	1			
Time deposits < $250K	0.29	0.72	8	1.13	1.58	16	0.89	1.36	13	0.22	1.82	2			
Other domestic deposits	0.12	0.17	42	0.39	0.50	39	0.30	0.36	44	0.22	0.93	3			
Foreign deposits		0.12			0.59			0.42			1.19				
Federal funds purchased and repos	0.05	0.19	18	0.13	0.85	4	0.12	0.62	6	0	1.86	4			
Other borrowed funds and trading liabilities	0.03	1.31	8	0.08	1.62	1	0.03	1.50	1	0	2.38	1			
All interest-bearing funds	0.16	0.40	10	0.55	0.92	16	0.42	0.74	15	0.22	1.49	0			

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	32,839	36,165	70,748	29,066	
Fiduciary activities income	5,125	5,006	9,846	3,279	
Service charges on deposit accounts - domestic	11,055	11,677	23,575	9,286	
Trading revenue	299	-75	296	0	
Investment banking fees and commissions	253	207	500	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0		
Net servicing fees	2,954	5,464	9,469	4,416	
Net securitization income	0	0	0		
Net gains (losses) on sales of loans, OREO, other assets	204	171	-842	1,186	
Other non-interest income	12,949	13,715	27,904	10,696	
Total overhead expenses	189,837	230,454	429,538	184,813	
Personnel expense	109,982	121,948	230,272	86,243	
Net occupancy expense	31,374	34,565	70,867	23,676	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	12,701	14,115	26,924	9,632	
Other operating expenses	35,780	59,826	101,475	65,262	
Fee income on mutual funds and annuities	118	99	276	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,827	2,131	1,886	2,218	
Average personnel expense per employee	60.20	57.23	122.10	38.88	
Average assets per employee	10,252.71	8,198.62	9,557.34	7,707.45	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.36	2.15	30	0.27	2.20	26	0.39	2.02	29	0	2.72	10			
Overhead expenses / Net Interest Income + non-interest income	55.70	59.03	33	70.66	63.28	79	66.49	62.28	70	81.08	61.29	91			
Percent of Average Assets															
Total overhead expense	2.03	2.24	39	2.64	2.63	58	2.38	2.57	48	1.08	2.69	1			
Personnel expense	1.17	1.25	41	1.40	1.31	58	1.28	1.30	52	0.50	1.41	0			
Net occupancy expense	0.33	0.24	88	0.40	0.26	91	0.39	0.26	91	0.14	0.28	7			
Other operating expenses	0.52	0.73	20	0.85	0.99	55	0.71	0.94	32	0.44	0.97	3			
Overhead less non-interest income	1.68	1.10	91	2.22	1.36	87	1.99	1.25	87	0.91	1.32	23			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.69	58.45	36	70.62	62.83	80	66.47	61.82	70		60.64				
Personnel expense	32.26	33.10	38	37.37	32.43	80	35.64	32.36	67		32.39				
Net occupancy expense	9.20	6.33	85	10.59	6.65	95	10.97	6.58	95		6.52				
Other operating expenses	14.22	18.60	17	22.66	23.06	65	19.87	22.28	47		21.20				
Total non-interest income	9.63	28.18	7	11.08	27.40	12	10.95	28.83	11		29.23				
Fiduciary activities income	1.50	2.24	46	1.53	2.10	49	1.52	2.09	49		1.97				
Service charges on domestic deposit accounts	3.24	3.19	48	3.58	3.35	54	3.65	3.27	55		3.88				
Trading revenue	0.09	0.72	50	-0.02	1.60	8	0.05	1.28	46		1.18				
Investment banking fees and commissions	0.07	2.52	15	0.06	2.64	14	0.08	2.46	15		3.54				
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11		0.47				
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44		0.02				
Net servicing fees	0.87	0.55	75	1.67	-0.20	94	1.47	0.01	91		0.28				
Net securitization income	0	0.01	44	0	0	46	0	0	45		0.01				
Net gain (loss) - sales of loans, OREO, and other assets	0.06	3.83	8	0.05	2.89	19	-0.13	3.92	5		1.86				
Other non-interest income	3.80	9.26	13	4.20	9.31	22	4.32	9.65	19		10.04				
Overhead less non-interest income	46.05	29.94	91	59.54	34.19	91	55.52	31.93	92		31.06				
Applicable income taxes / Pretax net operating income (tax equivalent)	29.09	21.54	97	30.65	18.39	96	8.38	18.63	8		20.56				
Applicable income tax + TE / Pretax net operating income + TE	29.14	23.10	95	31.03	22.75	92	8.57	21.18	7		23.23				

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	6,689,814	7,060,042	6,567,600	7,360,525		-5.24	
Commercial and industrial loans	1,055,262	1,659,399	1,624,783	571,277		-36.41	
Loans to individuals	3,415,627	2,451,583	2,856,792	2,148,811		39.32	
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	6,826	13,585	8,626	17,156		-49.75	
Other loans and leases	63,139	75,530	65,810	3,036		-16.41	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	11,230,668	11,260,139	11,123,611	10,166,400		-0.26	
Less: Allowance for loan and lease losses	132,004	73,956	129,248	37,315		78.49	
Net loans and leases	11,098,664	11,186,183	10,994,363	10,129,085		-0.78	
Debt securities that reprice or mature in over 1 year	4,697,723	4,016,430	4,585,079	3,081,142		16.96	
Mutual funds and equity securities	12,756	12,054	12,334	12,570		5.82	
Subtotal	15,809,143	15,214,667	15,591,776	13,222,797		3.91	
Interest-bearing bank balances	447,866	733,955	761,155	648,255		-38.98	
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	746,569	1,023,695	797,192	1,386,947		-27.07	
Trading assets	57,282	96,945	81,410	41,341		-40.91	
Total earning assets	17,060,860	17,069,262	17,231,533	15,299,340		-0.05	
Non-interest-bearing cash and due from depository institutions	272,290	292,521	410,612	397,192		-6.92	
Premises, fixed assets, and leases	189,780	219,600	204,189	230,170		-13.58	
Other real estate owned	738	2,853	14,486	2,889		-74.13	
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,273,786	1,285,747	1,282,088	1,274,603		-0.93	
Total assets	18,797,454	18,869,983	19,142,908	17,204,194		-0.38	
Quarterly average assets	18,730,678	18,089,399	18,658,750	17,027,790		3.55	
Average loans and leases (YTD)	11,354,083	10,607,663	10,874,469	9,991,286		7.04	
Memoranda							
Loans held-for-sale	0	1,966	347	1,768		-100.00	
Loans not held-for-sale	11,230,668	11,258,173	11,123,264	10,164,632		-0.24	
Real estate loans secured by 1–4 family	1,943,791	2,176,448	1,931,191	2,168,653		-10.69	
Commercial real estate loans	4,725,330	4,845,068	4,605,644	5,148,784		-2.47	
Construction and land development	96,530	95,284	93,265	183,291		1.31	
Multifamily	1,622,663	1,159,975	1,247,690	1,137,750		39.89	
Nonfarm nonresidential	3,006,137	3,589,809	3,264,689	3,827,743		-16.26	
Real estate loans secured by farmland	20,693	38,526	30,765	43,088		-46.29	
Total investment securities	5,457,048	5,052,179	5,394,605	4,480,659		8.01	
U.S. Treasury securities	95,958	298,164	96,792	611,032		-67.82	
US agency securities (excluding mortgage-backed securities)	30,344	81,290	55,680	173,310		-62.67	
Municipal securities	82,900	117,218	87,379	120,984		-29.28	
Mortgage-backed securities	5,129,667	4,424,632	5,038,015	3,488,812		15.93	
Asset-backed securities	6,960	13,741	10,156	17,660		-49.35	
Other debt securities	98,463	105,080	94,249	56,291		-6.30	
Mutual funds and equity securities	12,756	12,054	12,334	12,570		5.82	
Available-for-sale securities	5,391,828	4,945,487	5,313,700	4,355,792		9.03	
U.S. Treasury securities	95,958	298,164	96,792	611,032		-67.82	
US agency securities (excluding mortgage-backed securities)	30,344	81,290	55,680	173,310		-62.67	
Municipal securities	63,154	82,690	65,119	77,744		-23.63	
Mortgage-backed securities	5,103,909	4,378,263	5,001,860	3,437,415		16.57	
Asset-backed securities	0	0	0	0			
Other debt securities	98,463	105,080	94,249	56,291		-6.30	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	4,007	4,288	4,773	2,472		-6.55	
Available-for-sale securites appreciation (depreciation)	53,278	104,041	104,272	-8,837		-48.79	
Structured notes, fair value	0	0	0	0			
Pledged securities	1,260,524	1,972,683	1,472,376	2,153,040		-36.10	

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	7,508,991	6,896,263	7,497,473	6,231,015		8.88	
NOW, ATS and transaction accounts	1,869,263	2,643,164	2,432,886	2,385,971		-29.28	
Time deposits less brokered deposits < $250K	706,260	848,227	707,689	923,206		-16.74	
MMDA and other savings accounts	5,607,137	5,025,564	5,252,094	4,338,420		11.57	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	15,691,651	15,413,218	15,890,142	13,878,612		1.81	
Time deposits of $250K or more	281,937	508,216	355,045	563,395		-44.52	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	4,427	19,721	3,310	24,622		-77.55	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	0	0	279			
Other borrowings w/remaining maturity over 1 year	0	0	0	63,992			
Brokered deposits < $250K	3,754	144,440	101,421	151,871		-97.40	
Noncore funding	290,118	672,377	459,776	804,159		-56.85	
Trading liabilities	48,497	85,504	71,282	27,708		-43.28	
Subordinated notes and debentures + trust preferred securities	24,866	24,827	24,846	24,807		0.16	
Other liabilities	211,409	264,118	229,701	170,947		-19.96	
Total liabilities	16,266,541	16,460,044	16,675,747	14,906,233		-1.18	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	0	0	0	0			
Common surplus	1,043,195	1,043,195	1,043,195	1,043,195		0.00	
Retained earnings	90,151	20,685	47,312	7,356		335.83	
Accumulated other comprehensive income	12,102	29,711	27,687	-4,476		-59.27	
Other equity capital components	0	0	0	0			
Total holding company equity capital	1,145,448	1,093,591	1,118,194	1,046,075		4.74	
Noncontrolling (minority) interest in subsidiaries	1,385,465	1,316,348	1,348,967	1,251,886		5.25	
Total equity capital, including minority interest	2,530,913	2,409,939	2,467,161	2,297,961		5.02	
Total liabilities and capital	18,797,454	18,869,983	19,142,908	17,204,194		-0.38	
Memoranda							
Non-interest-bearing deposits	7,508,991	6,896,263	7,497,473	6,231,015		8.88	
Interest-bearing deposits	8,468,351	9,169,611	8,849,135	8,362,863		-7.65	
Total deposits	15,977,342	16,065,874	16,346,608	14,593,878		-0.55	
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,118,194	1,046,075	1,046,075	0			
Accounting restatements	0	0	0	0			
Net income	42,839	13,329	39,956	7,356			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	-15,585	34,187	32,163	-4,476			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	1,043,195			
Holding company equity capital, ending balance	1,145,448	1,093,591	1,118,194	1,046,075			

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 #	Pct
Percent of Total Assets															
Real estate loans	35.59	36.32	42	37.41	36.22	43	34.31	36.22	41	42.78	37.78	51			
Commercial and industrial loans	5.61	12.25	14	8.79	14.99	19	8.49	13.52	22	3.32	12.02	13			
Loans to individuals	18.17	3.48	92	12.99	3.53	90	14.92	3.40	92	12.49	4.20	90			
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29			
Agricultural loans	0.04	0.21	48	0.07	0.20	58	0.05	0.19	53	0.10	0.24	63			
Other loans and leases	0.34	4.22	9	0.40	4.66	6	0.34	4.63	8	0.02	5.01	1			
Net loans and leases	59.04	59.81	43	59.28	63.21	29	57.43	61.58	29	58.88	63.77	26			
Debt securities over 1 year	24.99	17.61	76	21.28	14.01	83	23.95	15.55	84	17.91	14.60	67			
Mutual funds and equity securities	0.07	0.06	69	0.06	0.05	70	0.06	0.05	70	0.07	0.06	67			
Subtotal	84.10	78.32	71	80.63	78.43	45	81.45	78.16	56	76.86	79.65	24			
Interest-bearing bank balances	2.38	9.11	10	3.89	6.78	28	3.98	7.51	27	3.77	3.06	68			
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25			
Debt securities 1 year or less	3.97	1.53	89	5.42	1.83	89	4.16	1.68	86	8.06	1.91	92			
Trading assets	0.30	0.60	59	0.51	1.09	52	0.43	1.01	53	0.24	1.19	52			
Total earning assets	90.76	91.43	42	90.46	90.72	48	90.02	91.05	36	88.93	89.53	40			
Non-interest cash and due from depository institutions	1.45	1.01	84	1.55	1.08	83	2.14	1.07	97	2.31	1.14	97			
Other real estate owned	0	0.02	35	0.02	0.03	48	0.08	0.02	89	0.02	0.03	48			
All other assets	7.79	7.50	55	7.99	8.16	48	7.84	7.82	50	8.76	9.27	42			
Memoranda															
Short-term investments	6.35	12.01	26	9.31	10.58	53	8.14	11.17	42	11.83	7.63	77			
U.S. Treasury securities	0.51	1.08	59	1.58	0.92	75	0.51	0.84	68	3.55	1.03	83			
US agency securities (excluding mortgage-backed securities)	0.16	0.77	38	0.43	0.48	60	0.29	0.63	50	1.01	0.54	74			
Municipal securities	0.44	1.72	38	0.62	1.45	44	0.46	1.69	35	0.70	1.34	48			
Mortgage-backed securities	27.29	12.97	94	23.45	11.11	94	26.32	11.75	95	20.28	11.44	90			
Asset-backed securities	0.04	0.38	58	0.07	0.27	66	0.05	0.32	59	0.10	0.28	66			
Other debt securities	0.52	0.52	62	0.56	0.39	70	0.49	0.42	66	0.33	0.39	64			
Loans held-for-sale	0	0.42	8	0.01	0.48	18	0	0.52	15	0.01	0.39	21			
Loans held for investment	59.75	59.85	45	59.66	63.46	26	58.11	61.72	30	59.08	63.50	28			
Real estate loans secured by 1–4 family	10.34	11.69	45	11.53	12.29	48	10.09	11.91	41	12.61	13.29	48			
Revolving	0.72	1.45	32	0.99	1.80	36	0.84	1.66	33	1.24	2.07	41			
Closed-end, secured by first liens	9.40	9.84	51	10.26	9.99	52	9	9.81	47	11.16	10.69	53			
Closed-end, secured by junior liens	0.22	0.20	72	0.28	0.26	64	0.25	0.22	69	0.20	0.28	51			
Commercial real estate loans	25.14	22.48	56	25.68	21.90	53	24.06	22.22	50	29.93	22.23	62			
Construction and land development	0.51	3.35	14	0.50	3.32	17	0.49	3.40	15	1.07	3.44	26			
Multifamily	8.63	3.31	89	6.15	3.07	87	6.52	3.12	87	6.61	3.01	89			
Nonfarm nonresidential	15.99	14.81	51	19.02	14.50	64	17.05	14.72	56	22.25	14.69	72			
Real estate loans secured by farmland	0.11	0.34	55	0.20	0.33	64	0.16	0.33	60	0.25	0.36	65			

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 #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	59.57	59.66	40	62.70	55.37	55	59.04	57.15	43	72.40	57.46	71			
Real estate loans secured by 1–4 family	17.31	19.82	40	19.33	19.50	48	17.36	19.43	39	21.33	20.75	52			
Revolving	1.21	2.42	35	1.66	2.79	37	1.44	2.64	37	2.10	3.15	40			
Closed-end	16.10	17.22	45	17.66	16.49	55	15.92	16.59	46	19.23	17.39	61			
Commercial real estate loans	42.08	36.54	56	43.03	32.96	66	41.40	34.63	58	50.65	33.52	82			
Construction and land development	0.86	5.50	10	0.85	4.97	12	0.84	5.26	12	1.80	5.09	25			
1–4 family	0.07	1.11	17	0.33	0.93	37	0.10	0.93	21	0.08	0.94	24			
Other	0.79	4.33	11	0.52	3.90	11	0.74	4.19	12	1.72	4.02	25			
Multifamily	14.45	5.34	90	10.30	4.72	87	11.22	4.96	89	11.19	4.69	88			
Nonfarm nonresidential	26.77	24.14	54	31.88	21.76	76	29.35	22.93	64	37.65	22.15	86			
Owner-occupied	4.49	8.14	30	5.25	7.38	37	4.75	7.68	32	6.13	7.72	41			
Other	22.27	15.71	75	26.64	14.16	95	24.60	14.95	84	31.52	14.34	96			
Real estate loans secured by farmland	0.18	0.59	54	0.34	0.52	64	0.28	0.54	63	0.42	0.55	66			
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29			
Commercial and industrial loans	9.40	20.98	10	14.74	23.90	17	14.61	22.17	22	5.62	19.53	9			
Loans to individuals	30.41	6.28	93	21.77	6.11	91	25.68	6.13	93	21.14	7.13	86			
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21			
Agricultural loans	0.06	0.37	45	0.12	0.31	62	0.08	0.32	52	0.17	0.37	64			
Other loans and leases	0.56	8.03	10	0.67	8.93	7	0.59	9.09	8	0.03	9.85	1			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	390.57	383.17	46	477.79	392.62	63	409.03	381.27	46	527.63	391.26	69			
Real estate loans secured by 1–4 family	113.48	124.52	47	147.29	133.24	57	120.27	125.03	48	155.46	138.18	57			
Revolving	7.92	15.53	33	12.68	19.64	41	10	17.42	37	15.33	21.26	44			
Closed-end	105.56	107.53	54	134.61	112.01	64	110.28	106.14	55	140.13	115.20	65			
Commercial real estate loans	275.88	238.21	56	327.89	237.30	72	286.84	234.65	58	369.08	229.44	81			
Construction and land development	5.64	35.52	14	6.45	35.78	16	5.81	35.62	16	13.14	34.95	29			
1–4 family	0.48	7.06	19	2.51	6.74	40	0.66	6.34	23	0.60	6.61	23			
Other	5.16	28.07	15	3.94	27.86	13	5.15	28.16	17	12.54	27.32	32			
Multifamily	94.74	34.78	88	78.50	33.28	89	77.71	32.74	89	81.56	31.04	90			
Nonfarm nonresidential	175.51	157.17	56	242.94	157.33	77	203.32	155.06	62	274.39	152.10	85			
Owner-occupied	29.46	52.65	31	39.97	53.29	40	32.93	52.37	32	44.70	53.07	46			
Other	146.05	102.08	70	202.97	101.60	93	170.39	100.54	83	229.69	97.41	96			
Real estate loans secured by farmland	1.21	3.59	56	2.61	3.50	65	1.92	3.44	62	3.09	3.60	66			
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29			
Commercial and industrial loans	61.61	127.07	15	112.30	159.86	29	101.19	139.91	30	40.95	122.02	14			
Loans to individuals	199.41	35.29	95	165.91	38.40	94	177.92	37.47	94	154.03	43.51	90			
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21			
Agricultural loans	0.40	2.01	47	0.92	2.03	64	0.54	1.88	55	1.23	2.18	66			
Other loans and leases	3.69	46.75	9	5.11	51.14	7	4.10	49.54	8	0.22	52.44	1			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.54	28.84	73	39.04	26.07	83	37.79	27.32	76	45.81	26.45	89			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.72	187.37	75	297.47	186.18	84	261.81	183.76	77	333.83	178.57	88			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	282.18	244.59	56	337.44	244.21	73	294.74	240.85	57	378.53	236.10	81			

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 #	Pct
Percent of Total Assets															
Short-term investments	6.35	12.01	26	9.31	10.58	53	8.14	11.17	42	11.83	7.63	77			
Liquid assets	32.10	28.17	65	31.41	24.60	76	33.66	26.22	77	31.15	22.44	78			
Investment securities	29.03	19.64	82	26.77	16.55	87	28.18	17.85	85	26.04	16.99	83			
Net loans and leases	59.04	59.81	43	59.28	63.21	29	57.43	61.58	29	58.88	63.77	26			
Net loans, leases and standby letters of credit	59.27	60.62	42	59.47	64.12	26	57.71	62.48	29	59.04	64.84	25			
Core deposits	83.48	74.75	86	81.68	68.08	91	83.01	70.67	94	80.67	63.09	93			
Noncore funding	1.54	10.89	4	3.56	16.68	6	2.40	14.13	5	4.67	19.36	6			
Time deposits of $250K or more	1.50	1.81	50	2.69	2.56	63	1.85	2.11	52	3.27	2.94	59			
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38			
Federal funds purchased and repos	0.02	1.20	23	0.10	1.49	26	0.02	1.47	21	0.14	1.94	26			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49			
Net federal funds purchased (sold)	0.02	0.52	39	0.10	0.52	40	0.02	0.54	39	0.14	0.48	42			
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0	2.06	3	0	1.24	7	0	3.01	6			
Earning assets that reprice within 1 year	13.88	38.93	3	17.41	39.71	4	18.55	39.38	8	26.22	39.29	13			
Interest-bearing liabilities that reprice within 1 year	4.21	7.04	34	7.06	9.42	42	5.03	8.20	39	7.80	10.19	37			
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25			
Net assets that reprice within 1 year	9.67	30.25	12	10.35	28.34	10	13.52	29.11	15	18.42	26.63	28			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.72	-1.82	39	-7.13	6.94	14	-7.04	3.20	22	-9.31	14.45	4			
Net short-term noncore funding dependence	-5.98	-8.21	52	-7.42	-2.29	26	-7.40	-4.76	33	-10.37	3.38	13			
Short-term investment / Short-term noncore funding	479.30	284.81	81	279.93	138.95	83	386.34	184.19	84	306.62	77.77	94			
Liquid assets - short-term noncore funding / Nonliquid assets	45.32	34.02	70	40.95	23.27	83	47.56	28.18	84	39.65	16.97	85			
Net loans and leases / Total deposits	69.47	74.66	35	69.63	82.84	17	67.26	79.43	19	69.41	90.31	13			
Net loans and leases / Core deposits	70.73	81.17	32	72.58	93.70	12	69.19	88.34	16	72.98	103.93	7			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.25	0.84	39	0.31	1.82	27	0.32	1.57	27	0.18	0.72	36			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.37	1.94	79	7.41	4.82	78	7.06	4.31	81	-0.65	1.36	2			
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0				
Percent of Investment Securities															
Held-to-maturity securities	0.96	13.42	36	1.87	12.14	43	1.27	11.38	41	2.51	12.67	42			
Available-for-sale securities	98.80	84.66	67	97.89	85.75	58	98.50	87.23	63	97.21	85.40	58			
U.S. Treasury securities	1.76	5.52	52	5.90	5.43	68	1.79	4.72	62	13.64	6.15	77			
US agency securities (excluding mortgage-backed securities)	0.56	4.50	35	1.61	3.23	51	1.03	4.01	43	3.87	3.49	66			
Municipal securities	1.52	8.87	32	2.32	9.39	34	1.62	9.83	31	2.70	7.75	38			
Mortgage-backed securities	94	66.59	91	87.58	67.27	79	93.39	66.64	87	77.86	67.43	60			
Asset-backed securities	0.13	2.05	57	0.27	1.68	61	0.19	1.91	57	0.39	1.66	64			
Other debt securities	1.80	3.17	51	2.08	2.93	59	1.75	3.01	51	1.26	2.94	54			
Mutual funds and equity securities	0.23	0.32	63	0.24	0.37	60	0.23	0.35	58	0.28	0.40	61			
Debt securities 1 year or less	13.68	8.69	77	20.26	11.75	79	14.78	10.55	76	30.95	11.86	87			
Debt securities 1 to 5 years	17.90	17.05	58	24.18	18.03	68	20.85	17.03	63	23.97	17.94	67			
Debt securities over 5 years	68.19	72.17	33	55.32	66.01	32	64.15	69.86	37	44.79	66.02	25			
Pledged securities	23.10	33.87	39	39.05	37.40	51	27.29	35.67	38	48.05	30.57	73			
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-32.04	51.37	7		146.89		-23.43	183.32	6		26.69				
Investment securities	8.01	33.34	26		14.17		20.40	23.62	52		11.75				
Core deposits	1.81	16.88	4		25.99		14.49	26.88	14		11.23				
Noncore funding	-56.85	-23.76	7		-2.41		-42.83	-12.18	13		6.59				

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)	1,013,868	1,162,435	1,052,821	1,257,326	
Commit: Secured commercial real estate loans	174,979	236,683	236,900	279,690	
Commit: Unsecured real estate loans	124,149	93,413	60,800	94,676	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0		
Standby letters of credit	43,388	35,050	52,435	27,671	
Commercial and similar letters of credit	0	0	0	130	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	21,821	22,220	22,025	0	
Purchased options contracts (interest rate)	21,821	22,220	22,025	0	
Interest rate swaps	1,918,204	2,263,198	2,135,272		
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0		
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	5.39	22.45	2	6.16	21.74	3	5.50	22.01	3	7.31	23.52	6			
Standby letters of credit	0.23	0.67	20	0.19	0.72	18	0.27	0.71	26	0.16	0.84	16			
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	43			
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33			
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			
Derivative contracts	10.44	49.75	32	12.23	51.68	30	11.38	48.62	31	0	68.47	1			
Interest rate contracts	10.44	35.96	35	12.23	36.85	33	11.38	34.36	33	0	47.31	1			
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11			
Written options contracts (interest rate)	0.12	1.82	24	0.12	2.30	23	0.12	2.18	25	0	2.47	10			
Purchased options contracts (interest rate)	0.12	1.33	52	0.12	1.51	53	0.12	1.46	49	0	2.65	22			
Interest rate swaps	10.20	20.67	43	11.99	22.27	42	11.15	20.83	43	0	28.86	3			
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22			
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23			
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39			
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39			
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38			
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31			
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40			
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35			
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34			
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	8.93	42.93	2	10.96	41.55	5	9.68	42.82	2	12.58	45.53	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	1,961,846	2,307,638	2,179,322	0	
Interest rate contracts	1,961,846	2,307,638	2,179,322	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	21,821	22,220	22,025	0	
Exchange-traded	0	0	0	0	
Over-the-counter	21,821	22,220	22,025	0	
Purchased options	21,821	22,220	22,025	0	
Exchange-traded	0	0	0	0	
Over-the-counter	21,821	22,220	22,025	0	
Swaps	1,918,204	2,263,198	2,135,272	0	
Held for trading	1,961,846	2,307,638	2,179,322	0	
Interest rate contracts	1,961,846	2,307,638	2,179,322	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,940,025	2,285,417	2,157,297	2,423,407	
One year or less	187,644	178,342	269,646	92,792	
Over 1 year to 5 years	1,004,538	1,039,887	973,684	1,118,047	
Over 5 years	747,843	1,067,188	913,967	1,212,568	
Gross negative fair value (absolute value)	48,497	85,504	71,282	0	
Gross positive fair value	57,282	96,945	81,410	0	
Held for trading	57,282	96,945	81,410	0	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	57,187	96,945	81,410	41,366	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	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 #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77		93.44				
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25		3.20				
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32		1.64				
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7		13.49				
Written options	1.11	7.49	26	0.96	8.37	22	1.01	8.18	23		5.91				
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40		0.15				
Over-the-counter	1.11	7.20	26	0.96	7.94	24	1.01	7.73	23		5.10				
Purchased options	1.11	3.44	53	0.96	3.38	53	1.01	3.42	51		4.42				
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40		0.28				
Over-the-counter	1.11	3.04	55	0.96	2.87	56	1.01	2.86	55		3.35				
Swaps	97.78	71.23	84	98.07	69.92	86	97.98	68.76	87		69.75				
Held for trading	100	40.60	96	100	43.50	96	100	43.53	96		44.16				
Interest rate contracts	100	34.42	96	100	37.56	97	100	36.62	96		37.24				
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32		1.60				
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38		0.83				
Non-traded	0	59.40	3	0	56.50	3	0	56.47	3		55.84				
Interest rate contracts	0	56.19	4	0	54.31	3	0	53.82	3		52.22				
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34		0.34				
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37		0.13				
Derivative contracts (excluding futures and forex 14 days or less)	98.89	91.87	63	99.04	89.91	67	98.99	91.48	66		93.86				
One year or less	9.56	28.05	37	7.73	30.94	27	12.37	32.05	40		32.17				
Over 1 year to 5 years	51.20	26.03	85	45.06	27.26	73	44.68	27.06	75		30.45				
Over 5 years	38.12	30.08	58	46.25	28.48	70	41.94	29.56	65		28.09				
Gross negative fair value (absolute value)	2.47	1.25	82	3.71	1.76	81	3.27	1.55	82		0.83				
Gross positive fair value	2.92	1.68	88	4.20	2.69	78	3.74	2.23	83		1.19				
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	62	0.06	0.07	65	0.05	0.07	65	0	0.06	2			
Gross positive fair value (X)	0.04	0.07	53	0.07	0.11	46	0.06	0.09	48	0	0.07	1			
Held for trading (X)	0.04	0.05	64	0.07	0.08	57	0.06	0.07	60	0	0.06	18			
Non-traded (X)	0	0.01	5	0	0.02	7	0	0.02	4	0	0.01	5			
Current credit exposure (X)	0.04	0.05	59	0.07	0.08	53	0.06	0.06	55	0.03	0.05	53			
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47	0	0	45	0	0	46	0	0	47			
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.51	0.63	59	0.91	1.03	54	0.76	0.85	55	0.40	0.73	58			

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	129,248	37,315	37,315	0	
Gross losses	13,224	16,306	30,730	12,243	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	5,725	2,997	7,918	1,541	
Net losses	7,499	13,309	22,812	10,702	
Provision for loan and lease losses	10,255	49,950	114,745	21,765	
Adjustments	0	0	0	26,252	
Ending balance	132,004	73,956	129,248	37,315	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.11	-0.14	93	0.57	0.85	36	0.64	0.51	70	0.13	0.15	52			
Provision for loan and lease losses / Average loans and leases	0.18	-0.25	92	0.94	1.37	41	1.06	0.82	76	0.22	0.24	57			
Provision for loan and lease losses / Net loan and lease losses	136.75	77.32	79	375.31	792.43	32	503	487.86	69	203.37	130.58	88			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.39	34	0.66	1.51	11	1.16	1.58	27	0.37	0.83	13			
Allowance for loan and lease losses / Total loans and leases	1.18	1.37	36	0.66	1.48	11	1.16	1.55	28	0.37	0.81	13			
Allowance for loan and lease losses / Net loans and leases losses (X)	8.80	15.27	45	2.78	11.83	11	5.67	11.58	41	3.49	8.03	38			
Allowance for loan and lease losses / Nonaccrual assets	289.01	318.67	56	129.64	321.01	14	345.35	299.17	68	52.39	218.72	8			
ALLL / 90+ days past due + nonaccrual loans and leases	261.74	260.68	59	118.25	244.42	20	335.42	244.34	74	42.85	151.73	9			
Gross loan and lease losses / Average loans and leases	0.23	0.22	63	0.31	0.35	59	0.28	0.34	53	0.12	0.28	32			
Recoveries / Average loans and leases	0.10	0.08	67	0.06	0.07	51	0.07	0.07	61	0.02	0.08	15			
Net losses / Average loans and leases	0.13	0.13	54	0.25	0.28	59	0.21	0.27	50	0.11	0.21	42			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40			
Recoveries / Prior year-end losses	18.63	16.12	68	24.48	15.46	81	64.67	33.98	86		36.22				
Earnings coverage of net loan and lease losses (X)	20.22	4.52	60	7.17	21.56	37	9.50	22.91	42	4.04	24.40	17			
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	42	0	0.03	31	0.01	0.04	40	0	0.01	41			
Real estate loans secured by 1–4 family	0	-0.01	62	0	0.01	47	0	0.01	46	0	0.01	49			
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	0.02	0.02	58			
Closed-end	0	-0.01	62	0	0.01	49	0	0	48	0	0	45			
Commercial real estate loans	0	0.05	38	0	0.03	32	0.02	0.07	41	0	0.01	38			
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60			
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55			
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61			
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56			
Nonfarm nonresidential	0	0.07	35	0	0.05	26	0.03	0.11	40	0	0.02	38			
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45			
Other	0	0.06	37	0	0.03	38	0.03	0.08	50	0	0.01	40			
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48			
Commercial and industrial loans	0.10	0.20	46	0.02	0.46	16	0.04	0.47	16	0.34	0.37	56			
Loans to individuals	0.40	0.78	40	1.05	1.41	50	0.71	1.13	47	0.40	1.17	24			
Credit card loans		2.18			3.43			2.92			3.11				
Agricultural loans	0	0.03	48	0	0.15	38	5.01	0.19	96	0	0.08	37			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.42	0.08	90	0.56	0.13	90	0.71	0.15	91	4.45	0.15	98			

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	87,692	102,026	92,396	79,448	
90+ days past due loans and leases	4,759	5,495	1,108	15,857	
Nonaccrual loans and leases	45,675	57,049	37,425	71,226	
Total past due and nonaccrual loans and leases	138,126	164,570	130,929	166,531	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	723	1,047	1,255	0	
Total restructured loans and leases	723	1,047	1,255	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	405	1,842	1,443	585	
Other real estate owned	738	2,853	14,486	2,889	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.78	0.27	92	0.91	0.36	90	0.83	0.39	86	0.78	0.43	85			
90+ days past due loans and leases	0.04	0.10	60	0.05	0.13	51	0.01	0.12	33	0.16	0.15	69			
Nonaccrual loans and leases	0.41	0.58	39	0.51	0.61	46	0.34	0.66	21	0.70	0.51	73			
90+ days past due and nonaccrual loans and leases	0.45	0.73	33	0.56	0.80	35	0.35	0.85	15	0.86	0.71	68			
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13			
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29			
Nonaccrual restructured	0.01	0.12	8	0.01	0.13	11	0.01	0.13	12	0	0.14	4			
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38			
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42			
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.78	0.27	92	0.91	0.37	89	0.83	0.40	86	0.78	0.43	85			
90+ days past due assets	0.04	0.10	60	0.05	0.13	51	0.01	0.12	31	0.16	0.15	69			
Nonaccrual assets	0.41	0.59	38	0.51	0.62	46	0.34	0.67	21	0.70	0.53	73			
30+ days past due and nonaccrual assets	1.23	1.04	68	1.46	1.21	70	1.18	1.29	55	1.64	1.19	78			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.43	32	0.33	0.49	31	0.20	0.52	17	0.51	0.44	63			
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.46	29	0.35	0.52	30	0.28	0.55	22	0.52	0.48	61			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.25	0.52	20	0.33	0.56	23	0.28	0.60	20	0.43	0.53	43			
Allowance for loan and lease losses	35.47	67.93	25	83.49	65.48	76	41.28	66.66	29	200.19	115.41	86			
Equity capital + allowance for loan and lease losses	3.66	4.43	44	5.29	4.83	60	4.28	4.97	42	6.90	4.28	79			
Tier 1 capital + allowance for loan and lease losses	2.73	5.28	23	4.18	5.98	32	3.32	6.05	23	5.35	5.65	50			
Loans and leases + other real estate owned	0.42	0.88	23	0.55	0.92	23	0.48	0.97	20	0.73	0.85	45			

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

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.68	0.24	90	0.86	0.39	85	0.57	0.39	75	0.34	0.38	54			
	90+ days past due	0.06	0.12	67	0.07	0.15	67	0.01	0.16	42	0.21	0.16	77			
	Nonaccrual	0.61	0.65	56	0.67	0.63	60	0.41	0.76	31	0.78	0.46	81			
Commercial and industrial	30–89 days past due	0.47	0.17	90	0.85	0.23	94	0.32	0.23	76	0.67	0.31	85			
	90+ days past due	0	0.02	44	0.01	0.03	50	0.03	0.03	66	0.12	0.05	81			
	Nonaccrual	0.09	0.64	11	0.18	0.75	17	0.26	0.75	21	1.24	0.83	74			
Individuals	30–89 days past due	1.07	0.55	85	1.08	0.58	83	1.68	0.83	87	2.33	0.83	91			
	90+ days past due	0	0.07	40	0.02	0.13	41	0	0.14	40	0	0.17	35			
	Nonaccrual	0.11	0.18	55	0.24	0.22	63	0.21	0.28	56	0.31	0.17	71			
Depository institution loans	30–89 days past due		0			0.03			0			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0			0			0			0				
Agricultural	30–89 days past due	8.57	0.16	98	6.03	0.31	98	18.63	0.17	98	3.01	0.24	97			
	90+ days past due	10.06	0	98	2.18	0.03	98	0	0	44	0	0	42			
	Nonaccrual	2.64	0.69	86	4.06	0.80	91	0	0.49	24	1.77	0.67	81			
Foreign governments	30–89 days past due		0.01			0			0			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.04			0.02			0.09			0.03				
Other loans and leases	30–89 days past due	0	0.11	18	0.01	0.14	42	0	0.18	15	1.32	0.20	95			
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30			
	Nonaccrual	0	0.13	22	0.04	0.15	47	0.04	0.15	50	0.99	0.13	92			

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 #	Pct
Memoranda																
1–4 family	30–89 days past due	0.98	0.35	87	1.90	0.60	92	0.95	0.65	78	0.50	0.67	46			
	90+ days past due	0	0.27	18	0.20	0.29	72	0.03	0.33	52	0	0.31	14			
	Nonaccrual	0.60	0.82	43	0.63	0.84	43	0.62	0.89	43	0.48	0.73	40			
Revolving	30–89 days past due	3.50	0.29	97	0.36	0.40	52	1.01	0.48	84	0.18	0.45	21			
	90+ days past due	0	0.02	34	0.04	0.03	76	0.09	0.03	84	0	0.05	24			
	Nonaccrual	0.87	1.05	63	2.04	1.27	81	0.71	1.13	46	1.08	1	72			
Closed-end	30–89 days past due	0.79	0.36	84	2.04	0.61	93	0.95	0.65	78	0.54	0.70	49			
	90+ days past due	0	0.29	18	0.21	0.33	72	0.03	0.38	49	0	0.35	16			
	Nonaccrual	0.58	0.77	43	0.50	0.81	32	0.62	0.87	44	0.42	0.70	36			
Junior lien	30–89 days past due	0.01	0.01	59	0.07	0.02	93	0.01	0.02	57	0.02	0.02	50			
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29			
	Nonaccrual	0.12	0.04	88	0.12	0.05	84	0.16	0.04	92	0.06	0.04	67			
Commercial real estate	30–89 days past due	0.56	0.14	94	0.38	0.23	74	0.42	0.26	75	0.27	0.18	76			
	90+ days past due	0.08	0.01	91	0.01	0.02	61	0	0.02	23	0.29	0.03	97			
	Nonaccrual	0.61	0.52	61	0.69	0.43	76	0.32	0.62	34	0.90	0.23	96			
Construction and development	30–89 days past due	0.02	0.12	44	0	0.24	15	0.26	0.28	63	3.23	0.28	97			
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33			
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	4.62	0.20	97			
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25			
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41			
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30			
Other	30–89 days past due	0.02	0.07	55	0	0.17	19	0.26	0.22	71	3.23	0.20	97			
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35			
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	4.62	0.17	97			
Multifamily	30–89 days past due	0.52	0.06	92	0	0.08	24	0	0.09	22	0.10	0.08	72			
	90+ days past due	0	0	44	0.03	0	92	0	0	45	0	0	41			
	Nonaccrual	1.04	0.14	93	0	0.08	17	0	0.11	20	0	0.05	21			
Nonfarm non-residential	30–89 days past due	0.60	0.14	90	0.51	0.20	83	0.58	0.23	83	0.18	0.14	68			
	90+ days past due	0.13	0.01	94	0	0.02	27	0	0.02	26	0.40	0.03	97			
	Nonaccrual	0.39	0.66	41	0.93	0.55	79	0.45	0.80	40	0.99	0.28	95			
Owner Occupied	30–89 days past due	0.03	0.04	48	0.13	0.07	73	0.12	0.07	74	0	0.07	8			
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26			
	Nonaccrual	0.32	0.25	67	0.42	0.24	76	0.37	0.27	66	0.36	0.16	81			
Other	30–89 days past due	0.57	0.09	94	0.38	0.11	83	0.47	0.14	86	0.18	0.07	83			
	90+ days past due	0.13	0.01	94	0	0.01	34	0	0.01	33	0.40	0.01	97			
	Nonaccrual	0.08	0.40	29	0.50	0.24	79	0.08	0.44	26	0.64	0.10	96			
Farmland	30–89 days past due	0	0.11	30	2.99	0.31	95	0	0.11	30	0	0.23	23			
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42			
	Nonaccrual	1.06	1.10	69	1.65	1.24	69	0.72	1.13	54	0.64	0.84	57			
Credit card	30–89 days past due		0.63			0.90			0.95			1.19				
	90+ days past due		0.39			0.76			0.63			0.78				
	Nonaccrual		0.08			0.09			0.05			0.11				

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	1,043,195	1,043,195	1,043,195	1,043,195	
Retained earnings	90,151	20,685	47,312	7,356	
Accumulated other comprehensive income (AOCI)	12,102	29,711	27,687	-4,476	
Common equity tier 1 minority interest	1,385,465	1,316,348	1,348,967	1,251,886	
Common equity tier 1 capital before adjustments/deductions	2,530,913	2,409,939	2,467,161	2,297,961	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	921,783	936,751	925,986	951,222	
Accumulated other comprehensive income-related adjustments	28,309	69,499	64,767	-10,970	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,580,821	1,403,689	1,476,408	1,357,709	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,580,821	1,403,689	1,476,408	1,357,709	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	1,580,821	1,403,689	1,476,408	1,357,709	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	24,866	24,827	24,846	24,807	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	136,677	80,063	133,481	44,599	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	161,543	104,890	158,327	69,406	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	161,543	104,890	158,327	69,406	
Exited advanced approach tier 2 capital					
Total capital	1,742,364	1,508,579	1,634,735	1,427,115	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,730,678	18,089,399	18,658,750	17,027,790	
Less: Deductions from common equity tier 1 capital	921,783	936,751	925,986	951,222	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	17,808,895	17,152,648	17,732,764	16,076,568	
Total risk-weighted assets	11,237,574	10,609,589	10,692,806	10,439,219	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.07	12.66	73	13.23	11.98	78	13.81	12.35	79	13.01	12.11	76			
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46			
Tier 1 capital, column A	14.07	13.44	66	13.23	12.72	70	13.81	13.08	72	13.01	12.78	63			
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46			
Total capital, column A	15.50	15.42	60	14.22	14.77	48	15.29	15.23	58	13.67	14.36	45			
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46			
Tier 1 leverage	8.88	9.11	47	8.18	9.03	25	8.33	9.13	29	8.45	9.76	15			
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41				

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			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0	0	0				
Insurance and reinsurance underwriting income	0	0	0				
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0				
Other insurance underwriting	0	0	0				
Insurance benefits, losses, expenses	0	0	0				
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	98,928	96,749	97,702	95,573		2.25	

	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 #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53				
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11		0.47				
Premium income / Insurance activities revenue		3.14			3.04			2.84			7.32				
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91				
Other premium income / Total premium income		69.08			59.99			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.78	11.54	30	6.55	11.35	31	6.08	11.03	32	6.85	11.51	35			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34			

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	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0		
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	-66	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.64		0	0.93	31	0	0.87	31	0	1.25	31			
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				
Commercial and industrial loans		1.03			0.59			0.64			0.29				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		-1.19			10.27			-2.40			22.48				
Total selected assets		3.19			5.10			2.04			12.40				
Deposits		9.07			10.22			3.46			10.36				

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	193,786	452,857	272,966	0		-57.21	
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	193,786	452,857	272,966			-57.21	
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0	0			
Retained credit exposure	6,960	13,741	10,156	0		-49.35	
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	6,960	13,741	10,156	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	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	1.03	2.40	1.43	0	
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	1.03	2.40	1.43	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	15.83	16.98	15.54		
Home equity lines	1.19	1.60	1.41		
Credit card receivables	0	0	0		
Auto loans and other consumer loans	31.56	24.73	27.42		
Commercial and industrial loans	9.24	14.17	14.26		
All other loans and leases	42.19	42.52	41.38		

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	3.59	3.03	3.72		
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	3.59	3.03	3.72		
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0		
Seller's interest carried as securities and loans	0	0	0		
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.44	0.98	0.69	0	
Total retained credit exposure and asset sale credit exposure	0.53	1.10	0.80	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				
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	8,855	11,821	14,341			-25.09	
Commecial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	8,855	11,821	14,341	0		-25.09	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	567	2,733	1,323			-79.25	
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	567	2,733	1,323	0		-79.25	
Total past due securitized assets	9,422	14,554	15,664	0		-35.26	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	1,114	7,243	9,384	0		-84.62	
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	1,114	7,243	9,384	0		-84.62	

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	4.57	2.61	5.25		
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	4.57	2.61	5.25		
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	0.29	0.60	0.48		
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.29	0.60	0.48		
Total past due securitized assets percent of securitized assets	4.86	3.21	5.74		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	1.15	3.20	3.44		
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.15	3.20	3.44		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.79	2.04	0.95		
Home equity lines	3.50	0.36	1.01		
Credit card receivables					
Commercial and industrial loans	0.47	0.85	0.32		
All other loans and leases	0.75	0.59	0.88		
Total managed loans past due 30–89 days	0.85	0.97	0.94		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.21	0.03		
Home equity lines	0	0.04	0.09		
Credit card receivables					
Commercial and industrial loans	0	0.01	0.03		
All other loans and leases	0.06	0.01	0		
Total managed loans past due 90+ days	0.05	0.07	0.02		
Total Past Due Managed Assets	0.89	1.04	0.96		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines	0	0	0		
Credit card receivables					
Commercial and industrial loans	0.10	0.02	0.04		
All other loans and leases	0.17	0.33	0.28		
Net Losses on Managed Assets Percent of Total Managed Assets	0.15	0.35	0.28		

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	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	0	0	0	0			
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	0	0	0	0			
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	0	0	0	0			
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	0	0	0	0			
Income (loss) before taxes	0	0	0	0			
Applicable income taxes (credit)	0	0	0	0			
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	0			
Equity in undistributed income of subsidiaries	42,839	13,329	39,956	7,356		221.40	
Bank subsidiaries	42,839	13,329	39,956	7,356		221.40	
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	42,839	13,329	39,956	7,356		221.40	
Memoranda							
Bank net income	42,839	13,329	39,956	7,356		221.40	
Nonbank net income	0	0	0	0			
Subsidiary holding companys' net income	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	1,145,448	100	1,093,591	100	1,118,194	100	1,046,075		4.74	
Common and preferred stock	1,145,448	100	1,093,591	100	1,118,194	100	1,046,075		4.74	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	0	0	0	0	0	0	0			
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,145,448	100.00	1,093,591	100.00	1,118,194	100.00	1,046,075		4.74	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	0	0	0	0	0	0	0			
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	0	0	0	0	0	0	0			
Equity Capital	1,145,448	100	1,093,591	100	1,118,194	100	1,046,075		4.74	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	0	0	0	0	0	0	0			
Common surplus	1,043,195	91.07	1,043,195	95.39	1,043,195	93.29	1,043,195		0.00	
Retained earnings	90,151	7.87	20,685	1.89	47,312	4.23	7,356		335.83	
Accumulated other comprehensive income	12,102	1.06	29,711	2.72	27,687	2.48	-4,476		-59.27	
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	1,145,448	100.00	1,093,591	100.00	1,118,194	100.00	1,046,075		4.74	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	8.05	12.64	12	2.63	4.33	25	3.88	7.29	17	0.75	9.68	3			
Bank net income / Average equity investment in banks	7.61	12.37	8	2.48	4.55	23	3.68	7.45	13	0.71	10.51	3			
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89				
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55				
Bank net income / Parent net income	100	96.24	36	100	91.35	32	100	88.16	31	100	82.22	35			
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10			
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74				
Leverage															
Total liabilities / Equity capital	0	16.87	2	0	20.37	2	0	20.06	3	0	20.43	1			
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13			
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13			
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13			
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13			
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40			
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38			
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13			
Double Leverage															
Equity investment in subs / Equity capital	100	103.07	37	100	103.11	33	100	102.81	35	100	103.22	35			
Total investment in subs / Equity capital	100	108.26	27	100	110.49	23	100	110.16	23	100	111.07	22			
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	0.25	37	0	0.67	35	0	0.47	34	0	0.36	34			
Equity investment in subs – equity cap / Net income-div (X)	0	0.83	1	0	3.93	2	0	1.82	1	0	1.22	1			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends		138.64			143.95			136.59			177.68				
Cash from ops + noncash items + op expense / Op expense + dividend		130.64			154.33			147.24			190.27				
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		103.17			148.07			134.08			116.34				
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11			1,374.36			1,539.23			1,632.83				
Dividends + interest from subsidiaries / Interest expense + dividends		153.06			169.52			150.43			210.80				
Fees + other income from subsidiaries / Salary + other expenses		12.78			15.95			13.95			16.52				
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04				
Nonaccrual		0.96			0.97			1.03			0.54				
Total		1.17			1.02			1.13			0.58				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	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			
To subsidiary holding companies	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			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36			

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		78.46			73.92			81.10			57.84				
Dividends declared / Net income	0	25.30	4	0	60.26	4	0	42.29	4	0	33.08	3			
Net income – dividends / Average equity	8.05	9.64	43	2.63	1.15	58	3.88	4.14	48	0.75	6.46	7			
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49			166.94			132.17			178.13				
Dividends from nonbank subsidiaries		3.97			3.69			3.41			7.53				
Dividends from subsidiary holding companies		6.36			3.84			4.85			21.40				
Dividends from all subsidiaries		193.08			205.70			174.85			260.40				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	0	82.59	8	0	60.28	4	0	66.55	4			
Interest income from bank subsidiaries	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18			
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36			
Other income from bank subsidiaries	0	0	46	0	0.01	46	0	0	46	0	0	46			
Operating income from bank subsidiaries	0	38.35	5	0	98.26	3	0	62.88	3	0	69.36	3			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95				
Interest income from nonbank subsidiaries		2.35			7.62			7.38			20.25				
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92				
Other income from nonbank subsidiaries		0.08			0.22			0.16			1.06				
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		31			55.04			43.51			61.23				
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54				
Management and service fees from subsidiary holding companies		0.37			0.95			0.44			0.36				
Other income from subsidiary holding companies		-0.43			2.24			0.01			0.29				
Operating income from subsidiary holding companies		39.64			73.61			55.20			76.49				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.82			66.84			69.76			67.32				
Interest income from bank subsidiaries		0.39			1.06			0.63			0.80				
Management and service fees from bank subsidiaries		2.08			2.32			1.87			1.81				
Other income from bank subsidiaries		0.02			0.07			0.04			0.03				
Operating income from bank subsidiaries		81.78			81.90			82.20			78.80				
Dividends from nonbank subsidiaries		2.67			2.05			1.95			2.65				
Interest income from nonbank subsidiaries		0.35			1.11			0.73			1.19				
Management and service fees from nonbank subsidiaries		0.02			0.04			0.02			0.06				
Other income from nonbank subsidiaries		0.01			0.01			0.01			0.04				
Operating income from nonbank subsidiaries		6.48			6.25			4.70			7.29				
Dividends from subsidiary holding companies		2.43			1.08			2.53			4.52				
Interest income from subsidiary holding companies		0.01			0.17			0.11			0.20				
Management and service fees from subsidiary holding companies		0			0			0			0				
Other income from subsidiary holding companies		0			0			0			0				
Operating income from subsidiary holding companies		3.96			4.06			4.56			6.08				
Loans and advances from subsidiaries / Short term debt		135.34			237.31			135.13			83.37				
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33				