Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name CHARLES SCHWAB CORPORATION, THE

City/State WESTLAKE, TX

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 563,457,000
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

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:

CHARLES SCHWAB CORPORATION, THE
3000 SCHWAB WAY

WESTLAKE, TX 76262

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	560,650,000	304,705,000	398,361,500	278,433,500	261,041,500
Net income ($000)	1,484,000	795,000	3,299,000	3,704,000	3,507,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.22			2.03			1.46			2.30			2.19		
+ Non-interest income	2.13			1.43			1.48			1.56			1.70		
– Overhead expense	1.96			2.07			1.86			2.12			2.13		
– Provision for credit losses	0			0.01			0.01			0			0		
+ Securities gains (losses)	0.01			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	1.40			1.37			1.08			1.74			1.75		
Net operating income	1.06			1.04			0.83			1.33			1.34		
Net income	1.06			1.04			0.83			1.33			1.34		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.40			2.29			1.65			2.75			2.58		
Interest expense	0.08			0.18			0.10			0.38			0.33		
Net interest income (tax equivalent)	1.32			2.11			1.55			2.37			2.25		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.02			0.01			0.03			-0.01			0.04		
Earnings coverage of net loan and lease losses (X)	-488.75			1,058			332.38			-968			304.73		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.04			0.08			0.04			0.05			0.06		
Allowance for loan and lease losses / Total loans and leases	0.04			0.08			0.04			0.05			0.06		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07			0.07			0.11			0.06			0.06		
30–89 days past due loans and leases / Total loans and leases	0.03			0.13			0.05			0.09			0.08		
Liquidity and Funding															
Net noncore funding dependence	-16.21			-53.49			-19.53			-36.76			-60.76		
Net short-term noncore funding dependence	-20.13			-57.15			-22.65			-40.35			-64.87		
Net loans and leases / Total assets	17.33			9.91			15.43			12.82			12.89		
Capitalization															
Tier 1 leverage ratio	6.44			6.92			6.32			7.31			7.09		
Holding company equity capital / Total assets	9.87			7.09			10.21			7.40			6.97		
Total equity capital (including minority interest) / Total assets	9.87			7.09			10.21			7.40			6.97		
Common equity tier 1 capital / Total risk-weighted assets	18.25			18.37			18.50			19.51			17.62		
Net loans and leases / Equity capital (X)	1.76			1.40			1.51			1.73			1.85		
Cash dividends / Net income	28.98			33.58			38.80			28.62			22.41		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	51.97			31.10			86.73			-0.84			21.87		
Equity capital	111.63			21.48			157.81			5.20			11.58		
Net loans and leases	165.74			-0.73			124.71			-1.41			3.23		
Noncore funding	74.33			12.15			41.59			10.94			-56.31		
Parent Company Ratios															
Short-term debt / Equity capital	4.86			2.66			2.14			3.22			0		
Long-term debt / Equity capital	22.64			29.78			15.36			30.95			33.02		
Equity investment in subsidiaries / Equity capital	100.17			107.70			98.28			107.68			108.89		
Cash from ops + noncash items + op expense / Op expense + dividends	160.66			10.49			73.87			378.16			115.55		

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	701,000	312,000	1,393,000	1,405,000	1,389,000	124.68	212.95
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	701,000	312,000	1,393,000	1,405,000	1,389,000	124.68	212.95
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)	701,000	312,000	1,393,000	1,405,000	1,389,000	124.68	212.95
Investment interest income (tax equivalent)	1,091,000	1,196,000	4,548,000	5,159,000	4,576,000	-8.78	111.43
Interest on balances due from depository institutions	9,000	90,000	139,000	601,000	438,000	-90.00	-65.38
Interest income on other earning assets	10,000	73,000	117,000	268,000	151,000	-86.30	-77.27
Total interest income (tax equivalent)	1,811,000	1,671,000	6,197,000	7,433,000	6,554,000	8.38	123.58
Interest on time deposits of $250K or more	0	0	0	0	0		
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,000	56,000	92,000	700,000	546,000	-76.79	62.50
Interest on other borrowings and trading liabilities	86,000	72,000	293,000	326,000	293,000	19.44	186.67
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	99,000	128,000	385,000	1,026,000	839,000	-22.66	160.53
Net interest income (tax equivalent)	1,712,000	1,543,000	5,812,000	6,407,000	5,715,000	10.95	121.76
Non-interest income	2,983,000	1,092,000	5,915,000	4,336,000	4,425,000	173.17	200.40
Adjusted operating income (tax equivalent)	4,695,000	2,635,000	11,727,000	10,743,000	10,140,000	78.18	166.01
Overhead expense	2,751,000	1,577,000	7,410,000	5,909,000	5,569,000	74.45	148.73
Provision for credit losses	-6,000	11,000	21,000	-8,000	9,000		
Securities gains (losses)	10,000	0	4,000	6,000	0		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	1,960,000	1,047,000	4,300,000	4,848,000	4,562,000	87.20	199.24
Applicable income taxes	476,000	252,000	1,001,000	1,144,000	1,055,000	88.89	95.88
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	476,000	252,000	1,001,000	1,144,000	1,055,000	88.89	95.88
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,484,000	795,000	3,299,000	3,704,000	3,507,000	86.67	260.19
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,484,000	795,000	3,299,000	3,704,000	3,507,000	86.67	260.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,484,000	795,000	3,299,000	3,704,000	3,507,000	86.67	260.19
Investment securities income (tax equivalent)	1,091,000	1,196,000	4,548,000	5,159,000	4,576,000	-8.78	111.43
US Treasury and agency securities (excluding mortgage-backed securities)	7,000	16,000	49,000	151,000	221,000	-56.25	-69.57
Mortgage-backed securities	957,000	958,000	3,829,000	3,875,000	3,312,000	-0.10	139.85
All other securities	127,000	222,000	670,000	1,133,000	1,043,000	-42.79	35.11
Cash dividends declared	430,000	267,000	1,280,000	1,060,000	786,000	61.05	347.92
Common	340,000	233,000	1,040,000	899,000	623,000	45.92	325.00
Preferred	90,000	34,000	240,000	161,000	163,000	164.71	462.50

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

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.29			2.19			1.56			2.67			2.51		
Less: Interest expense	0.07			0.17			0.10			0.37			0.32		
Equals: Net interest income (tax equivalent)	1.22			2.03			1.46			2.30			2.19		
Plus: Non-interest income	2.13			1.43			1.48			1.56			1.70		
Equals: adjusted operating income (tax equivalent)	3.35			3.46			2.94			3.86			3.88		
Less: Overhead expense	1.96			2.07			1.86			2.12			2.13		
Less: Provision for credit losses	0			0.01			0.01			0			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0.01			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	1.40			1.37			1.08			1.74			1.75		
Less: Applicable income taxes (tax equivalent)	0.34			0.33			0.25			0.41			0.40		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	1.06			1.04			0.83			1.33			1.34		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.06			1.04			0.83			1.33			1.34		
Memo: Net income (last four quarters)	0.86			1.25			0.83			1.33			1.34		
Net income–BHC and noncontrolling (minority) interest	1.06			1.04			0.83			1.33			1.34		
Margin Analysis															
Average earning assets / Average assets	92.28			95.92			94			97.23			97.47		
Average interest-bearing funds / Average assets	67.97			84.39			76.59			80.89			80.30		
Interest income (tax equivalent) / Average earning assets	1.40			2.29			1.65			2.75			2.58		
Interest expense / Average earning assets	0.08			0.18			0.10			0.38			0.33		
Net interest income (tax equivalent) / Average earning assets	1.32			2.11			1.55			2.37			2.25		
Yield or Cost															
Total loans and leases (tax equivalent)	3.02			3.30			2.84			3.68			3.67		
Interest-bearing bank balances	0.11			0.80			0.38			2.30			2.11		
Federal funds sold and reverse repos	0.08			1.43			0.48			2.17			1.79		
Trading assets	0.09			0.79			0.26			1.39			0.95		
Total earning assets	1.40			2.29			1.65			2.75			2.58		
Investment securities (tax equivalent)	1.25			2.37			1.76			2.65			2.45		
US Treasury and agency securities (excluding mortgage-backed securities)	0.30			1.77			0.73			2.16			1.46		
Mortgage-backed securities	1.27			2.19			1.62			2.60			2.42		
All other securities	1.49			2.20			1.83			2.95			2.50		
Interest-bearing deposits	0.01			0.10			0.03			0.33			0.27		
Time deposits of $250K or more															
Time deposits < $250K															
Other domestic deposits	0.01			0.09			0.03			0.32			0.27		
Foreign deposits															
Federal funds purchased and repos							0			0			0		
Other borrowed funds and trading liabilities	2.48			3.26			3.27			3.43			2.51		
All interest-bearing funds	0.10			0.20			0.13			0.46			0.40		

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,983,000	1,092,000	5,915,000	4,336,000	4,425,000
Fiduciary activities income	33,000	30,000	120,000	118,000	95,000
Service charges on deposit accounts - domestic	1,000	2,000	5,000	6,000	5,000
Trading revenue	-4,000	7,000	4,000	2,000	4,000
Investment banking fees and commissions	2,434,000	1,002,000	5,120,000	3,935,000	3,961,000
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	2,000
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-1,000	0	-1,000	54,000	1,000
Other non-interest income	520,000	51,000	667,000	221,000	357,000
Total overhead expenses	2,751,000	1,577,000	7,410,000	5,909,000	5,569,000
Personnel expense	1,427,000	895,000	3,945,000	3,307,000	3,040,000
Net occupancy expense	181,000	113,000	553,000	415,000	385,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	154,000	6,000	190,000	27,000	30,000
Other operating expenses	989,000	563,000	2,722,000	2,160,000	2,114,000
Fee income on mutual funds and annuities	346,000	368,000	1,409,000	1,430,000	1,543,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	316,465,000	302,806,000	318,977,000	323,263,000	233,381,000
Number of equivalent employees	32,030	20,046	32,108	19,991	19,519
Average personnel expense per employee	44.55	44.65	122.87	165.42	155.75
Average assets per employee	17,503.90	15,200.29	12,406.92	13,927.94	13,373.71

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	11.60			33.70			23.82			32.98			34.87		
Overhead expenses / Net Interest Income + non-interest income	58.59			59.85			63.19			55			54.92		
Percent of Average Assets															
Total overhead expense	1.96			2.07			1.86			2.12			2.13		
Personnel expense	1.02			1.17			0.99			1.19			1.16		
Net occupancy expense	0.13			0.15			0.14			0.15			0.15		
Other operating expenses	0.82			0.75			0.73			0.79			0.82		
Overhead less non-interest income	-0.17			0.64			0.38			0.56			0.44		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.59			59.85			63.19			55			54.92		
Personnel expense	30.39			33.97			33.64			30.78			29.98		
Net occupancy expense	3.86			4.29			4.72			3.86			3.80		
Other operating expenses	24.35			21.59			24.83			20.36			21.14		
Total non-interest income	63.54			41.44			50.44			40.36			43.64		
Fiduciary activities income	0.70			1.14			1.02			1.10			0.94		
Service charges on domestic deposit accounts	0.02			0.08			0.04			0.06			0.05		
Trading revenue	-0.09			0.27			0.03			0.02			0.04		
Investment banking fees and commissions	51.84			38.03			43.66			36.63			39.06		
Insurance activities revenue	0			0			0			0			0		
Venture capital revenue	0			0			0			0			0.02		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	-0.02			0			-0.01			0.50			0.01		
Other non-interest income	11.08			1.94			5.69			2.06			3.52		
Overhead less non-interest income	-4.94			18.41			12.75			14.64			11.28		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.29			24.07			23.28			23.60			23.13		
Applicable income tax + TE / Pretax net operating income + TE	24.29			24.07			23.28			23.60			23.13		

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	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	16,461,000	13,866,000	15,745,000	12,821,000	11,889,000	18.71	48.87
Commercial and industrial loans	1,626,000	1,196,000	1,547,000	1,157,000	1,163,000	35.95	
Loans to individuals	5,883,000	3,571,000	5,194,000	3,390,000	2,952,000	64.74	80.68
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	73,714,000	18,142,000	62,246,000	20,342,000	22,249,000	306.32	360.45
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	97,684,000	36,775,000	84,732,000	37,710,000	38,253,000	165.63	222.16
Less: Allowance for loan and lease losses	36,000	30,000	37,000	19,000	22,000	20.00	9.09
Net loans and leases	97,648,000	36,745,000	84,695,000	37,691,000	38,231,000	165.74	222.39
Debt securities that reprice or mature in over 1 year	291,973,000	171,921,000	283,717,000	144,612,000	125,667,000	69.83	308.87
Mutual funds and equity securities	15,058,000	5,152,000	11,158,000	5,180,000	3,429,000	192.27	975.57
Subtotal	404,679,000	213,818,000	379,570,000	187,483,000	167,327,000	89.26	292.51
Interest-bearing bank balances	32,856,000	64,250,000	32,634,000	25,997,000	25,481,000	-48.86	96.33
Federal funds sold and reverse repos	13,416,000	17,030,000	14,903,000	9,012,000	7,183,000	-21.22	62.46
Debt securities that reprice or mature within 1 year	52,913,000	52,370,000	53,383,000	52,810,000	86,051,000	1.04	2.31
Trading assets	22,816,000	13,346,000	31,389,000	7,996,000	3,810,000	70.96	332.78
Total earning assets	526,680,000	360,814,000	511,879,000	283,298,000	289,852,000	45.97	184.57
Non-interest-bearing cash and due from depository institutions	945,000	417,000	1,058,000	927,000	1,068,000	126.62	-21.25
Premises, fixed assets, and leases	3,330,000	2,451,000	3,222,000	2,261,000	1,306,000	35.86	199.19
Other real estate owned	1,000	1,000	1,000	1,000	3,000	0.00	-87.50
Investment in unconsolidated subsidiaries	100,000	69,000	88,000	73,000	70,000	44.93	
Intangible and other assets	32,401,000	7,027,000	32,761,000	7,445,000	4,183,000	361.09	801.28
Total assets	563,457,000	370,779,000	549,009,000	294,005,000	296,482,000	51.97	195.01
Quarterly average assets	560,650,000	304,705,000	504,922,000	280,757,000	277,764,000	84.00	203.19
Average loans and leases (YTD)	92,935,000	37,836,000	49,132,000	38,150,750	37,803,500	145.63	214.80
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	97,684,000	36,775,000	84,732,000	37,710,000	38,253,000	165.63	222.16
Real estate loans secured by 1–4 family	16,461,000	13,866,000	15,745,000	12,821,000	11,889,000	18.71	48.87
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	359,944,000	229,443,000	348,258,000	202,602,000	215,147,000	56.88	189.05
U.S. Treasury securities	9,257,000	3,664,000	10,656,000	3,608,000	18,678,000	152.65	48.87
US agency securities (excluding mortgage-backed securities)	0	0	0	0	897,000		-100.00
Municipal securities	1,655,000	1,579,000	1,697,000	1,301,000	1,327,000	4.81	263.74
Mortgage-backed securities	301,146,000	180,820,000	291,618,000	156,612,000	144,789,000	66.54	274.78
Asset-backed securities	18,486,000	22,481,000	18,899,000	22,793,000	28,588,000	-17.77	-14.23
Other debt securities	14,342,000	15,747,000	14,230,000	13,108,000	17,439,000	-8.92	28.37
Mutual funds and equity securities	15,058,000	5,152,000	11,158,000	5,180,000	3,429,000	192.27	975.57
Available-for-sale securities	344,886,000	224,291,000	337,100,000	62,916,000	67,756,000	53.77	386.87
U.S. Treasury securities	9,257,000	3,664,000	10,656,000	3,384,000	18,302,000	152.65	61.10
US agency securities (excluding mortgage-backed securities)	0	0	0	0	897,000		-100.00
Municipal securities	1,655,000	1,579,000	1,697,000	0	0	4.81	263.74
Mortgage-backed securities	301,146,000	180,820,000	291,618,000	46,169,000	25,570,000	66.54	994.24
Asset-backed securities	18,486,000	22,481,000	18,899,000	4,987,000	10,086,000	-17.77	-14.23
Other debt securities	14,342,000	15,747,000	14,230,000	8,376,000	12,901,000	-8.92	32.98
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)				1,393,000	-1,973,000		
Available-for-sale securites appreciation (depreciation)	1,170,000	5,360,000	7,152,000	265,000	-160,000	-78.17	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	57,620,000	45,349,000	56,453,000	35,769,000	37,410,000	27.06	2508.42

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	1,033,000	714,000	1,000,000	759,000	778,000	44.68	65.54
NOW, ATS and transaction accounts	41,574,000	30,867,000	350,298,000	20,446,000	19,799,000	34.69	138.53
Time deposits less brokered deposits < $250K	-12,306,000	-9,814,000	-11,786,000	-10,234,000	-9,046,000		
MMDA and other savings accounts	327,304,000	245,910,000	6,739,000	198,903,000	210,862,000	33.10	178.20
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	357,605,000	267,677,000	346,251,000	209,874,000	222,393,000	33.60	166.00
Time deposits of $250K or more	0	0	0	0	0		
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	1,500,000	0	0	0	0		400.00
Other borrowings w/remaining maturity of 1 year or less	3,900,000	1,640,000	3,155,000	1,944,000	1,120,000	137.80	201.62
Other borrowings w/remaining maturity over 1 year	15,898,000	7,822,000	11,831,000	6,730,000	6,878,000	103.25	452.59
Brokered deposits < $250K	12,306,000	9,814,000	11,786,000	10,234,000	9,046,000	25.39	
Noncore funding	33,604,000	19,276,000	26,772,000	18,908,000	17,044,000	74.33	485.95
Trading liabilities	2,000	15,000	9,000	9,000	4,000	-86.67	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	116,652,000	57,541,000	119,917,000	43,469,000	36,371,000	102.73	221.25
Total liabilities	507,863,000	344,509,000	492,949,000	272,260,000	275,812,000	47.42	187.77
Equity Capital							
Perpetual preferred stock (including surplus)	10,539,000	2,793,000	7,733,000	2,793,000	2,793,000	277.34	382.11
Common stock	21,000	15,000	21,000	15,000	15,000	40.00	40.00
Common surplus	26,629,000	4,714,000	26,515,000	4,656,000	4,499,000	464.89	535.69
Retained earnings	23,029,000	20,487,000	21,975,000	19,960,000	17,329,000	12.41	99.09
Accumulated other comprehensive income	878,000	3,995,000	5,394,000	88,000	-252,000	-78.02	
Other equity capital components	-5,502,000	-5,734,000	-5,578,000	-5,767,000	-3,714,000		
Total holding company equity capital	55,594,000	26,270,000	56,060,000	21,745,000	20,670,000	111.63	283.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	55,594,000	26,270,000	56,060,000	21,745,000	20,670,000	111.63	283.06
Total liabilities and capital	563,457,000	370,779,000	549,009,000	294,005,000	296,482,000	51.97	195.01
Memoranda							
Non-interest-bearing deposits	1,033,000	714,000	1,000,000	759,000	778,000	44.68	65.54
Interest-bearing deposits	368,878,000	276,777,000	357,037,000	219,349,000	230,661,000	33.28	173.08
Total deposits	369,911,000	277,491,000	358,037,000	220,108,000	231,439,000	33.31	172.59
Long-term debt that reprices within 1 year	2,450,000	600,000	1,200,000	600,000	600,000	308.33	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	56,060,000	21,745,000	21,745,000	20,670,000	18,525,000		
Accounting restatements	0	-1,000	-1,000	-14,000	0		
Net income	1,484,000	795,000	3,299,000	3,704,000	3,507,000		
Net sale of new perpetual preferred stock	2,806,000	0	4,940,000	0	0		
Net sale of new common stock	170,000	73,000	212,000	250,000	258,000		
Sale of treasury stock	20,000	18,000	81,000	75,000	65,000		
Less: Purchase of treasury stock	0	0	0	2,220,000	1,000,000		
Changes incident to business combinations	0	0	21,758,000	0	0		
Less: Dividends declared	430,000	267,000	1,280,000	1,060,000	786,000		
Change in other comprehensive income	-4,516,000	3,907,000	5,306,000	340,000	-67,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	168,000		
Holding company equity capital, ending balance	55,594,000	26,270,000	56,060,000	21,745,000	20,670,000		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	2.92			3.74			2.87			4.36			4.01		
Commercial and industrial loans	0.29			0.32			0.28			0.39			0.39		
Loans to individuals	1.04			0.96			0.95			1.15			1		
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	13.08			4.89			11.34			6.92			7.50		
Net loans and leases	17.33			9.91			15.43			12.82			12.89		
Debt securities over 1 year	51.82			46.37			51.68			49.19			42.39		
Mutual funds and equity securities	2.67			1.39			2.03			1.76			1.16		
Subtotal	71.82			57.67			69.14			63.77			56.44		
Interest-bearing bank balances	5.83			17.33			5.94			8.84			8.59		
Federal funds sold and reverse repos	2.38			4.59			2.71			3.07			2.42		
Debt securities 1 year or less	9.39			14.12			9.72			17.96			29.02		
Trading assets	4.05			3.60			5.72			2.72			1.29		
Total earning assets	93.47			97.31			93.24			96.36			97.76		
Non-interest cash and due from depository institutions	0.17			0.11			0.19			0.32			0.36		
Other real estate owned	0			0			0			0			0		
All other assets	6.36			2.58			6.57			3.33			1.88		
Memoranda															
Short-term investments	17.60			36.05			18.38			29.87			40.04		
U.S. Treasury securities	1.64			0.99			1.94			1.23			6.30		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0.30		
Municipal securities	0.29			0.43			0.31			0.44			0.45		
Mortgage-backed securities	53.45			48.77			53.12			53.27			48.84		
Asset-backed securities	3.28			6.06			3.44			7.75			9.64		
Other debt securities	2.55			4.25			2.59			4.46			5.88		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	17.34			9.92			15.43			12.83			12.90		
Real estate loans secured by 1–4 family	2.92			3.74			2.87			4.36			4.01		
Revolving	0.08			0.16			0.09			0.21			0.28		
Closed-end, secured by first liens	2.80			3.48			2.73			4.02			3.55		
Closed-end, secured by junior liens	0.05			0.10			0.05			0.13			0.18		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	16.85			37.70			18.58			34			31.08		
Real estate loans secured by 1–4 family	16.85			37.70			18.58			34			31.08		
Revolving	0.44			1.64			0.56			1.64			2.19		
Closed-end	16.41			36.07			18.03			32.35			28.89		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	1.66			3.25			1.83			3.07			3.04		
Loans to individuals	6.02			9.71			6.13			8.99			7.72		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	75.46			49.33			73.46			53.94			58.16		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	47.20			65.97			51.31			62.63			60.57		
Real estate loans secured by 1–4 family	47.20			65.97			51.31			62.63			60.57		
Revolving	1.24			2.86			1.54			3.03			4.27		
Closed-end	45.96			63.10			49.77			59.60			56.30		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	4.66			5.69			5.04			5.65			5.93		
Loans to individuals	16.87			16.99			16.93			16.56			15.04		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	211.38			86.31			202.85			99.36			113.35		
Supplemental															
Non-owner occupied CRE loans / Gross loans	1.91			3.27			2.05			3.07			2.65		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.36			5.71			5.67			5.65			5.17		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.36			5.71			5.67			5.65			5.17		

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	17.60			36.05			18.38			29.87			40.04		
Liquid assets	67.30			75.06			69.40			69.05			68.10		
Investment securities	63.88			61.88			63.43			68.91			72.57		
Net loans and leases	17.33			9.91			15.43			12.82			12.89		
Net loans, leases and standby letters of credit	17.33			9.91			15.43			12.82			12.89		
Core deposits	63.47			72.19			63.07			71.38			75.01		
Noncore funding	5.96			5.20			4.88			6.43			5.75		
Time deposits of $250K or more	0			0			0			0			0		
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		
Net federal funds purchased (sold)	-2.38			-4.59			-2.71			-3.07			-2.42		
Commercial paper	0.27			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.69			0.44			0.57			0.66			0.38		
Earning assets that reprice within 1 year	32.24			38.08			31.20			39.78			49.67		
Interest-bearing liabilities that reprice within 1 year	65.47			74.65			65.03			74.61			77.80		
Long-term debt that reprices within 1 year	0.43			0.16			0.22			0.20			0.20		
Net assets that reprice within 1 year	-33.66			-36.72			-34.05			-35.04			-28.33		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-16.21			-53.49			-19.53			-36.76			-60.76		
Net short-term noncore funding dependence	-20.13			-57.15			-22.65			-40.35			-64.87		
Short-term investment / Short-term noncore funding	560.18			1,166.84			675.46			721.13			1,167.77		
Liquid assets - short-term noncore funding / Nonliquid assets	196.17			288.55			217.87			209.75			202.74		
Net loans and leases / Total deposits	26.40			13.24			23.66			17.12			16.52		
Net loans and leases / Core deposits	27.31			13.73			24.46			17.96			17.19		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital										6.81			-10.06		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.36			25.54			23.34			1.30			-0.82		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			66.39			66.91		
Available-for-sale securities	95.82			97.75			96.80			31.05			31.49		
U.S. Treasury securities	2.57			1.60			3.06			1.78			8.68		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0.42		
Municipal securities	0.46			0.69			0.49			0.64			0.62		
Mortgage-backed securities	83.66			78.81			83.74			77.30			67.30		
Asset-backed securities	5.14			9.80			5.43			11.25			13.29		
Other debt securities	3.98			6.86			4.09			6.47			8.11		
Mutual funds and equity securities	4.18			2.25			3.20			2.56			1.59		
Debt securities 1 year or less	14.70			22.82			15.33			26.07			40		
Debt securities 1 to 5 years	7.78			12.15			8.65			12.55			13.56		
Debt securities over 5 years	73.34			62.78			72.82			58.83			44.85		
Pledged securities	16.01			19.76			16.21			17.65			17.39		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-25.79			19.46			14.92			-26.03			33.32		
Investment securities	56.88			18.18			71.89			-5.83			25.29		
Core deposits	33.60			27.39			64.98			-5.63			46.69		
Noncore funding	74.33			12.15			41.59			10.94			-56.31		

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,848,000	12,006,000	11,311,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	961,000	1,193,000	966,000	1,405,000	690,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
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	3,614,000	950,000	1,758,000	699,000	699,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	4,765,000	718,000	1,552,000	1,080,000	925,000
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	15,184,000	2,824,000	11,999,000	2,910,000	1,310,000
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							1.79			4.08			3.82		
Standby letters of credit	0			0			0			0			0		
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	4.18			1.21			2.79			1.59			0.99		
Interest rate contracts	0.64			0.26			0.32			0.24			0.24		
Interest rate futures and forward contracts	0.64			0.26			0.32			0.24			0.24		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0.85			0.19			0.28			0.37			0.31		
Futures and forward foreign exchange contracts	0.85			0.19			0.28			0.37			0.31		
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		
Equity, commodity, and other derivative contracts	2.69			0.76			2.19			0.99			0.44		
Commodity and other futures and forward contracts	2.69			0.76			2.19			0.99			0.44		
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		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							20.04			31.47			29.92		

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	23,563,000	4,492,000	15,309,000	4,689,000	2,934,000
Interest rate contracts	3,614,000	950,000	1,758,000	699,000	699,000
Foreign exchange contracts	4,765,000	718,000	1,552,000	1,080,000	925,000
Equity, commodity, and other contracts	15,184,000	2,824,000	11,999,000	2,910,000	1,310,000
Derivatives Position					
Futures and forwards	23,563,000	4,492,000	15,309,000	4,689,000	2,934,000
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	0	0	0	0
Held for trading	17,000	1,000	24,000	1,000	1,000
Interest rate contracts	10,000	0	9,000	0	0
Foreign exchange contracts	0	0	2,000	0	0
Equity, commodity, and other contracts	7,000	1,000	13,000	1,000	1,000
Non-traded	23,546,000	4,491,000	15,285,000	4,688,000	2,933,000
Interest rate contracts	3,604,000	950,000	1,749,000	699,000	699,000
Foreign exchange contracts	4,765,000	718,000	1,550,000	1,080,000	925,000
Equity, commodity, and other contracts	15,177,000	2,823,000	11,986,000	2,909,000	1,309,000
Derivative contracts (excluding futures and FX 14 days or less)	23,014,000	3,818,000	15,069,000	4,388,000	2,889,000
One year or less	18,973,000	3,502,000	14,310,000	3,810,000	2,467,000
Over 1 year to 5 years	3,989,000	302,000	735,000	574,000	409,000
Over 5 years	52,000	14,000	24,000	4,000	13,000
Gross negative fair value (absolute value)	337,000	66,000	251,000	30,000	1,542,000
Gross positive fair value	327,000	62,000	351,000	34,000	1,341,000
Held for trading	1,000	1,000	3,000	1,000	1,000
Non-traded	326,000	61,000	348,000	33,000	1,340,000
Current credit exposure on risk-based capital derivative contracts	163,000	30,000	173,000	16,000	670,000
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

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	15.34			21.15			11.48			14.91			23.82		
Foreign exchange contracts	20.22			15.98			10.14			23.03			31.53		
Equity, commodity, and other contracts	64.44			62.87			78.38			62.06			44.65		
Futures and forwards	100			100			100			100			100		
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			0			0			0			0		
Held for trading	0.07			0.02			0.16			0.02			0.03		
Interest rate contracts	0.04			0			0.06			0			0		
Foreign exchange contracts	0			0			0.01			0			0		
Equity, commodity, and other contracts	0.03			0.02			0.08			0.02			0.03		
Non-traded	99.93			99.98			99.84			99.98			99.97		
Interest rate contracts	15.30			21.15			11.42			14.91			23.82		
Foreign exchange contracts	20.22			15.98			10.12			23.03			31.53		
Equity, commodity, and other contracts	64.41			62.85			78.29			62.04			44.61		
Derivative contracts (excluding futures and forex 14 days or less)	97.67			85			98.43			93.58			98.47		
One year or less	80.52			77.96			93.47			81.25			84.08		
Over 1 year to 5 years	16.93			6.72			4.80			12.24			13.94		
Over 5 years	0.22			0.31			0.16			0.09			0.44		
Gross negative fair value (absolute value)	1.43			1.47			1.64			0.64			52.56		
Gross positive fair value	1.39			1.38			2.29			0.73			45.71		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0			0.01			0			0.08		
Gross positive fair value (X)	0.01			0			0.01			0			0.07		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.01			0			0.01			0			0.07		
Current credit exposure (X)	0			0			0.01			0			0.03		
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		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.12			0.03			0.14			0.02			0.70		

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	37,000	19,000	19,000	22,000	28,000
Gross losses	3,000	1,000	18,000	2,000	20,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,000	0	5,000	7,000	5,000
Net losses	-4,000	1,000	13,000	-5,000	15,000
Provision for loan and lease losses	-5,000	11,000	21,000	-8,000	9,000
Adjustments	0	1,000	10,000	0	0
Ending balance	36,000	30,000	37,000	19,000	22,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			0.01			0.01			0			0		
Provision for loan and lease losses / Average loans and leases	-0.02			0.12			0.04			-0.02			0.02		
Provision for loan and lease losses / Net loan and lease losses	125			1,100			161.54			160			60		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.04			0.08			0.04			0.05			0.06		
Allowance for loan and lease losses / Total loans and leases	0.04			0.08			0.04			0.05			0.06		
Allowance for loan and lease losses / Net loans and leases losses (X)				7.50			2.85						1.47		
Allowance for loan and lease losses / Nonaccrual assets	50.70			130.43			41.11			86.36			104.76		
ALLL / 90+ days past due + nonaccrual loans and leases	50.70			130.43			41.11			86.36			104.76		
Gross loan and lease losses / Average loans and leases	0.01			0.01			0.04			0.01			0.05		
Recoveries / Average loans and leases	0.03			0			0.01			0.02			0.01		
Net losses / Average loans and leases	-0.02			0.01			0.03			-0.01			0.04		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	38.89			0			250			35			55.56		
Earnings coverage of net loan and lease losses (X)	-488.75			1,058			332.38			-968			304.73		
Net Loan and Lease Losses By Type															
Real estate loans	0			0			-0.01			-0.02			-0.02		
Real estate loans secured by 1–4 family	0			0			-0.01			-0.02			-0.02		
Revolving	0			0			0			0			-0.12		
Closed-end	0			0			-0.01			-0.02			-0.01		
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	-0.02			0.02			0.02			-0.01			0.08		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	34,000	47,000	46,000	34,000	30,000
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	71,000	23,000	90,000	22,000	21,000
Total past due and nonaccrual loans and leases	105,000	70,000	136,000	56,000	51,000
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	7,000	8,000	7,000	8,000	11,000
Total restructured loans and leases	7,000	8,000	7,000	8,000	11,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	2,000	1,000	2,000	4,000
Other real estate owned	1,000	1,000	1,000	1,000	3,000
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.03			0.13			0.05			0.09			0.08		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.07			0.06			0.11			0.06			0.05		
90+ days past due and nonaccrual loans and leases	0.07			0.06			0.11			0.06			0.05		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.01			0.02			0.01			0.02			0.03		
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		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.03			0.13			0.05			0.09			0.08		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.07			0.06			0.11			0.06			0.05		
30+ days past due and nonaccrual assets	0.11			0.19			0.16			0.15			0.13		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.01			0.01			0.02			0.01			0.01		
90+ days past due and nonaccrual assets + other real estate owned	0.01			0.01			0.02			0.01			0.01		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.01			0.01			0.02			0.01			0.01		
Allowance for loan and lease losses	200			86.67			248.65			131.58			127.27		
Equity capital + allowance for loan and lease losses	0.13			0.10			0.16			0.11			0.14		
Tier 1 capital + allowance for loan and lease losses	0.21			0.12			0.30			0.12			0.14		
Loans and leases + other real estate owned	0.07			0.07			0.11			0.07			0.07		

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

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.18			0.27			0.20			0.23			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.43			0.15			0.57			0.16			0.18		
Commercial and industrial	30–89 days past due	0.06			0			0.06			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due	0.05			0.25			0.23			0.12			0.10		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.01			0			0.01			0		

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.18			0.27			0.20			0.23			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.43			0.15			0.57			0.16			0.18		
Revolving	30–89 days past due	0			0.17			0.21			0.16			0.12		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.39			0.17			1.27			0.16			0.24		
Closed-end	30–89 days past due	0.19			0.28			0.20			0.24			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.40			0.15			0.54			0.16			0.17		
Junior lien	30–89 days past due	0.01			0.01			0.01			0.01			0.02		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.04			0.05			0.06			0.05			0.05		
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	21,148,000	-1,005,000	20,958,000	-1,096,000	800,000
Retained earnings	23,029,000	20,487,000	21,975,000	19,960,000	17,329,000
Accumulated other comprehensive income (AOCI)	878,000	3,995,000	5,394,000	88,000	-252,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	45,055,000	23,477,000	48,327,000	18,952,000	17,877,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	19,880,000	1,285,000	20,017,000	1,292,000	1,316,000
Accumulated other comprehensive income-related adjustments	878,000	3,995,000	5,394,000	0	-252,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	24,297,000	18,197,000	22,916,000	17,660,000	16,813,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	24,297,000	18,197,000	22,916,000	17,660,000	16,813,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	10,539,000	2,793,000	7,733,000	2,793,000	2,793,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	10,539,000	2,793,000	7,733,000	2,793,000	2,793,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	10,539,000	2,793,000	7,733,000	2,793,000	2,793,000
Tier 1 Capital	34,836,000	20,990,000	30,649,000	20,453,000	19,606,000
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	38,000	33,000	39,000	19,000	22,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	38,000	33,000	39,000	19,000	22,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	38,000	33,000	39,000	19,000	22,000
Exited advanced approach tier 2 capital					
Total capital	34,874,000	21,023,000	30,688,000	20,472,000	19,628,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	560,650,000	304,705,000	504,922,000	280,757,000	277,764,000
Less: Deductions from common equity tier 1 capital	19,880,000	1,285,000	20,017,000	1,292,000	1,316,000
Less: Other deductions	0	0	0	-250,000	0
Total assets for leverage ratio	540,770,000	303,420,000	484,905,000	279,715,000	276,448,000
Total risk-weighted assets	133,167,000	99,039,000	123,881,000	90,512,000	95,440,700
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	18.25			18.37			18.50			19.51			17.62		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	26.16			21.19			24.74			22.60			20.54		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	26.19			21.23			24.77			22.62			20.57		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	6.44			6.92			6.32			7.31			7.09		
Supplementary leverage ratio, advanced approaches HCs	6.36			6.76			6.24			7.13					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	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	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
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							
Life insurance assets	0	0	0	0	0		-100.00

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)															
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	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	2,615,000	1,528,000	2,588,000	1,554,000	1,074,000
Interest-bearing bank balances	6,000	23,000	24,000	34,000	39,000
Total selected foreign assets	2,621,000	1,551,000	2,612,000	1,588,000	1,113,000
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans													0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases													-100		
Total selected assets	68.99			43.48			64.48			42.68			-34.91		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	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		

	03/31/2021	03/31/2020	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

	03/31/2021	03/31/2020	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	03/31/2021	03/31/2020	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

	03/31/2021	03/31/2020	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	03/31/2021	03/31/2020	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	4,915,000	750,000		
Dividends	0	0	0	4,915,000	750,000		
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	591,000	64,000	1,168,000	256,000	345,000	823.44	1274.42
Dividends	591,000	63,000	1,166,000	233,000	327,000	838.10	1307.14
Interest	0	1,000	2,000	23,000	18,000	-100.00	-100.00
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	591,000	64,000	1,168,000	5,171,000	1,095,000	823.44	1274.42
Securities gains (losses)	0	0	0	0	0		
Other operating income	3,000	18,000	37,000	95,000	70,000	-83.33	-25.00
Total operating income	594,000	82,000	1,205,000	5,266,000	1,165,000	624.39	1163.83
Operating Expenses							
Personnel expenses	45,000	30,000	62,000	63,000	59,000	50.00	
Interest expense	76,000	66,000	281,000	257,000	187,000	15.15	204.00
Other expenses	11,000	14,000	84,000	35,000	22,000	-21.43	175.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	132,000	110,000	427,000	355,000	268,000	20.00	355.17
Income (loss) before taxes	462,000	-28,000	778,000	4,911,000	897,000		2466.67
Applicable income taxes (credit)	-7,000	-12,000	-45,000	9,000	-20,000		
Extraordinary items							
Income before undistributed income of subsidiaries	469,000	-16,000	823,000	4,902,000	917,000		1637.04
Equity in undistributed income of subsidiaries	1,015,000	811,000	2,476,000	-1,198,000	2,590,000	25.15	163.64
Bank subsidiaries	666,000	776,000	2,915,000	-1,048,000	2,594,000	-14.18	97.63
Nonbank subsidiaries	349,000	35,000	-439,000	-150,000	-4,000	897.14	627.08
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,484,000	795,000	3,299,000	3,704,000	3,507,000	86.67	260.19
Memoranda							
Bank net income	666,000	776,000	2,915,000	3,867,000	3,344,000	-14.18	97.63
Nonbank net income	940,000	98,000	727,000	83,000	323,000	859.18	944.44
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% 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	25,375,000	35.46	21,191,000	60.22	25,549,000	38.50	16,326,000	17,050,000	19.74	153.12
Common and preferred stock	25,372,000	35.45	21,190,000	60.21	25,548,000	38.50	16,325,000	16,995,000	19.74	156.08
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	3,000	0	1,000	0	1,000	0	1,000	55,000	200.00	-97.44
Investment in nonbank subsidiaries	31,576,000	44.12	8,243,000	23.42	30,810,000	46.43	8,175,000	6,426,000	283.06	498.37
Common and preferred stock	30,316,000	42.36	7,102,000	20.18	29,550,000	44.53	7,090,000	5,512,000	326.87	585.11
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	10,000	0.03	0	0	0	185,000	-100.00	-100.00
Other receivables	1,260,000	1.76	1,131,000	3.21	1,260,000	1.90	1,085,000	729,000	11.41	228.13
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	14,315,000	20	5,420,000	15.40	9,636,000	14.52	4,433,000	3,478,000	164.11	597.95
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	1,000	0	0	0	0	0	401,000	593,000		-99.67
Premises, furnishings, fixtures and equipment	4,000	0.01	5,000	0.01	5,000	0.01	6,000	6,000	-20.00	100.00
Intangible assets	78,000	0.11	77,000	0.22	77,000	0.12	76,000	74,000	1.30	
Other assets	218,000	0.30	256,000	0.73	288,000	0.43	193,000	250,000	-14.84	53.52
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	71,567,000	100.00	35,192,000	100.00	66,365,000	100.00	29,610,000	27,877,000	103.36	302.06
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	1,500,000	2.10	0	0	0	0	0	0		400.00
Other borrowings 1 year or less	1,200,000	1.68	700,000	1.99	1,199,000	1.81	700,000	0	71.43	
Borrowings with maturity over 1 year	12,588,000	17.59	7,822,000	22.23	8,613,000	12.98	6,730,000	6,826,000	60.93	349.09
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	658,000	0.92	381,000	1.08	459,000	0.69	430,000	379,000	72.70	291.67
Balance due to subsidiaries and related institutions	27,000	0.04	19,000	0.05	34,000	0.05	5,000	2,000	42.11	68.75
Total liabilities	15,973,000	22.32	8,922,000	25.35	10,305,000	15.53	7,865,000	7,207,000	79.03	385.94
Equity Capital	55,594,000	77.68	26,270,000	74.65	56,060,000	84.47	21,745,000	20,670,000	111.63	283.06
Perpetual preferred stock (income surplus)	10,539,000	14.73	2,793,000	7.94	7,733,000	11.65	2,793,000	2,793,000	277.34	382.11
Common stock	21,000	0.03	15,000	0.04	21,000	0.03	15,000	15,000	40.00	40.00
Common surplus	26,629,000	37.21	4,714,000	13.40	26,515,000	39.95	4,656,000	4,499,000	464.89	535.69
Retained earnings	23,029,000	32.18	20,487,000	58.21	21,975,000	33.11	19,960,000	17,329,000	12.41	99.09
Accumulated other comprehensive income	878,000	1.23	3,995,000	11.35	5,394,000	8.13	88,000	-252,000	-78.02	
Other equity capital components	-5,502,000	-7.69	-5,734,000	-16.29	-5,578,000	-8.41	-5,767,000	-3,714,000		
Total liabilities and equity capital	71,567,000	100.00	35,192,000	100.00	66,365,000	100.00	29,610,000	27,877,000	103.36	302.06
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	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

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	10.75			12.51			9.38			17.30			17.53		
Bank net income / Average equity investment in banks	10.46			16.55			13.05			22.76			22.15		
Nonbank net income / Average equity investment in nonbanks	12.56			5.52			6.28			1.44			5.93		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	44.88			97.61			88.36			104.40			95.35		
Nonbank net income / Parent net income	63.34			12.33			22.04			2.24			9.21		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	28.73			33.96			18.38			36.17			34.87		
Total debt / Equity capital	27.50			32.44			17.50			34.17			33.02		
Total debt + notes payable to subs that issued TPS / Equity capital	27.50			32.44			17.50			34.17			33.02		
Total debt + Loans guaranteed for affiliate / Equity capital	27.50			32.44			17.50			34.17			33.02		
Total debt / Equity capital – excess over fair value	27.50			32.44			17.50			34.17			33.02		
Long-term debt / Equity capital	22.64			29.78			15.36			30.95			33.02		
Short-term debt / Equity capital	4.86			2.66			2.14			3.22			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	79.18			100			72.80			100			99.24		
Double Leverage															
Equity investment in subs / Equity capital	100.17			107.70			98.28			107.68			108.89		
Total investment in subs / Equity capital	102.44			112.04			100.53			112.67			113.58		
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			0.64			-0.29			0.45			0.52		
Equity investment in subs – equity cap / Net income-div (X)	0.02			0.96						0.63			0.68		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	106.94			24.93			73.29			371.59			112.52		
Cash from ops + noncash items + op expense / Op expense + dividend	160.66			10.49			73.87			378.16			115.55		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.17			-2.56			83.38			86.50			116.32		
Pretax operating income + interest expense / Interest expense	707.89			57.58			376.87			2,010.89			579.68		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	707.89			57.58			376.87			2,010.89			579.68		
Dividends + interest from subsidiaries / Interest expense + dividends	116.80			19.22			74.82			392.63			112.54		
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)	16.49			23.38			13.75			23.01			21.52		
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.70			11.03			12.28			11.51			8.78		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	27.07			18.23			27.90			19.44			15.85		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0.05			0.01			0.04			0.02			0.04		

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	91.68						155.53			21.62			85.71		
Dividends declared / Net income	28.98			33.58			38.80			28.62			22.41		
Net income – dividends / Average equity	7.64			8.31			5.74			12.35			13.60		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			463.68			95.42		
Dividends from nonbank subsidiaries	137.44			23.60			91.09			21.98			41.60		
Dividends from subsidiary holding companies	0			0			0			0			0		
Dividends from all subsidiaries	137.44			23.60			91.09			485.66			137.02		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			0			0			127.10			22.43		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			127.10			22.43		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	62.87			64.29			160.39			280.72			101.24		
Interest income from nonbank subsidiaries	0			1.02			0.28			27.71			5.57		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	62.87			65.31			160.66			308.43			106.81		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			93.33			64.38		
Interest income from bank subsidiaries	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			93.33			64.38		
Dividends from nonbank subsidiaries	99.49			76.83			96.76			4.42			28.07		
Interest income from nonbank subsidiaries	0			1.22			0.17			0.44			1.55		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	99.49			78.05			96.93			4.86			29.61		
Dividends from subsidiary holding companies	0			0			0			0			0		
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		
Operating income from subsidiary holding companies	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt	0			0			0			0					
Loans and advances from subsidiaries / Total debt	0			0			0			0			0		