Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name PINNACLE BANCORP, INC.

City/State OMAHA, NE

Bank Holding Company Information

Federal Reserve District: 10
Consolidated Assets ($000): 14,753,226
Peer Group Number: 1 Number in Peer Group: 128
Number of Bank Subsidiaries: 4

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:

PINNACLE BANCORP, INC.
18081 BURT STREET

OMAHA, NE 68022

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	13,723,858	11,656,096	10,589,277	10,015,043	
Net income ($000)	181,042	167,550	171,786	169,792	
Number of BHCs in peer group	128	125	118	108	

	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)	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73	3.43	2.92	80			
+ Non-interest income	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25	0.82	1.35	24			
– Overhead expense	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36	2.43	2.72	36			
– Provision for credit losses	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47	0.10	0.16	35			
+ Securities gains (losses)	0	0.02	26	0	0.01	26	0.05	0	97	0	0.01	48			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63	1.72	1.43	77			
Net operating income	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84	1.70	0.89	94			
Net income	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84	1.70	0.90	94			
Net income (Subchapter S adjusted)		1.18			1.17			1.42		1.13	0.99	66			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51	3.97	3.80	62			
Interest expense	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19	0.32	0.60	20			
Net interest income (tax equivalent)	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66	3.65	3.19	75			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29	0.03	0.24	16			
Earnings coverage of net loan and lease losses (X)	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78	77.94	19.67	91			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89	1.45	0.98	88			
Allowance for loan and lease losses / Total loans and leases	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89	1.45	0.96	88			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.71	18	0.26	0.57	16	0.51	0.61	40	0.68	0.72	52			
30–89 days past due loans and leases / Total loans and leases	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60	0.52	0.47	63			
Liquidity and Funding															
Net noncore funding dependence	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16	5.71	17.03	20			
Net short-term noncore funding dependence	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26	3.90	4.83	38			
Net loans and leases / Total assets	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64	71.25	62.73	65			
Capitalization															
Tier 1 leverage ratio	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54	9.21	9.53	40			
Holding company equity capital / Total assets	9.81	11.16	31	9.96	12.43	22	10.57	12.22	28	10.34	11.94	24			
Total equity capital (including minority interest) / Total assets	9.82	11.29	29	9.98	12.57	21	10.59	12.27	29	10.36	12.01	24			
Common equity tier 1 capital / Total risk-weighted assets	12.24	12.38	53	11.67	12.17	45	12.20	12.12	63	11.44	12.19	42			
Net loans and leases / Equity capital (X)	6.53	5.58	73	6.75	5.21	80	6.73	5.29	79	6.89	5.27	81			
Cash dividends / Net income	0	42.30	4	83.99	33.12	95	40.86	27.31	76	49.35	31.29	80			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36		20.68	47.52	33			
Growth Rates															
Assets	20.18	16.68	64	11.89	9.26	72	5.54	7	55	7.13	8.28	61			
Equity capital	18.34	6.99	88	5.43	10.49	34	7.89	7.89	66	9.12	10.18	64			
Net loans and leases	14.37	9.07	76	5.77	9.10	51	5.42	7.89	42	8.52	9.38	61			
Noncore funding	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65	-35.69	5.59	7			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0.82	1.02	78	0.43	1.14	78	1.44	1.07	80			
Long-term debt / Equity capital	7.83	13.56	48	10.36	13.04	61	0	13.37	15	0.78	12.69	34			
Equity investment in subsidiaries / Equity capital	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22	99.55	102.10	36			
Cash from ops + noncash items + op expense / Op expense + dividends	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27	122.22	148.20	44			

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	439,237	415,974	375,136	332,931		5.59	65.20
Income from lease financing receivables	9	34	74	130		-73.53	-96.46
Fully taxable income on loans and leases	436,815	413,930	373,414	331,006		5.53	65.03
Tax-exempt income on loans and leases	2,431	2,078	1,796	2,055		16.99	68.94
Estimated tax benefit on income on loans and leases	0	0	0	0			
Income on loans and leases (tax equivalent)	439,246	416,008	375,210	333,061		5.59	65.05
Investment interest income (tax equivalent)	57,523	54,614	43,856	38,332		5.33	45.08
Interest on balances due from depository institutions	3,917	10,328	2,313	1,649		-62.07	710.97
Interest income on other earning assets	362	399	921	676		-9.27	-32.84
Total interest income (tax equivalent)	501,048	481,349	422,300	373,718		4.09	63.31
Interest on time deposits of $250K or more	7,924	10,147	5,494	2,885		-21.91	
Interest on time deposits < $250K	23,843	30,350	15,034	10,070		-21.44	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	18,022	40,149	24,491	11,957		-55.11	158.31
Interest on other borrowings and trading liabilities	4,305	6,076	5,024	5,382		-29.15	-11.24
Interest on subordinated debt and mandatory convertible securities	3,070	1,701	0	0		80.48	
Total interest expense	57,164	88,423	50,043	30,294		-35.35	157.79
Net interest income (tax equivalent)	443,884	392,926	372,257	343,424		12.97	55.95
Non-interest income	99,198	97,077	80,178	81,865		2.18	34.26
Adjusted operating income (tax equivalent)	543,082	490,003	452,435	425,289		10.83	51.48
Overhead expense	295,739	273,421	262,049	242,889		8.16	43.81
Provision for credit losses	17,920	3,803	11,695	9,977			174.43
Securities gains (losses)	1	-5	5,146	131			-99.95
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent)	231,642	214,957	182,674	172,554		7.76	56.20
Applicable income taxes	50,126	46,750	10,157	2,243		7.22	2470.56
Tax equivalent adjustments	0	0	0	0			
Applicable income taxes (tax equivalent)	50,126	46,750	10,157	2,243		7.22	2470.56
Minority interest	474	657	731	519		-27.85	44.07
Net income before discontinued operations, net of minority interest	181,042	167,550	171,786	169,792		8.05	23.98
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	181,042	167,550	171,786	169,792		8.05	23.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest	181,516	168,207	172,517	170,311		7.91	24.03
Investment securities income (tax equivalent)	57,523	54,614	43,856	38,332		5.33	45.08
US Treasury and agency securities (excluding mortgage-backed securities)	12,037	17,059	12,610	8,720		-29.44	3.57
Mortgage-backed securities	39,618	33,122	25,852	23,393		19.61	84.94
All other securities	5,868	4,433	5,394	6,219		32.37	-11.14
Cash dividends declared	0	140,720	70,200	83,800		-100.00	-100.00
Common	0	140,720	70,200	83,800		-100.00	-100.00
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

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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)	3.65	3.27	74	4.13	4	61	3.99	3.87	62	3.73	3.47	67			
Less: Interest expense	0.42	0.48	48	0.76	0.98	34	0.47	0.79	21	0.30	0.55	21			
Equals: Net interest income (tax equivalent)	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73	3.43	2.92	80			
Plus: Non-interest income	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25	0.82	1.35	24			
Equals: adjusted operating income (tax equivalent)	3.96	4.04	49	4.20	4.41	40	4.27	4.46	40	4.25	4.33	47			
Less: Overhead expense	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36	2.43	2.72	36			
Less: Provision for credit losses	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47	0.10	0.16	35			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	28	0	0.01	26	0.05	0	97	0	0.01	52			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63	1.72	1.43	77			
Less: Applicable income taxes (tax equivalent)	0.37	0.23	86	0.40	0.36	61	0.10	0.33	5	0.02	0.55	7			
Less: Minority interest	0	0	88	0.01	0	84	0.01	0	87	0.01	0	84			
Equals: Net operating income	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84	1.70	0.89	94			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84	1.70	0.90	94			
Memo: Net income (last four quarters)	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84	1.70	0.91	94			
Net income–BHC and noncontrolling (minority) interest	1.32	0.83	86	1.44	1.20	77	1.63	1.25	84	1.70	0.91	94			
Margin Analysis															
Average earning assets / Average assets	94.79	92.32	80	94.80	91.05	86	94.26	91.48	78	93.93	91.61	76			
Average interest-bearing funds / Average assets	78.09	64.06	89	79.65	65.57	91	79.45	65.56	89	79	65.75	87			
Interest income (tax equivalent) / Average earning assets	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51	3.97	3.80	62			
Interest expense / Average earning assets	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19	0.32	0.60	20			
Net interest income (tax equivalent) / Average earning assets	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66	3.65	3.19	75			
Yield or Cost															
Total loans and leases (tax equivalent)	4.79	4.27	79	5.12	5.09	59	4.90	4.95	55	4.63	4.52	65			
Interest-bearing bank balances	0.42	0.27	86	2.20	2.04	59	1.82	1.64	65	1.74	1.05	93			
Federal funds sold and reverse repos		0.68			2.44		0.82	2.17	9	1.19	1.41	44			
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	3.85	3.51	72	4.36	4.36	52	4.23	4.20	52	3.97	3.73	66			
Investment securities (tax equivalent)	1.99	2.25	29	2.26	2.76	7	1.97	2.68	2	1.78	2.47	7			
US Treasury and agency securities (excluding mortgage-backed securities)	1.54	1.75	38	2.24	2.32	49	1.99	2.05	49	1.82	1.62	67			
Mortgage-backed securities	2.25	2.05	67	2.29	2.61	16	2.06	2.50	3	1.81	2.23	12			
All other securities	1.51	3.24	6	1.79	4.06	4	1.68	4.20	1	1.67	3.66	5			
Interest-bearing deposits	0.46	0.53	49	0.88	1.10	32	0.54	0.81	27	0.32	0.49	29			
Time deposits of $250K or more	1.38	1.42	43	1.82	1.96	36	1.21	1.44	30						
Time deposits < $250K	1.73	1.36	81	2.07	1.82	63	1.24	1.29	43						
Other domestic deposits	0.22	0.36	25	0.59	0.93	23	0.38	0.67	22						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.37	0.62	35	1.22	1.86	33	0.92	1.51	32	0.50	0.94	33			
Other borrowed funds and trading liabilities	1.44	1.50	49	1.83	2.38	19	2.85	2.28	83	2.79	1.77	88			
All interest-bearing funds	0.53	0.74	31	0.95	1.49	21	0.59	1.19	12	0.38	0.82	10			

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	99,198	97,077	80,178	81,865	
Fiduciary activities income	2,062	2,256	2,083	1,857	
Service charges on deposit accounts - domestic	17,882	21,379	21,777	22,196	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	5,138	5,364	5,044	4,524	
Insurance activities revenue	8,962	9,791	9,827	8,121	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	40,863	24,558	14,018	15,381	
Other non-interest income	24,291	33,729	27,429	29,786	
Total overhead expenses	295,739	273,421	262,049	242,889	
Personnel expense	184,298	164,125	147,432	136,464	
Net occupancy expense	33,512	31,671	28,600	27,685	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	3,615	4,740	5,263	5,190	
Other operating expenses	74,314	72,885	80,754	73,550	
Fee income on mutual funds and annuities	5,151	5,410	5,119	4,584	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,070	2,025	1,954	1,904	
Average personnel expense per employee	89.03	81.05	75.45	71.67	
Average assets per employee	6,629.88	5,756.10	5,419.28	5,260	

	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	5.19	2.02	83	5.57	2.72	78	6.38	3.08	79	5.60	2.85	77			
Overhead expenses / Net Interest Income + non-interest income	54.46	62.28	20	55.80	61.29	27	57.92	60.88	33	57.11	63.61	23			
Percent of Average Assets															
Total overhead expense	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36	2.43	2.72	36			
Personnel expense	1.34	1.30	57	1.41	1.41	47	1.39	1.44	42	1.36	1.42	44			
Net occupancy expense	0.24	0.26	42	0.27	0.28	48	0.27	0.28	49	0.28	0.29	47			
Other operating expenses	0.57	0.94	17	0.67	0.97	25	0.81	0.97	41	0.79	1	33			
Overhead less non-interest income	1.43	1.25	67	1.51	1.32	60	1.72	1.38	70	1.61	1.34	69			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.46	61.82	21	55.80	60.64	31	57.92	60.37	38	57.11	62.73	25			
Personnel expense	33.94	32.36	55	33.49	32.39	54	32.59	32.51	46	32.09	32.93	44			
Net occupancy expense	6.17	6.58	42	6.46	6.52	48	6.32	6.48	47	6.51	6.70	44			
Other operating expenses	14.35	22.28	10	15.84	21.20	19	19.01	20.90	42	18.51	22.41	28			
Total non-interest income	18.27	28.83	30	19.81	29.23	31	17.72	28.50	25	19.25	31.08	24			
Fiduciary activities income	0.38	2.09	34	0.46	1.97	36	0.46	2.14	37	0.44	2.38	34			
Service charges on domestic deposit accounts	3.29	3.27	50	4.36	3.88	55	4.81	4.15	57	5.22	4.28	58			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	0.95	2.46	40	1.09	3.54	39	1.11	3.42	40	1.06	3.62	36			
Insurance activities revenue	1.65	0.41	86	2	0.47	88	2.17	0.47	90	1.91	0.55	86			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	7.52	3.92	78	5.01	1.86	88	3.10	1.61	76	3.62	1.67	82			
Other non-interest income	4.47	9.65	23	6.88	10.04	36	6.06	9.86	28	7	10.77	31			
Overhead less non-interest income	36.19	31.93	58	35.99	31.06	53	40.20	31.46	78	37.86	31.19	73			
Applicable income taxes / Pretax net operating income (tax equivalent)	21.64	18.63	67	21.75	20.56	60	5.56	19.04	4	1.30	32.99	9			
Applicable income tax + TE / Pretax net operating income + TE	21.64	21.18	45	21.75	23.23	36	5.56	21.56	3	1.30	37.95	7			

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	7,282,997	6,653,652	6,237,883	5,871,670		9.46	49.01
Commercial and industrial loans	1,185,621	681,124	651,722	647,601		74.07	125.46
Loans to individuals	135,781	146,241	149,158	148,209		-7.15	5.38
Loans to depository institutions and acceptances of other banks	16,660	0	0	0			
Agricultural loans	823,637	836,559	831,319	784,951		-1.54	-2.27
Other loans and leases	159,618	68,836	62,345	71,563		131.88	155.21
Less: Unearned income	26,271	11,768	10,199	8,941		123.24	328.28
Loans and leases, net of unearned income	9,578,043	8,374,644	7,922,228	7,515,053		14.37	48.69
Less: Allowance for loan and lease losses	133,437	116,856	114,748	108,642		14.19	36.90
Net loans and leases	9,444,606	8,257,788	7,807,480	7,406,411		14.37	48.88
Debt securities that reprice or mature in over 1 year	3,153,387	2,216,860	1,980,462	2,038,752		42.25	59.56
Mutual funds and equity securities	34,930	25,559	23,377	23,292		36.66	127.91
Subtotal	12,632,923	10,500,207	9,811,319	9,468,455		20.31	51.55
Interest-bearing bank balances	1,054,817	739,617	222,212	90,890		42.62	405.40
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	373,302	356,041	246,295	193,887		4.85	69.01
Trading assets	0	0	0	0			
Total earning assets	14,061,042	11,595,865	10,279,826	9,753,232		21.26	60.42
Non-interest-bearing cash and due from depository institutions	207,910	202,516	213,750	196,415		2.66	22.16
Premises, fixed assets, and leases	231,222	224,533	197,031	188,902		2.98	49.94
Other real estate owned	1,328	3,375	5,614	4,361		-60.65	-82.75
Investment in unconsolidated subsidiaries	105	433	1,312	1,213		-75.75	-90.96
Intangible and other assets	251,619	248,808	273,078	250,364		1.13	5.18
Total assets	14,753,226	12,275,530	10,970,611	10,394,487		20.18	58.00
Quarterly average assets	14,596,298	12,290,361	10,892,959	10,355,192		18.76	57.72
Average loans and leases (YTD)	9,175,299	8,125,350	7,664,824	7,188,860		12.92	56.94
Memoranda							
Loans held-for-sale	82,641	41,720	13,854	18,362		98.08	189.25
Loans not held-for-sale	9,495,402	8,332,924	7,908,374	7,496,691		13.95	48.07
Real estate loans secured by 1–4 family	1,588,750	1,494,441	1,422,159	1,358,576		6.31	32.30
Commercial real estate loans	4,771,447	4,223,672	3,895,842	3,564,054		12.97	66.90
Construction and land development	1,059,658	905,836	795,369	619,452		16.98	109.30
Multifamily	506,383	388,628	295,922	310,768		30.30	101.19
Nonfarm nonresidential	3,205,406	2,929,208	2,804,551	2,633,834		9.43	52.58
Real estate loans secured by farmland	922,800	935,539	919,882	949,040		-1.36	11.46
Total investment securities	3,561,619	2,598,460	2,250,134	2,255,931		37.07	60.98
U.S. Treasury securities	72,932	126,506	103,979	95,210		-42.35	186.66
US agency securities (excluding mortgage-backed securities)	959,032	577,216	598,638	464,614		66.15	92.76
Municipal securities	495,287	212,055	281,610	346,388		133.57	41.76
Mortgage-backed securities	1,999,409	1,657,092	1,242,357	1,326,273		20.66	50.99
Asset-backed securities	0	0	0	0			
Other debt securities	29	32	173	154		-9.38	-95.28
Mutual funds and equity securities	34,930	25,559	23,377	23,292		36.66	127.91
Available-for-sale securities	3,526,689	2,572,901	2,226,757	2,255,931		37.07	59.40
U.S. Treasury securities	72,932	126,506	103,979	95,210		-42.35	186.66
US agency securities (excluding mortgage-backed securities)	959,032	577,216	598,638	464,614		66.15	92.76
Municipal securities	495,287	212,055	281,610	346,388		133.57	41.76
Mortgage-backed securities	1,999,409	1,657,092	1,242,357	1,326,273		20.66	50.99
Asset-backed securities	0	0	0	0			
Other debt securities	29	32	173	154		-9.38	-95.28
Mutual funds and equity securities	0	0	0	23,292			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	89,235	21,105	-30,440	-2,745		322.81	2780.41
Structured notes, fair value	0	0	0	0			-100.00
Pledged securities	1,470,547	1,202,799	1,256,847	1,291,897		22.26	10.75

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	1,615,654	1,264,258	1,095,130	1,010,177		27.79	73.96
NOW, ATS and transaction accounts	661,191	620,065	542,669	499,223		6.63	57.31
Time deposits less brokered deposits) < $250K	1,262,054	1,520,172	1,171,749	1,140,988		-16.98	
MMDA and other savings accounts	8,648,371	6,519,689	5,969,878	5,790,169		32.65	75.19
Other non-interest-bearing deposits	0	0					
Core deposits	12,187,270	9,924,184	8,779,426	8,440,557		22.80	73.13
Time deposits of $250K or more	550,897	591,530	504,572	414,870		-6.87	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	243,519	224,506	229,336	246,757		8.47	-12.72
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	5,306	13,591	25,985	83,822		-60.96	-95.13
Other borrowings w/remaining maturity over 1 year	105,698	101,920	69,602	49,315		3.71	-8.65
Brokered deposits < $250K	0	0	119,071	30,543			
Noncore funding	905,420	931,547	948,566	825,307		-2.80	-32.04
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	113,245	126,620	0	0		-10.56	
Other liabilities	98,104	68,216	80,643	51,710		43.81	65.45
Total liabilities	13,304,039	11,050,567	9,808,635	9,317,574		20.39	57.80
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	0	0	0	0			
Common surplus	608	608	608	608		0.00	0.00
Retained earnings	1,395,498	1,214,456	1,190,953	1,077,028		14.91	54.69
Accumulated other comprehensive income	60,023	7,568	-31,919	-2,749		693.12	1836.85
Other equity capital components	-9,291	0	0	0			
Total holding company equity capital	1,446,838	1,222,632	1,159,642	1,074,887		18.34	59.73
Noncontrolling (minority) interest in subsidiaries	2,349	2,331	2,334	2,026		0.77	113.93
Total equity capital, including minority interest	1,449,187	1,224,963	1,161,976	1,076,913		18.30	59.79
Total liabilities and capital	14,753,226	12,275,530	10,970,611	10,394,487		20.18	58.00
Memoranda							
Non-interest-bearing deposits	1,615,654	1,264,258	1,095,130	1,010,177		27.79	73.96
Interest-bearing deposits	11,122,513	9,251,456	8,307,939	7,875,793		20.22	60.29
Total deposits	12,738,167	10,515,714	9,403,069	8,885,970		21.13	61.90
Long-term debt that reprices within 1 year	0	0	1,175	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,222,632	1,159,642	1,074,887	985,087			
Accounting restatements	0	0	12,340	0			
Net income	181,042	167,550	171,786	169,792			
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	17,000	30,010	0	0			
Less: Purchase of treasury stock	26,291	33,337	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	0	140,720	70,200	83,800			
Change in other comprehensive income	52,455	39,487	-29,171	3,808			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,446,838	1,222,632	1,159,642	1,074,887			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	49.37	36.22	76	54.20	37.78	75	56.86	37.19	85	56.49	35.54	87			
Commercial and industrial loans	8.04	13.52	19	5.55	12.02	19	5.94	12.85	21	6.23	12.62	22			
Loans to individuals	0.92	3.40	39	1.19	4.20	39	1.36	4.31	38	1.43	4.47	44			
Loans to depository institutions and acceptances of other banks	0.11	0.03	89	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	5.58	0.19	96	6.81	0.24	97	7.58	0.30	97	7.55	0.21	97			
Other loans and leases	1.08	4.63	19	0.56	5.01	7	0.57	5	7	0.69	5.10	11			
Net loans and leases	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64	71.25	62.73	65			
Debt securities over 1 year	21.37	15.55	76	18.06	14.60	69	18.05	14.63	65	19.61	14.83	71			
Mutual funds and equity securities	0.24	0.05	89	0.21	0.06	89	0.21	0.06	89	0.22	0.06	88			
Subtotal	85.63	78.16	81	85.54	79.65	65	89.43	79.97	88	91.09	79.31	96			
Interest-bearing bank balances	7.15	7.51	50	6.03	3.06	81	2.03	3.04	47	0.87	3.46	22			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	2.53	1.68	75	2.90	1.91	74	2.25	1.96	69	1.87	1.86	66			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	95.31	91.05	97	94.46	89.53	92	93.70	89.74	86	93.83	89.84	88			
Non-interest cash and due from depository institutions	1.41	1.07	79	1.65	1.14	83	1.95	1.21	89	1.89	1.22	90			
Other real estate owned	0.01	0.02	44	0.03	0.03	57	0.05	0.04	67	0.04	0.05	58			
All other assets	3.28	7.82	1	3.89	9.27	3	4.35	8.98	9	4.28	8.86	9			
Memoranda															
Short-term investments	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47	2.74	8.69	32			
U.S. Treasury securities	0.49	0.84	67	1.03	1.03	65	0.95	1.04	61	0.92	1.02	62			
US agency securities (excluding mortgage-backed securities)	6.50	0.63	97	4.70	0.54	96	5.46	0.69	96	4.47	0.75	93			
Municipal securities	3.36	1.69	78	1.73	1.34	68	2.57	1.62	70	3.33	1.60	76			
Mortgage-backed securities	13.55	11.75	59	13.50	11.44	63	11.32	11.13	52	12.76	11.06	62			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	20	0	0.39	19	0	0.41	21	0	0.38	24			
Loans held-for-sale	0.56	0.52	64	0.34	0.39	59	0.13	0.30	44	0.18	0.33	48			
Loans held for investment	64.36	61.72	48	67.88	63.50	49	72.09	63.93	67	72.12	62.63	70			
Real estate loans secured by 1–4 family	10.77	11.91	45	12.17	13.29	46	12.96	13.46	47	13.07	13.44	49			
Revolving	0.98	1.66	40	1.20	2.07	39	1.26	2.27	39	1.22	2.40	36			
Closed-end, secured by first liens	9.33	9.81	50	10.33	10.69	49	10.92	10.57	52	11.08	10.35	56			
Closed-end, secured by junior liens	0.45	0.22	84	0.65	0.28	87	0.79	0.31	90	0.76	0.34	87			
Commercial real estate loans	32.34	22.22	78	34.41	22.23	76	35.51	21.58	78	34.29	19.88	82			
Construction and land development	7.18	3.40	87	7.38	3.44	85	7.25	3.51	83	5.96	3.25	81			
Multifamily	3.43	3.12	65	3.17	3.01	61	2.70	2.72	58	2.99	2.54	66			
Nonfarm nonresidential	21.73	14.72	72	23.86	14.69	76	25.56	14.44	82	25.34	13.30	85			
Real estate loans secured by farmland	6.25	0.33	99	7.62	0.36	99	8.38	0.41	99	9.13	0.32	99			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	76.04	57.15	85	79.45	57.46	88	78.74	56.49	83	78.13	54.84	83			
Real estate loans secured by 1–4 family	16.59	19.43	37	17.84	20.75	37	17.95	21.10	34	18.08	21.45	33			
Revolving	1.51	2.64	39	1.75	3.15	34	1.74	3.50	34	1.69	3.77	31			
Closed-end	15.08	16.59	43	16.09	17.39	42	16.21	17.39	43	16.38	17.41	46			
Commercial real estate loans	49.82	34.63	81	50.43	33.52	80	49.18	32.14	81	47.43	29.99	78			
Construction and land development	11.06	5.26	89	10.82	5.09	85	10.04	5.20	83	8.24	4.90	79			
1–4 family	3.61	0.93	93	3.69	0.94	94	3.69	1.02	94	3.65	0.89	95			
Other	7.45	4.19	82	7.13	4.02	80	6.35	4.05	77	4.59	3.90	64			
Multifamily	5.29	4.96	61	4.64	4.69	58	3.74	4.10	54	4.14	3.84	63			
Nonfarm nonresidential	33.47	22.93	76	34.98	22.15	79	35.40	21.40	81	35.05	20.03	86			
Owner-occupied	11.53	7.68	74	11.71	7.72	76	12.95	8.03	79	11.13	7.58	72			
Other	21.94	14.95	77	23.27	14.34	80	22.46	13.38	84	23.91	12.45	88			
Real estate loans secured by farmland	9.63	0.54	99	11.17	0.55	99	11.61	0.63	99	12.63	0.51	99			
Loans to depository institutions and acceptances of other banks	0.17	0.06	87	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	12.38	22.17	13	8.13	19.53	12	8.23	20.32	11	8.62	20.53	14			
Loans to individuals	1.42	6.13	38	1.75	7.13	37	1.88	7.36	34	1.97	7.61	40			
Credit card loans	0.07	0.65	58	0.09	0.81	56	0.10	1.02	53	0.10	1.12	50			
Agricultural loans	8.60	0.32	96	9.99	0.37	97	10.49	0.46	97	10.45	0.33	97			
Other loans and leases	1.67	9.09	18	0.82	9.85	7	0.79	9.66	8	0.95	10.32	12			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	520.27	381.27	78	555.37	391.26	78	533.98	379.80	72	559.46	366.85	80			
Real estate loans secured by 1–4 family	113.50	125.03	46	124.74	138.18	45	121.74	137.84	43	129.45	138.55	44			
Revolving	10.34	17.42	40	12.25	21.26	37	11.83	23.33	36	12.13	25.05	36			
Closed-end	103.15	106.14	50	112.49	115.20	50	109.91	112.79	52	117.32	111.69	56			
Commercial real estate loans	340.86	234.65	77	352.54	229.44	77	333.49	219.72	74	339.59	204.45	76			
Construction and land development	75.70	35.62	85	75.61	34.95	86	68.09	35.36	82	59.02	32.91	78			
1–4 family	24.70	6.34	94	25.79	6.61	93	25.02	7.04	93	26.12	6.16	96			
Other	50.99	28.16	79	49.82	27.32	79	43.07	27.26	74	32.90	26.01	64			
Multifamily	36.17	32.74	66	32.44	31.04	62	25.33	27.85	53	29.61	25.95	68			
Nonfarm nonresidential	228.98	155.06	75	244.49	152.10	79	240.08	147.22	77	250.95	137.03	80			
Owner-occupied	78.90	52.37	74	81.84	53.07	73	87.79	54.89	73	79.73	51.62	75			
Other	150.09	100.54	71	162.66	97.41	76	152.29	91.80	77	171.23	84.09	88			
Real estate loans secured by farmland	65.92	3.44	99	78.09	3.60	99	78.74	4.02	98	90.43	3.31	99			
Loans to depository institutions and acceptances of other banks	1.19	0.28	88	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	84.70	139.91	22	56.85	122.02	18	55.79	128.82	18	61.70	126.55	23			
Loans to individuals	9.70	37.47	41	12.21	43.51	39	12.77	42.67	38	14.12	44.83	41			
Credit card loans	0.46	3.30	60	0.60	4.34	57	0.67	5.31	55	0.73	5.73	52			
Agricultural loans	58.84	1.88	98	69.83	2.18	98	71.16	2.72	98	74.79	1.88	98			
Other loans and leases	11.40	49.54	20	5.75	52.44	8	5.34	51.79	6	6.82	52.78	11			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.38	27.32	79	38.77	26.45	80	36.28	24.79	78	36.39	23.09	80			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.58	183.76	78	271.01	178.57	77	246.06	167.93	72	260.55	156.17	82			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	341.48	240.85	77	352.85	236.10	76	333.85	225.98	74	340.27	210.40	75			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47	2.74	8.69	32			
Liquid assets	29.11	26.22	62	26.91	22.44	73	21.70	22.72	62	20.91	24.04	54			
Investment securities	24.14	17.85	76	21.17	16.99	72	20.51	17.27	68	21.70	17.35	70			
Net loans and leases	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64	71.25	62.73	65			
Net loans, leases and standby letters of credit	64.41	62.48	47	67.66	64.84	46	71.48	65.07	60	71.53	63.89	64			
Core deposits	82.61	70.67	91	80.85	63.09	94	80.03	62.13	93	81.20	61.26	94			
Noncore funding	6.14	14.13	26	7.59	19.36	17	8.65	21.34	13	7.94	22.32	13			
Time deposits of $250K or more	3.73	2.11	82	4.82	2.94	81	4.60	2.89	80	3.99	2.57	77			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	1.65	1.47	69	1.83	1.94	64	2.09	1.97	67	2.37	2.23	66			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	1.65	0.54	80	1.83	0.48	80	2.09	0.54	79	2.37	0.73	79			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.04	1.24	27	0.11	3.01	15	0.24	3.67	13	0.81	3.96	22			
Earning assets that reprice within 1 year	23.70	39.38	15	28.23	39.29	19	25.41	40.29	11	23.02	41.61	11			
Interest-bearing liabilities that reprice within 1 year	9.02	8.20	71	12.76	10.19	76	11.14	10.01	67	10.70	8.46	68			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0.01	1.34	51	0	1.58	23			
Net assets that reprice within 1 year	14.68	29.11	20	15.48	26.63	20	14.25	27.38	21	12.32	29.77	14			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16	5.71	17.03	20			
Net short-term noncore funding dependence	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26	3.90	4.83	38			
Short-term investment / Short-term noncore funding	217.27	184.19	65	158.46	77.77	81	71.36	66.46	69	43.52	74.86	44			
Liquid assets - short-term noncore funding / Nonliquid assets	34.77	28.18	67	29.11	16.97	81	20.08	16.04	67	18.48	18.16	63			
Net loans and leases / Total deposits	74.14	79.43	31	78.53	90.31	23	83.03	90.08	28	83.35	90.14	31			
Net loans and leases / Core deposits	77.50	88.34	30	83.21	103.93	17	88.93	105	24	87.75	105.65	27			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.05	4.31	80	1.95	1.36	72	-2.89	-1.98	24	-0.29	-0.77	64			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	99.02	87.23	68	99.02	85.40	73	98.96	81.88	77	100	84.24	89			
U.S. Treasury securities	2.05	4.72	64	4.87	6.15	64	4.62	6.99	57	4.22	6.96	54			
US agency securities (excluding mortgage-backed securities)	26.93	4.01	97	22.21	3.49	95	26.60	4.02	94	20.60	4.42	90			
Municipal securities	13.91	9.83	71	8.16	7.75	61	12.52	9.16	64	15.35	9.31	69			
Mortgage-backed securities	56.14	66.64	33	63.77	67.43	40	55.21	65.45	33	58.79	65.34	37			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0	3.01	19	0	2.94	18	0.01	2.79	22	0.01	2.57	23			
Mutual funds and equity securities	0.98	0.35	83	0.98	0.40	80	1.04	0.42	83	1.03	0.51	80			
Debt securities 1 year or less	10.48	10.55	60	13.70	11.86	65	10.95	11.91	60	8.59	11.79	53			
Debt securities 1 to 5 years	32.06	17.03	82	42.28	17.94	85	50.06	19.18	89	50.55	18.80	87			
Debt securities over 5 years	56.48	69.86	24	43.04	66.02	23	37.96	64.73	22	39.82	64.73	22			
Pledged securities	41.29	35.67	57	46.29	30.57	71	55.86	33.30	78	57.27	34.58	78			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	30.34	183.32	25	133.86	26.69	88	64.52	6.77	93	1.02	19.19	40			
Investment securities	37.07	23.62	74	15.48	11.75	70	-0.26	9.42	33	6.42	8.45	54			
Core deposits	22.80	26.88	39	13.04	11.23	67	4.01	7.29	46	14.33	12.19	62			
Noncore funding	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65	-35.69	5.59	7			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,469,039	2,246,454	1,966,489	1,777,787	
Commit: Secured commercial real estate loans	938,238	940,202	712,172	619,993	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	72,693	69,180	65,750	62,656	
Securities underwriting	0	0	0	0	
Standby letters of credit	58,084	47,330	34,340	28,322	
Commercial and similar letters of credit	0	0	0	0	
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	33,500	0	0	
Written options contracts (interest rate)	374,188	122,787	58,585	76,665	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	0	0	
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	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)	16.74	22.01	34	18.30	23.52	37	17.93	24.05	35	17.10	24.03	30			
Standby letters of credit	0.39	0.71	41	0.39	0.84	34	0.31	0.92	27	0.27	0.96	21			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	2.54	48.62	10	1.27	68.47	7	0.53	65.81	5	0.74	75.35	5			
Interest rate contracts	2.54	34.36	10	1.27	47.31	7	0.53	43.84	5	0.74	53.66	5			
Interest rate futures and forward contracts	0	6.21	12	0.27	10.67	40	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	2.54	2.18	73	1	2.47	63	0.53	2.16	52	0.74	2.60	57			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	0	20.83	3	0	28.86	3	0	26.74	2	0	25.60	3			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.91	42.82	35	27.65	45.53	35	25.66	44.93	28	24.73	46.60	21			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	374,188	156,287	58,585	76,665	
Interest rate contracts	374,188	156,287	58,585	76,665	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	33,500	0	0	
Written options	374,188	122,787	58,585	76,665	
Exchange-traded	0	0	0	0	
Over-the-counter	374,188	122,787	58,585	76,665	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	0	0	0	0	
Held for trading	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	
Non-traded	374,188	156,287	58,585	76,665	
Interest rate contracts	374,188	156,287	58,585	76,665	
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)	0	33,500	0	0	
One year or less	0	33,500	0	0	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)	219	154	55	203	
Gross positive fair value	1,664	361	188	238	
Held for trading	0	0	0	0	
Non-traded	1,664	361	188	238	
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	
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

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	0	14.05	7	21.43	13.49	73	0	12.78	8	0	13.23	8			
Written options	100	8.18	98	78.57	5.91	99	100	6.60	99	100	6.68	99			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	100	7.73	99	78.57	5.10	99	100	5.49	99	100	5.27	99			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	0	68.76	3	0	69.75	2	0	70.34	2	0	68.94	2			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	0	91.48	1	21.43	93.86	4	0	94.47	1	0	95.63	1			
One year or less	0	32.05	4	21.43	32.17	51	0	32.51	3	0	31.96	2			
Over 1 year to 5 years	0	27.06	3	0	30.45	4	0	31.16	4	0	31.85	4			
Over 5 years	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5			
Gross negative fair value (absolute value)	0.06	1.55	4	0.10	0.83	9	0.09	0.72	5	0.26	0.69	16			
Gross positive fair value	0.44	2.23	7	0.23	1.19	8	0.32	0.85	11	0.31	0.71	16			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	5	0	0.06	8	0	0.06	5	0	0.06	9			
Gross positive fair value (X)	0	0.09	7	0	0.07	7	0	0.06	5	0	0.06	8			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0	0.02	23	0	0.01	22	0	0.01	12	0	0.01	20			
Current credit exposure (X)	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	116,856	114,748	108,642	101,007	
Gross losses	2,354	2,971	7,454	4,860	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	1,015	1,276	1,865	2,518	
Net losses	1,339	1,695	5,589	2,342	
Provision for loan and lease losses	17,920	3,803	11,695	9,977	
Adjustments	0	0	0	0	
Ending balance	133,437	116,856	114,748	108,642	
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	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47	0.10	0.16	35			
Provision for loan and lease losses / Average loans and leases	0.20	0.82	5	0.05	0.24	18	0.15	0.24	42	0.14	0.28	32			
Provision for loan and lease losses / Net loan and lease losses	1,338.31	487.86	88	224.37	130.58	89	209.25	134.68	84	426	143.18	93			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89	1.45	0.98	88			
Allowance for loan and lease losses / Total loans and leases	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89	1.45	0.96	88			
Allowance for loan and lease losses / Net loans and leases losses (X)	99.65	11.58	95	68.94	8.03	97	20.53	7.54	88	46.39	8.39	93			
Allowance for loan and lease losses / Nonaccrual assets	402.77	299.17	74	620.88	218.72	90	332.12	214.03	83	233.51	178.03	74			
ALLL / 90+ days past due + nonaccrual loans and leases	331.98	244.34	73	465.04	151.73	93	281.87	160.51	83	216.25	136.22	80			
Gross loan and lease losses / Average loans and leases	0.03	0.34	5	0.04	0.28	8	0.10	0.30	24	0.07	0.33	12			
Recoveries / Average loans and leases	0.01	0.07	11	0.02	0.08	15	0.02	0.09	14	0.04	0.09	22			
Net losses / Average loans and leases	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29	0.03	0.24	16			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	34.16	33.98	60	17.12	36.22	16	38.37	41.30	59	61.63	33.49	87			
Earnings coverage of net loan and lease losses (X)	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78	77.94	19.67	91			
Net Loan and Lease Losses By Type															
Real estate loans	0	0.04	21	0	0.01	43	0.01	0.02	48	-0.01	0.02	19			
Real estate loans secured by 1–4 family	0	0.01	36	-0.01	0.01	23	0.03	0.01	68	0.01	0.03	39			
Revolving	-0.07	0.01	17	-0.08	0.02	12	0.01	0.03	46	0.01	0.09	36			
Closed-end	0	0	54	0	0	35	0.04	0.01	79	0.01	0.02	51			
Commercial real estate loans	0	0.07	21	0.01	0.01	52	0	0.01	55	-0.01	0.01	30			
Construction and land development	-0.01	0	35	0.01	-0.01	79	0	-0.03	52	0	-0.02	55			
1–4 family	-0.01	0	14	0.01	0	90	0	-0.01	32	0	0	40			
Other	0	0	42	0	-0.01	44	0	-0.02	54	0	-0.01	51			
Multifamily	0	0	26	0.12	0	96	0	0	27	0	-0.01	34			
Nonfarm nonresidential	0	0.11	22	-0.01	0.02	15	0.01	0.02	49	-0.01	0.03	20			
Owner-occupied	0	0.02	12	0	0.01	33	0	0.01	46	-0.01	0.01	5			
Other	0	0.08	34	-0.01	0.01	9	0	0.01	60	0	0.01	52			
Real estate loans secured by farmland	0	0.02	46	0	0.01	21	0	0	75	-0.05	0.01	11			
Commercial and industrial loans	0.07	0.47	18	0.13	0.37	24	0.57	0.31	78	0.13	0.39	31			
Loans to individuals	0.38	1.13	22	0.53	1.17	29	0.69	1.16	46	0.67	1.25	38			
Credit card loans	1.10	2.92	19	1.27	3.11	20	2.14	2.92	29	1.96	2.92	25			
Agricultural loans	0	0.19	58	0	0.08	13	0.03	0.15	62	0.14	0.18	75			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	36,435	36,831	36,193	38,731	
90+ days past due loans and leases	7,064	6,307	6,160	3,713	
Nonaccrual loans and leases	33,130	18,821	34,550	46,525	
Total past due and nonaccrual loans and leases	76,629	61,959	76,903	88,969	
Restructured 30–89 days past due	0	70	305	0	
Restructured 90+ days past due	61	0	0	224	
Restructured nonaccrual	786	784	11,764	3,763	
Total restructured loans and leases	847	854	12,069	3,987	
30–89 days past due loans held for sale	642	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	642	0	0	0	
Restructured loans and leases in compliance	750	574	3,142	5,334	
Other real estate owned	1,328	3,375	5,614	4,361	
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	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60	0.52	0.47	63			
90+ days past due loans and leases	0.07	0.12	59	0.08	0.15	52	0.08	0.17	53	0.05	0.20	45			
Nonaccrual loans and leases	0.35	0.66	23	0.22	0.51	18	0.44	0.54	42	0.62	0.63	53			
90+ days past due and nonaccrual loans and leases	0.42	0.85	22	0.30	0.71	15	0.51	0.75	33	0.67	0.88	39			
30–89 days past due restructured	0	0.01	16	0	0.01	33	0	0.02	45	0	0.02	13			
90+ days past due restructured	0	0.01	64	0	0.01	29	0	0.01	26	0	0.01	68			
Nonaccrual restructured	0.01	0.13	10	0.01	0.14	15	0.15	0.16	50	0.05	0.20	17			
30–89 days past due loans held for sale	0.01	0	87	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.38	0.40	58	0.44	0.43	62	0.46	0.44	60	0.52	0.47	63			
90+ days past due assets	0.07	0.12	59	0.08	0.15	51	0.08	0.18	53	0.05	0.20	45			
Nonaccrual assets	0.35	0.67	23	0.22	0.53	18	0.44	0.57	42	0.62	0.64	52			
30+ days past due and nonaccrual assets	0.80	1.29	33	0.74	1.19	34	0.97	1.26	44	1.18	1.39	47			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.52	26	0.20	0.44	17	0.37	0.48	40	0.48	0.54	42			
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.55	24	0.23	0.48	19	0.42	0.52	41	0.53	0.59	44			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.60	14	0.19	0.53	15	0.40	0.60	31	0.54	0.72	32			
Allowance for loan and lease losses	26.43	66.66	13	19.55	115.41	4	38.01	118.28	10	51.95	129.01	9			
Equity capital + allowance for loan and lease losses	2.23	4.97	20	1.71	4.28	17	3.42	4.79	36	4.77	5.78	41			
Tier 1 capital + allowance for loan and lease losses	2.52	6.05	16	1.91	5.65	13	3.73	6.16	29	5.38	7.35	34			
Loans and leases + other real estate owned	0.37	0.97	10	0.27	0.85	10	0.55	0.96	23	0.75	1.15	26			

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

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		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	0.30	0.39	47	0.36	0.38	60	0.38	0.42	52	0.46	0.44	58			
	90+ days past due	0.07	0.16	64	0.08	0.16	61	0.05	0.22	50	0.03	0.26	46			
	Nonaccrual	0.37	0.76	24	0.21	0.46	27	0.51	0.57	53	0.69	0.69	61			
Commercial and industrial	30–89 days past due	0.20	0.23	58	0.54	0.31	78	1.01	0.30	92	0.58	0.32	80			
	90+ days past due	0.02	0.03	59	0.16	0.05	87	0.06	0.05	69	0.22	0.05	88			
	Nonaccrual	0.39	0.75	31	0.51	0.83	36	0.16	0.76	14	0.36	0.93	27			
Individuals	30–89 days past due	0.67	0.83	44	1.20	0.83	72	1.08	0.84	63	1.44	0.97	76			
	90+ days past due	0.14	0.14	67	0.09	0.17	56	0.05	0.16	49	0.07	0.19	48			
	Nonaccrual	0.14	0.28	47	0.03	0.17	34	0.11	0.23	45	0.11	0.24	50			
Depository institution loans	30–89 days past due	0	0	46		0			0			0				
	90+ days past due	0	0	46		0			0			0.05				
	Nonaccrual	0	0	47		0			0			0				
Agricultural	30–89 days past due	1.34	0.17	92	0.81	0.24	84	0.51	0.17	82	0.73	0.17	87			
	90+ days past due	0.06	0	96	0	0	42	0.29	0	97	0	0	41			
	Nonaccrual	0.18	0.49	55	0.14	0.67	53	0.17	0.75	53	0.42	0.96	55			
Foreign governments	30–89 days past due		0			0.07			0.01			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due	0.14	0.18	61	0.58	0.20	85	0.45	0.17	83	0.52	0.20	86			
	90+ days past due	0.50	0.01	97	0.01	0.01	83	0.38	0.01	97	0.36	0.02	96			
	Nonaccrual	0	0.15	19	0	0.13	15	0	0.14	17	0.01	0.10	47			

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		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	0.45	0.65	43	0.36	0.67	27	0.53	0.71	46	0.50	0.74	38			
	90+ days past due	0.04	0.33	53	0.06	0.31	52	0.05	0.46	41	0.04	0.49	42			
	Nonaccrual	0.22	0.89	14	0.27	0.73	17	0.27	0.86	19	0.49	0.97	33			
Revolving	30–89 days past due	0.26	0.48	32	0.06	0.45	12	0.74	0.50	75	0.67	0.61	68			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0.03	0.07	58			
	Nonaccrual	0.13	1.13	17	0.08	1	13	0.26	1.17	19	0.26	1.17	23			
Closed-end	30–89 days past due	0.46	0.65	44	0.40	0.70	30	0.51	0.75	40	0.48	0.79	37			
	90+ days past due	0.04	0.38	56	0.06	0.35	54	0.05	0.53	42	0.04	0.57	42			
	Nonaccrual	0.23	0.87	16	0.29	0.70	23	0.27	0.84	22	0.51	0.96	35			
Junior lien	30–89 days past due	0.05	0.02	87	0.04	0.02	75	0.04	0.03	72	0.01	0.03	30			
	90+ days past due	0	0	32	0	0	73	0.01	0	84	0.02	0	83			
	Nonaccrual	0.01	0.04	28	0.02	0.04	34	0.01	0.06	33	0.09	0.07	68			
Commercial real estate	30–89 days past due	0.23	0.26	61	0.30	0.18	80	0.30	0.17	77	0.43	0.18	85			
	90+ days past due	0.02	0.02	76	0.09	0.03	81	0.01	0.03	61	0.03	0.04	63			
	Nonaccrual	0.31	0.62	30	0.03	0.23	13	0.18	0.28	42	0.18	0.34	34			
Construction and development	30–89 days past due	0.71	0.28	81	0.25	0.28	62	0.42	0.21	77	1.27	0.23	95			
	90+ days past due	0.09	0.01	95	0.05	0.02	84	0	0.02	31	0	0.03	26			
	Nonaccrual	0.03	0.41	31	0.03	0.20	34	0.10	0.19	53	0.06	0.24	34			
1–4 family	30–89 days past due	0.03	0.03	68	0.13	0.06	78	0.36	0.06	93	0.69	0.07	96			
	90+ days past due	0.03	0	91	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.03	0.03	72	0.03	0.02	73	0.10	0.02	87	0.05	0.03	75			
Other	30–89 days past due	0.68	0.22	86	0.12	0.20	61	0.06	0.13	50	0.58	0.13	89			
	90+ days past due	0.06	0	95	0.05	0.01	88	0	0.02	33	0	0.02	29			
	Nonaccrual	0	0.35	26	0	0.17	33	0.01	0.15	33	0.01	0.18	26			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0.22	0.10	78	0.23	0.07	86			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.09	0.11	62	0.13	0.05	82	0.35	0.08	88	0.07	0.10	59			
Nonfarm non-residential	30–89 days past due	0.10	0.23	48	0.36	0.14	86	0.27	0.17	75	0.25	0.17	68			
	90+ days past due	0	0.02	62	0.11	0.03	83	0.02	0.03	66	0.04	0.04	70			
	Nonaccrual	0.43	0.80	39	0.02	0.28	11	0.18	0.30	40	0.23	0.38	39			
Owner Occupied	30–89 days past due	0.02	0.07	35	0.08	0.07	62	0.17	0.09	75	0.17	0.07	83			
	90+ days past due	0	0	72	0.10	0.01	95	0	0.01	25	0.01	0.02	64			
	Nonaccrual	0.42	0.27	72	0.02	0.16	17	0.06	0.17	26	0.08	0.21	30			
Other	30–89 days past due	0.08	0.14	57	0.28	0.07	91	0.10	0.07	71	0.08	0.09	60			
	90+ days past due	0	0.01	33	0.01	0.01	69	0.02	0.01	77	0.03	0.02	79			
	Nonaccrual	0.01	0.44	12	0	0.10	9	0.12	0.13	65	0.15	0.14	59			
Farmland	30–89 days past due	0.42	0.11	87	0.65	0.23	84	0.48	0.25	78	0.50	0.27	73			
	90+ days past due	0.41	0	98	0.06	0.01	88	0.21	0.01	93	0.04	0.06	77			
	Nonaccrual	0.94	1.13	64	0.94	0.84	65	2.30	1.23	79	2.90	1.07	84			
Credit card	30–89 days past due	0.11	0.95	18	0.10	1.19	12	0.08	1.22	12	0.13	1.08	10			
	90+ days past due	0.02	0.63	29	0.06	0.78	27	0	0.73	11	0	0.75	9			
	Nonaccrual	0.06	0.05	81	0.21	0.11	81	0	0.09	36	0	0.08	35			

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	-8,683	608	608	608	
Retained earnings	1,395,498	1,214,456	1,190,953	1,077,028	
Accumulated other comprehensive income (AOCI)	60,023	7,568	-31,919	-2,749	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,446,838	1,222,632	1,159,642	1,074,887	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	120,412	133,853	137,313	135,958	
Accumulated other comprehensive income-related adjustments	60,023	7,568	-31,919	-2,749	
Other deductions from common equity tier 1 capital	0	0	799	788	
Subtotal:	1,266,403	1,081,211	1,053,449	940,890	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,266,403	1,081,211	1,053,449	940,890	
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	1,266,403	1,081,211	1,053,449	940,890	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	85,818	99,533	0	0	
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	129,382	115,851	108,009	102,837	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				7,403	
Tier 2 capital before deductions	215,200	215,384	108,009	110,240	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	215,200	215,384	108,009	110,240	
Exited advanced approach tier 2 capital					
Total capital	1,481,603	1,296,595	1,161,458	1,051,130	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,596,298	12,290,361	10,892,959	10,355,192	
Less: Deductions from common equity tier 1 capital	120,412	133,853	138,112	136,746	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	14,475,886	12,156,508	10,754,847	10,218,446	
Total risk-weighted assets	10,346,504	9,267,049	8,633,971	8,221,128	
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	12.24	12.35	54	11.67	12.11	46	12.20	12.09	63	11.44	12.16	43			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.24	13.08	41	11.67	12.78	36	12.20	12.85	46	11.44	12.95	32			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.32	15.23	41	13.99	14.36	55	13.45	14.45	37	12.79	14.63	22			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54	9.21	9.53	40			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	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	8,962	9,791	9,827	8,121		-8.47	24.25
Other insurance activities income	8,962	9,791	9,827	8,121		-8.47	24.25
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	3,014	2,896	2,779	2,667		4.07	22.92

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	1.65	0.41	86	2	0.47	88	2.17	0.47	90	1.91	0.55	86			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.22	11.03	8	0.24	11.51	10	0.24	10.22	13	0.25	9.84	15			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
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	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	0	
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		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases		-2.40			22.48			7.24			21.19				
Total selected assets		2.04			12.40			3.24			21.86				
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	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	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	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			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	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	0	0	0	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					
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

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
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	
Total retained credit exposure and asset sale credit exposure	37.28	10.29	7.31	11.58	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due 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	0	0	0	0			
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	0	0	0	0			
90+ Days Past Due 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	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
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	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	52,990	27,853	97,940	112,494		90.25	-53.33
Dividends	43,500	19,000	91,000	105,800		128.95	-59.72
Interest	30	112	25	15		-73.21	328.57
Management and service fees	9,460	8,741	6,915	6,679		8.23	70.70
Other income	0	0	0	0			
Income from nonbank subsidiaries	1,566	1,116	1,089	725		40.32	-18.52
Dividends	1,566	1,116	1,089	725		40.32	-18.52
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	54,556	28,969	99,029	113,219		88.33	-52.75
Securities gains (losses)	0	0	4,525	0			-100.00
Other operating income	2,358	4,916	1,959	1,833		-52.03	74.28
Total operating income	56,914	33,885	105,513	115,052		67.96	-52.08
Operating Expenses							
Personnel expenses	9,223	8,323	7,813	7,007		10.81	77.20
Interest expense	3,186	2,208	627	1,065		44.29	944.59
Other expenses	2,823	2,983	7,441	2,541		-5.36	-44.07
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	15,232	13,514	15,881	10,613		12.71	44.28
Income (loss) before taxes	43,900	22,554	88,469	104,439		94.64	-59.43
Applicable income taxes (credit)	14	1,080	1,545	314		-98.70	-94.85
Extraordinary items				0			
Income before undistributed income of subsidiaries	43,886	21,474	86,924	104,125		104.37	-59.34
Equity in undistributed income of subsidiaries	137,156	146,076	84,862	65,667		-6.11	260.13
Bank subsidiaries	136,966	145,435	84,437	65,529		-5.82	246.21
Nonbank subsidiaries	190	641	425	138		-70.36	
Subsidiary holding companies	0	0	0	0			
Net income (loss)	181,042	167,550	171,786	169,792		8.05	23.98
Memoranda							
Bank net income	180,466	164,435	175,437	171,329		9.75	22.30
Nonbank net income	1,756	1,757	1,514	863		-0.06	294.61
Subsidiary holding companys' net income	0	0	0	0			

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,507,453	95.39	1,318,032	96.08	1,133,109	96.44	1,061,953		14.37	59.11
Common and preferred stock	1,507,453	95.39	1,318,032	96.08	1,133,109	96.44	1,061,953		14.37	59.11
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	14,180	0.90	17,340	1.26	8,800	0.75	8,125		-18.22	60.06
Common and preferred stock	14,180	0.90	17,340	1.26	8,800	0.75	8,125		-18.22	60.06
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				
Excess cost over fair value	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			
Securities	34,930	2.21	25,559	1.86	23,377	1.99	22,669		36.66	131.40
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	16,904	1.07	6,251	0.46	6,745	0.57	11,238		170.42	243.23
Cash and due from unrelated depository institution	0	0	1,523	0.11	0	0	1		-100.00	
Premises, furnishings, fixtures and equipment	5,431	0.34	1,571	0.11	1,725	0.15	1,518		245.70	209.11
Intangible assets	0	0	0	0	0	0	0			
Other assets	1,471	0.09	1,468	0.11	1,236	0.11	1,019		0.20	-88.25
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,580,369	100.00	1,371,744	100.00	1,174,992	100.00	1,106,523		15.21	59.54
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	10,000	0.73	5,000	0.43	15,500		-100.00	-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	8,333			
Subordinated notes and debentures	113,245	7.17	126,620	9.23	0	0	0		-10.56	
Other liabilities	20,286	1.28	12,492	0.91	10,350	0.88	7,803		62.39	14.12
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	133,531	8.45	149,112	10.87	15,350	1.31	31,636		-10.45	57.51
Equity Capital	1,446,838	91.55	1,222,632	89.13	1,159,642	98.69	1,074,887		18.34	59.73
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	0	0	0	0	0	0	0			
Common surplus	608	0.04	608	0.04	608	0.05	608		0.00	0.00
Retained earnings	1,395,498	88.30	1,214,456	88.53	1,190,953	101.36	1,077,028		14.91	54.69
Accumulated other comprehensive income	60,023	3.80	7,568	0.55	-31,919	-2.72	-2,749		693.12	1836.85
Other equity capital components	-9,291	-0.59	0	0	0	0	0			
Total liabilities and equity capital	1,580,369	100.00	1,371,744	100.00	1,174,992	100.00	1,106,523		15.21	59.54
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

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	13.41	7.29	91	14.15	9.68	90	15.44	10.40	90	10.87	7.61	80			
Bank net income / Average equity investment in banks	12.66	7.45	88	13.34	10.51	81	16.05	11.19	86	16.48	8.74	91			
Nonbank net income / Average equity investment in nonbanks	10.97	9.75	65	16.72	7.89	77	17.85	7.10	82	10.69	4.73	74			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	99.68	88.16	30	98.14	82.22	31	102.13	82.56	47	100.91	80.64	49			
Nonbank net income / Parent net income	0.97	3.59	52	1.05	5.93	55	0.88	3.78	54	0.51	7.76	47			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	9.23	20.06	37	12.20	20.43	55	1.32	20.88	12	2.94	19.94	17			
Total debt / Equity capital	7.83	14.41	47	11.17	14.31	61	0.43	14.69	30	2.22	13.95	38			
Total debt + notes payable to subs that issued TPS / Equity capital	7.83	16.67	32	11.17	16.36	56	0.43	17.10	14	2.22	16.10	19			
Total debt + Loans guaranteed for affiliate / Equity capital	7.83	14.68	46	11.17	14.56	61	0.43	15.14	30	2.22	14.35	38			
Total debt / Equity capital – excess over fair value	7.83	14.52	47	11.17	14.51	61	0.43	14.81	30	2.22	14.10	38			
Long-term debt / Equity capital	7.83	13.56	48	10.36	13.04	61	0	13.37	15	0.78	12.69	34			
Short-term debt / Equity capital	0	0.77	38	0.82	1.02	78	0.43	1.14	78	1.44	1.07	80			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	51.72	34.67	65	55.40	28.44	76	0	28.63	14	16.90	26.93	41			
Double Leverage															
Equity investment in subs / Equity capital	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22	99.55	102.10	36			
Total investment in subs / Equity capital	105.17	110.16	51	109.22	111.07	63	98.47	112.48	10	99.55	111.30	23			
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)	0.41	0.47	54	0.67	0.36	67	-0.10	0.35	23	-0.03	0.52	34			
Equity investment in subs – equity cap / Net income-div (X)	0.41	1.82	15	4.20	1.22	91		1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	374.36	136.59	96	21.35	177.68	2	120.99	162.34	35	121.75	141.81	45			
Cash from ops + noncash items + op expense / Op expense + dividend	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27	122.22	148.20	44			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	132.35	134.08	60	100.75	116.34	34	95.87	103.19	39	104.27	92.33	58			
Pretax operating income + interest expense / Interest expense	1,477.90	2,016.32	62	1,121.47	1,968.54	42	14,209.89	2,898.75	90	9,906.48	1,909.25	90			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,477.90	1,539.23	71	1,121.47	1,632.83	50	14,209.89	1,369.37	97	9,906.48	1,547.94	93			
Dividends + interest from subsidiaries / Interest expense + dividends	1,415.44	150.43	99	14.15	210.80	2	130.05	188.90	33	125.54	172.51	41			
Fees + other income from subsidiaries / Salary + other expenses	78.53	13.95	92	77.31	16.52	91	45.33	16.08	78	69.95	16.39	88			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.78	3.85	38	-0.38	2.64	20	-0.21	2.61	22	-1.54	3.24	14			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
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	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.12	2.66	51	0.17	5.62	50	0.13	5.50	44	0.10	5.68	41			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	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	0	81.10	1	655.30	57.84	97	80.76	57.26	72	80.48	68.72	65			
Dividends declared / Net income	0	42.29	4	83.99	33.08	95	40.86	27.33	76	49.35	31.29	80			
Net income – dividends / Average equity	13.41	4.14	93	2.27	6.46	9	9.13	7.33	73	8.26	5.03	82			
Percent of Dividends Paid															
Dividends from bank subsidiaries		132.17		13.50	178.13	20	129.63	157.73	43	126.25	130.71	52			
Dividends from nonbank subsidiaries		3.41		0.79	7.53	56	1.55	7.13	69	0.87	12.57	57			
Dividends from subsidiary holding companies		4.85		0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries		174.85		14.30	260.40	6	131.18	215.26	29	127.12	196.35	36			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	24.10	60.28	19	11.55	66.55	12	51.87	60.71	44	61.75	59	51			
Interest income from bank subsidiaries	0.02	0.36	52	0.07	0.54	58	0.01	0.52	50	0.01	0.76	42			
Management and service fees from bank subsidiaries	5.24	1.47	83	5.32	1.55	83	3.94	1.88	79	3.90	2.98	78			
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	29.36	62.88	21	16.94	69.36	12	55.83	63.43	42	65.66	62.82	50			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	89.18	56.39	64	63.52	82.95	54	71.93	51.40	65	84.01	102.35	59			
Interest income from nonbank subsidiaries	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	89.18	79.84	57	63.52	150.41	35	71.93	99.33	43	84.01	165.35	49			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	76.43	69.76	31	56.07	67.32	27	86.25	65.18	41	91.96	59.17	64			
Interest income from bank subsidiaries	0.05	0.63	51	0.33	0.80	64	0.02	0.92	46	0.01	0.94	41			
Management and service fees from bank subsidiaries	16.62	1.87	92	25.80	1.81	94	6.55	2.01	85	5.81	2.17	81			
Other income from bank subsidiaries	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	93.11	82.20	36	82.20	78.80	31	92.82	74.20	40	97.78	69.23	61			
Dividends from nonbank subsidiaries	2.75	1.95	77	3.29	2.65	77	1.03	2.57	70	0.63	2.65	63			
Interest income from nonbank subsidiaries	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	2.75	4.70	69	3.29	7.29	70	1.03	7.64	59	0.63	9.99	47			
Dividends from subsidiary holding companies	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt		135.13		0	83.37	12	0	87.87	16	0	83.68	15			
Loans and advances from subsidiaries / Total debt	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14			