



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

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [BANK OF AMERICA CORPORATION](#)

City/State [CHARLOTTE, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [2,969,992,000](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

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

Mailing Address:

[BANK OF AMERICA CORPORATION](#)
[100 NORTH TRYON STREET](#)
[CHARLOTTE, NC 28255](#)

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	2,873,266,000	2,490,312,000	2,676,843,250	2,406,303,750	2,333,723,250
Net income (\$000)	8,050,000	4,010,000	17,894,000	27,430,000	28,147,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.45	2.67	5	2	2.94	12	1.66	2.77	8	2.09	3.01	14	2.10	3.08	13
+ Non-interest income	1.78	1.13	82	1.53	1.12	77	1.58	1.21	72	1.68	1.32	73	1.84	1.31	75
– Overhead expense	2.19	2.28	49	2.09	2.68	19	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27
– Provision for credit losses	-0.26	-0.12	29	0.73	0.88	45	0.40	0.51	34	0.15	0.15	61	0.14	0.14	59
+ Securities gains (losses)	0	0.01	32	0.05	0.03	79	0.02	0.02	57	0.01	0.01	64	0.01	0	81
+ Other tax equivalent adjustments	0	0	48	0	0	7	0	0	86	0	0	84	0	0	84
= Pretax net operating income (tax equivalent)	1.29	1.78	17	0.75	0.64	52	0.73	1.04	21	1.39	1.56	33	1.51	1.57	40
Net operating income	1.12	1.36	26	0.64	0.48	55	0.67	0.81	31	1.14	1.19	39	1.21	1.24	42
Net income	1.12	1.35	26	0.64	0.48	55	0.67	0.82	31	1.14	1.19	39	1.21	1.24	42
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.77	3.18	6	2.94	4.09	7	2.17	3.55	6	3.36	4.41	6	3.26	4.24	6
Interest expense	0.18	0.29	30	0.71	0.85	37	0.34	0.52	25	1.04	1.08	50	0.92	0.86	63
Net interest income (tax equivalent)	1.59	2.88	6	2.23	3.24	14	1.83	3.01	9	2.33	3.33	16	2.34	3.38	14
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.34	0.16	84	0.43	0.27	77	0.40	0.27	74	0.37	0.21	80	0.39	0.22	85
Earnings coverage of net loan and lease losses (X)	8.94	25.70	34	8.07	17.23	43	7.17	22.89	34	9.96	24.40	41	10.06	21.75	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.70	1.49	70	1.46	1.32	67	1.95	1.58	76	0.92	0.83	61	0.99	0.90	63
Allowance for loan and lease losses / Total loans and leases	1.69	1.47	71	1.45	1.30	68	1.93	1.55	77	0.92	0.81	60	0.98	0.89	64
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.62	0.70	47	0.43	0.63	31	0.57	0.71	43	0.40	0.57	34	0.57	0.61	47
30–89 days past due loans and leases / Total loans and leases	0.43	0.33	72	0.50	0.52	53	0.42	0.39	66	0.51	0.43	66	0.55	0.44	70
Liquidity and Funding															
Net noncore funding dependence	2.77	-0.51	63	4.20	14.37	21	-4.48	3.20	28	11.47	14.45	42	10.36	16.62	30
Net short-term noncore funding dependence	-14.32	-6.88	21	-14.92	4.94	7	-24.18	-4.76	9	-7.32	3.38	15	-6.89	4.66	15
Net loans and leases / Total assets	31.74	60.99	6	40.82	64.23	11	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12
Capitalization															
Tier 1 leverage ratio	7.17	9.15	6	7.91	9.43	8	7.36	9.13	5	7.94	9.76	9	8.37	9.71	12
Holding company equity capital / Total assets	9.23	10.72	28	10.11	11.64	34	9.68	11.16	30	10.88	12.43	33	11.27	12.22	42
Total equity capital (including minority interest) / Total assets	9.23	10.85	25	10.11	11.80	31	9.68	11.28	27	10.88	12.57	30	11.27	12.27	40
Common equity tier 1 capital / Total risk-weighted assets	11.79	12.58	39	10.77	11.64	36	11.94	12.40	46	11.17	12.17	33	11.64	12.12	49
Net loans and leases / Equity capital (X)	3.44	5.73	9	4.04	5.59	18	3.50	5.59	13	3.85	5.21	20	3.66	5.29	16
Cash dividends / Net income	25.50	23.13	51	51.05	81.34	36	43.08	42.30	52	27.63	33.12	37	24.43	27.31	33
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	13.36	16.49	50	10.20	11.31	58	15.84	16.68	50	3.36	9.26	31	3.22	7	39
Equity capital	3.43	9.13	26	-0.78	5.70	24	3.06	6.99	31	-0.19	10.49	9	-0.68	7.89	21
Net loans and leases	-11.85	7.22	3	10.59	9.91	65	-6.36	9.07	8	4.99	9.10	43	-1.07	7.89	6
Noncore funding	1.53	-25.09	82	4.80	16.35	32	1.73	-12.18	67	4.09	6.59	48	6.20	10.67	47
Parent Company Ratios															
Short-term debt / Equity capital	3.64	0.52	88	3.67	0.88	84	3.43	0.77	86	3.83	1.02	83	6.09	1.14	88
Long-term debt / Equity capital	77.67	11.33	97	80.06	12.46	94	81.97	13.56	94	71.66	13.04	93	62.68	13.37	89
Equity investment in subsidiaries / Equity capital	113.56	102.85	91	111.83	103.91	87	113.41	102.81	90	113.71	103.22	91	111.74	103.10	84
Cash from ops + noncash items + op expense / Op expense + dividends	-131.51	98.58	4	591.48	176.81	94	239.94	147.26	87	388.06	190.27	90	215.59	174.91	72

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	5-Year
Interest and fees on loans.....	7,606,000	10,746,000	35,927,000	46,585,000	44,333,000	-29.22	-12.80
Income from lease financing receivables.....	187,000	216,000	778,000	895,000	825,000	-13.43	-13.02
Fully taxable income on loans and leases.....	7,769,000	10,932,000	36,598,000	47,327,000	45,003,000	-28.93	-12.57
Tax-exempt income on loans and leases.....	24,000	30,000	107,000	153,000	155,000	-20.00	-52.94
Estimated tax benefit on income on loans and leases.....	33,722	34,560	132,223	160,825	160,536	-2.43	-80.63
Income on loans and leases (tax equivalent).....	7,826,722	10,996,560	36,837,223	47,640,825	45,318,536	-28.83	-14.10
Investment interest income (tax equivalent).....	2,800,278	2,913,440	10,062,777	12,073,175	11,928,464	-3.88	143.94
Interest on balances due from depository institutions.....	33,000	295,000	378,000	2,009,000	2,112,000	-88.81	-81.87
Interest income on other earning assets.....	928,000	2,231,000	5,415,000	10,884,000	8,869,000	-58.40	-44.06
Total interest income (tax equivalent).....	11,588,000	16,436,000	52,693,000	72,607,000	68,228,000	-29.50	-4.23
Interest on time deposits of \$250K or more.....	13,000	78,000	185,000	267,000	138,000	-83.33	
Interest on time deposits < \$250K.....	26,000	121,000	330,000	445,000	281,000	-78.51	
Interest on foreign office deposits.....	5,000	170,000	232,000	834,000	705,000	-97.06	-94.38
Interest on other deposits.....	89,000	815,000	1,196,000	5,642,000	3,370,000	-89.08	12.66
Interest on other borrowings and trading liabilities.....	876,000	2,535,000	5,437,000	13,995,000	13,680,000	-65.44	-56.76
Interest on subordinated debt and mandatory convertible securities.....	189,000	250,000	844,000	1,161,000	1,161,000	-24.40	-30.51
Total interest expense.....	1,198,000	3,969,000	8,224,000	22,344,000	19,335,000	-69.82	-52.52
Net interest income (tax equivalent).....	10,390,000	12,467,000	44,469,000	50,263,000	48,893,000	-16.66	8.49
Non-interest income.....	12,783,000	9,539,000	42,181,000	40,387,000	42,890,000	34.01	39.14
Adjusted operating income (tax equivalent).....	23,173,000	22,006,000	86,650,000	90,650,000	91,783,000	5.30	23.50
Overhead expense.....	15,754,000	13,002,000	56,858,000	54,035,000	53,452,000	21.17	12.10
Provision for credit losses.....	-1,861,000	4,574,000	10,677,000	3,574,000	3,261,000		
Securities gains (losses).....	0	315,000	411,000	193,000	121,000	-100.00	-100.00
Other tax equivalent adjustments.....	0	-1,000	1,000	2,000	1,000		
Pretax net operating income (tax equivalent).....	9,277,000	4,673,000	19,490,000	33,353,000	35,195,000	98.52	137.02
Applicable income taxes.....	1,116,000	521,000	1,101,000	5,324,000	6,437,000	114.20	9.52
Tax equivalent adjustments.....	111,000	143,000	499,000	598,000	610,000	-22.38	-48.37
Applicable income taxes (tax equivalent).....	1,227,000	664,000	1,600,000	5,922,000	7,047,000	84.79	-0.57
Minority interest.....	0	-1,000	-4,000	1,000	1,000		
Net income before discontinued operations, net of minority interest.....	8,050,000	4,010,000	17,894,000	27,430,000	28,147,000	100.75	200.37
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	8,050,000	4,010,000	17,894,000	27,430,000	28,147,000	100.75	200.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	8,050,000	4,009,000	17,890,000	27,431,000	28,148,000	100.80	200.37
Investment securities income (tax equivalent).....	2,800,278	2,913,440	10,062,777	12,073,175	11,928,464	-3.88	143.94
US Treasury and agency securities (excluding mortgage-backed securities).....	345,000	321,000	1,022,000	1,186,000	990,000	7.48	301.16
Mortgage-backed securities.....	2,286,000	2,325,000	8,166,000	9,731,000	9,684,000	-1.68	156.57
All other securities.....	169,278	267,440	874,777	1,156,175	1,254,464	-36.70	-0.98
Cash dividends declared.....	2,053,000	2,047,000	7,709,000	7,578,000	6,875,000	0.29	110.78
Common.....	1,563,000	1,578,000	6,288,000	6,146,000	5,424,000	-0.95	202.32
Preferred.....	490,000	469,000	1,421,000	1,432,000	1,451,000	4.48	7.22

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.61	2.96	6	2.64	3.72	7	1.97	3.27	6	3.02	4	8	2.92	3.87	9
Less: Interest expense	0.17	0.27	31	0.64	0.78	36	0.31	0.48	27	0.93	0.98	47	0.83	0.79	63
Equals: Net interest income (tax equivalent)	1.45	2.67	5	2	2.94	12	1.66	2.77	8	2.09	3.01	14	2.10	3.08	13
Plus: Non-interest income	1.78	1.13	82	1.53	1.12	77	1.58	1.21	72	1.68	1.32	73	1.84	1.31	75
Equals: adjusted operating income (tax equivalent)	3.23	3.87	18	3.53	4.12	20	3.24	4.04	14	3.77	4.41	20	3.93	4.46	24
Less: Overhead expense	2.19	2.28	49	2.09	2.68	19	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27
Less: Provision for credit losses	-0.26	-0.12	29	0.73	0.88	45	0.40	0.51	34	0.15	0.15	61	0.14	0.14	59
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0.05	0.03	79	0.02	0.02	57	0.01	0.01	64	0.01	0	81
Plus: other tax equivalent adjustments	0	0	48	0	0	7	0	0	86	0	0	84	0	0	84
Equals: Pretax net operating income (tax equivalent)	1.29	1.78	17	0.75	0.64	52	0.73	1.04	21	1.39	1.56	33	1.51	1.57	40
Less: Applicable income taxes (tax equivalent)	0.17	0.40	6	0.11	0.16	34	0.06	0.23	11	0.25	0.36	20	0.30	0.33	41
Less: Minority interest	0	0	42	0	0	9	0	0	6	0	0	72	0	0	71
Equals: Net operating income	1.12	1.36	26	0.64	0.48	55	0.67	0.81	31	1.14	1.19	39	1.21	1.24	42
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.12	1.35	26	0.64	0.48	55	0.67	0.82	31	1.14	1.19	39	1.21	1.24	42
Memo: Net income (last four quarters)	0.79	1.07	22	0.99	0.98	41	0.67	0.82	31	1.14	1.19	39	1.21	1.24	41
Net income—BHC and noncontrolling (minority) interest	1.12	1.37	26	0.64	0.49	55	0.67	0.83	31	1.14	1.20	39	1.21	1.25	41
Margin Analysis															
Average earning assets / Average assets	91.16	93.08	25	89.91	91.24	36	90.79	92.32	30	89.68	91.05	34	89.70	91.48	26
Average interest-bearing funds / Average assets	57.72	62.97	29	62.14	66.92	29	59.41	64.06	28	61.84	65.57	34	59.30	65.56	24
Interest income (tax equivalent) / Average earning assets	1.77	3.18	6	2.94	4.09	7	2.17	3.55	6	3.36	4.41	6	3.26	4.24	6
Interest expense / Average earning assets	0.18	0.29	30	0.71	0.85	37	0.34	0.52	25	1.04	1.08	50	0.92	0.86	63
Net interest income (tax equivalent) / Average earning assets	1.59	2.88	6	2.23	3.24	14	1.83	3.01	9	2.33	3.33	16	2.34	3.38	14
Yield or Cost															
Total loans and leases (tax equivalent)	3.22	4.05	12	4.23	4.74	16	3.58	4.27	11	4.79	5.09	35	4.65	4.95	36
Interest-bearing bank balances	0.04	0.10	7	0.64	1.16	17	0.15	0.27	17	1.38	2.04	17	1.34	1.64	26
Federal funds sold and reverse repos	-0.01	0.26	5	1.18	1.34	42	0.29	0.68	35	1.73	2.44	30	1.26	2.17	14
Trading assets	1.16	0.39	79	1.91	0.75	77	1.49	0.60	77	1.86	0.99	70	1.93	1.11	67
Total earning assets	1.75	3.15	5	2.91	4.05	6	2.15	3.51	6	3.34	4.36	7	3.23	4.20	6
Investment securities (tax equivalent)	1.45	1.84	24	2.57	2.60	48	1.95	2.25	25	2.73	2.76	49	2.75	2.68	62
US Treasury and agency securities (excluding mortgage-backed securities)	0.63	1.30	19	2	2.31	40	1.08	1.75	22	1.97	2.32	31	1.80	2.05	32
Mortgage-backed securities	1.55	1.60	51	2.65	2.49	68	2.02	2.05	43	2.80	2.61	75	2.78	2.50	83
All other securities	2.06	2.93	21	2.88	3.62	27	2.47	3.24	21	3.59	4.06	42	4.15	4.20	70
Interest-bearing deposits	0.05	0.26	4	0.46	0.90	13	0.18	0.53	9	0.73	1.10	24	0.51	0.81	22
Time deposits of \$250K or more	0.35	0.82	9	1.13	1.83	9	0.84	1.42	7	1.16	1.96	6	0.68	1.44	6
Time deposits < \$250K	0.38	0.78	8	1.40	1.69	23	1.03	1.36	22	1.35	1.82	19	0.90	1.29	22
Other domestic deposits	0.04	0.17	5	0.36	0.71	12	0.13	0.36	8	0.66	0.93	32	0.43	0.67	27
Foreign deposits	0.02	0.13	37	0.88	0.79	57	0.30	0.42	39	1.17	1.19	50	1.03	0.97	53
Federal funds purchased and repos	0.23	0.18	78	1.53	1.14	76	0.65	0.62	66	2.22	1.86	66	1.71	1.51	55
Other borrowed funds and trading liabilities	0.69	1.38	26	1.56	1.90	30	0.97	1.50	28	2.31	2.38	47	2.55	2.28	66
All interest-bearing funds	0.29	0.42	32	1.03	1.15	44	0.52	0.74	27	1.50	1.49	60	1.40	1.19	69

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

BHC Name

City/State

1073757

RSSD Number

5

FR Dist.

1

Peer #

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	12,783,000	9,539,000	42,181,000	40,387,000	42,890,000
Fiduciary activities income	555,000	508,000	2,024,000	1,985,000	1,990,000
Service charges on deposit accounts - domestic	1,253,000	1,344,000	4,984,000	5,401,000	5,489,000
Trading revenue	4,461,000	4,429,000	6,876,000	8,175,000	8,578,000
Investment banking fees and commissions	5,767,000	4,650,000	19,775,000	17,600,000	17,532,000
Insurance activities revenue	3,000	4,000	14,000	16,000	19,000
Venture capital revenue	0	0	0	1,000	2,000
Net servicing fees	226,000	-182,000	-73,000	75,000	610,000
Net securitization income	30,000	33,000	51,000	118,000	84,000
Net gains (losses) on sales of loans, OREO, other assets	-76,000	-310,000	425,000	-1,762,000	918,000
Other non-interest income	564,000	-937,000	8,105,000	8,778,000	7,668,000
Total overhead expenses	15,754,000	13,002,000	56,858,000	54,035,000	53,452,000
Personnel expense	10,016,000	7,584,000	33,425,000	32,920,000	31,929,000
Net occupancy expense	1,760,000	1,534,000	6,459,000	5,966,000	5,771,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	17,000	16,000	95,000	112,000	538,000
Other operating expenses	3,961,000	3,868,000	16,879,000	15,037,000	15,214,000
Fee income on mutual funds and annuities	303,000	335,000	1,239,000	1,426,000	1,616,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	212,469	206,775	211,378	205,429	201,834
Average personnel expense per employee	47.14	36.68	158.13	160.25	158.19
Average assets per employee	13,523.22	12,043.58	12,663.77	11,713.55	11,562.59

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Mutual fund fee income / Non-interest income	2.37	2.10	60	3.51	2.64	66	2.94	2.02	68	3.53	2.72	66	3.77	3.08	63
Overhead expenses / Net Interest Income + non-interest income	68.31	59.30	85	59.47	63.90	38	66	62.31	68	60	61.29	49	58.63	60.88	39

Percent of Average Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total overhead expense	2.19	2.28	49	2.09	2.68	19	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27
Personnel expense	1.39	1.28	63	1.22	1.36	36	1.25	1.30	46	1.37	1.41	46	1.37	1.44	40
Net occupancy expense	0.25	0.24	50	0.25	0.27	35	0.24	0.26	40	0.25	0.28	31	0.25	0.28	31
Other operating expenses	0.55	0.73	32	0.62	0.98	19	0.63	0.94	23	0.63	0.97	19	0.67	0.97	20
Overhead less non-interest income	0.41	1.10	10	0.56	1.47	9	0.55	1.26	12	0.57	1.32	11	0.45	1.38	8

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total overhead expense	67.98	58.69	85	59.08	63.38	40	65.62	61.85	67	59.61	60.64	51	58.24	60.37	40
Personnel expense	43.22	33.29	94	34.46	33.17	53	38.57	32.40	88	36.32	32.39	72	34.79	32.51	65
Net occupancy expense	7.60	6.42	67	6.97	6.75	54	7.45	6.58	65	6.58	6.52	52	6.29	6.48	45
Other operating expenses	17.17	18.45	46	17.65	22.88	27	19.59	22.28	44	16.71	21.20	27	17.16	20.90	29
Total non-interest income	55.16	28.42	91	43.35	26.40	87	48.68	28.83	87	44.55	29.23	83	46.73	28.50	86
Fiduciary activities income	2.40	2.15	60	2.31	2.03	62	2.34	2.09	62	2.19	1.97	61	2.17	2.14	60
Service charges on domestic deposit accounts	5.41	3.21	85	6.11	3.92	81	5.75	3.27	87	5.96	3.88	78	5.98	4.15	70
Trading revenue	19.25	0.97	96	20.13	1.58	96	7.94	1.24	92	9.02	1.18	92	9.35	0.85	95
Investment banking fees and commissions	24.89	2.51	97	21.13	2.81	95	22.82	2.46	96	19.42	3.54	92	19.10	3.42	92
Insurance activities revenue	0.01	0.38	37	0.02	0.40	41	0.02	0.41	34	0.02	0.47	36	0.02	0.47	36
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	84	0	0.02	81
Net servicing fees	0.98	0.99	71	-0.83	-0.41	18	-0.08	0.01	24	0.08	0.28	46	0.66	0.65	66
Net securitization income	0.13	0.01	93	0.15	0.01	93	0.06	0	93	0.13	0.01	92	0.09	0.01	93
Net gain (loss) - sales of loans, OREO, and other assets	-0.33	3.74	1	-1.41	1.88	6	0.49	3.92	26	-1.94	1.86	4	1	1.61	49
Other non-interest income	2.43	8.65	7	-4.26	9.85	2	9.35	9.67	58	9.68	10.04	60	8.35	9.86	53
Overhead less non-interest income	12.82	29.65	12	15.74	36.23	11	16.94	31.96	15	15.06	31.06	15	11.51	31.46	9
Applicable income taxes / Pretax net operating income (tax equivalent)	12.03	21.04	4	11.15	17.54	21	5.65	18.62	5	15.96	20.56	16	18.29	19.04	35
Applicable income tax + TE / Pretax net operating income + TE	13.23	22.74	3	14.21	22.86	11	8.21	21.20	5	17.76	23.23	9	20.02	21.56	28

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

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	325,971,000	367,665,000	338,168,000	360,362,000	337,046,000	-11.34	-4.23
Commercial and industrial loans	279,678,000	354,593,000	291,121,000	302,952,000	279,685,000	-21.13	15.01
Loans to individuals	145,587,000	164,502,000	151,234,000	171,062,000	172,387,000	-11.50	-16.61
Loans to depository institutions and acceptances of other banks	9,889,000	18,947,000	11,876,000	19,610,000	17,367,000	-47.81	-46.55
Agricultural loans	537,000	514,000	622,000	644,000	563,000	4.47	-48.86
Other loans and leases	197,298,000	179,047,000	180,153,000	173,963,000	173,332,000	10.19	28.87
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	958,960,000	1,085,268,000	973,174,000	1,028,593,000	980,380,000	-11.64	3.02
Less: Allowance for loan and lease losses	16,168,000	15,766,000	18,802,000	9,416,000	9,601,000	2.55	33.96
Net loans and leases	942,792,000	1,069,502,000	954,372,000	1,019,177,000	970,779,000	-11.85	2.62
Debt securities that reprice or mature in over 1 year	807,724,000	420,014,000	630,818,000	426,203,000	399,988,000	92.31	129.56
Mutual funds and equity securities	1,628,000	1,181,000	1,687,000	1,174,000	1,446,000	37.85	-65.51
Subtotal	1,752,144,000	1,490,697,000	1,586,877,000	1,446,554,000	1,372,213,000	17.54	37.39
Interest-bearing bank balances	298,787,000	230,150,000	348,930,000	137,516,000	154,530,000	29.82	90.34
Federal funds sold and reverse repos	259,147,000	301,969,000	304,058,000	274,597,000	259,409,000	-14.18	17.19
Debt securities that reprice or mature within 1 year	38,901,000	40,963,000	41,932,000	35,157,000	33,017,000	-5.03	46.79
Trading assets	331,848,000	262,239,000	256,866,000	277,292,000	265,770,000	26.54	33.41
Total earning assets	2,680,847,000	2,326,026,000	2,538,683,000	2,171,125,000	2,084,952,000	15.25	38.99
Non-interest-bearing cash and due from depository institutions	33,560,000	30,052,000	36,430,000	30,151,000	29,063,000	11.67	20.68
Premises, fixed assets, and leases	20,794,000	20,929,000	21,249,000	20,362,000	9,906,000	-0.65	122.21
Other real estate owned	378,000	347,000	213,000	357,000	373,000	8.93	-16.74
Investment in unconsolidated subsidiaries	10,307,000	9,218,000	10,154,000	9,289,000	11,942,000	11.81	36.14
Intangible and other assets	224,137,000	233,398,000	212,928,000	202,795,000	218,744,000	-3.97	4.43
Total assets	2,969,992,000	2,619,954,000	2,819,627,000	2,434,079,000	2,354,980,000	13.36	35.70
Quarterly average assets	2,873,266,000	2,490,312,000	2,785,881,000	2,448,358,000	2,343,657,000	15.38	32.13
Average loans and leases (YTD)	972,322,000	1,040,425,000	1,027,830,250	993,592,250	974,739,500	-6.55	5.05
Memoranda							
Loans held-for-sale	7,895,000	7,862,000	9,243,000	9,158,000	10,367,000	0.42	27.50
Loans not held-for-sale	951,065,000	1,077,406,000	963,931,000	1,019,435,000	970,013,000	-11.73	2.86
Real estate loans secured by 1-4 family	248,125,000	284,948,000	258,879,000	278,413,000	258,145,000	-12.92	-4.96
Commercial real estate loans	72,692,000	77,234,000	73,692,000	76,048,000	71,712,000	-5.88	-0.55
Construction and land development	9,943,000	9,251,000	9,920,000	9,131,000	7,962,000	7.48	1.84
Multifamily	4,798,000	5,397,000	4,807,000	5,049,000	5,165,000	-11.10	-24.27
Nonfarm nonresidential	57,951,000	62,586,000	58,965,000	61,868,000	58,585,000	-7.41	1.68
Real estate loans secured by farmland	1,908,000	1,807,000	1,847,000	1,966,000	2,005,000	5.59	-10.84
Total investment securities	848,273,000	462,166,000	674,457,000	462,543,000	434,464,000	83.54	121.36
U.S. Treasury securities	219,989,000	67,763,000	131,346,000	67,333,000	53,663,000	224.64	964.29
US agency securities (excluding mortgage-backed securities)	1,110,000	933,000	1,118,000	1,195,000	1,260,000	18.97	-28.20
Municipal securities	12,954,000	15,927,000	13,366,000	14,589,000	14,862,000	-18.67	-1.30
Mortgage-backed securities	592,271,000	355,230,000	507,245,000	358,201,000	346,745,000	66.73	79.83
Asset-backed securities	4,422,000	6,767,000	4,620,000	5,764,000	6,614,000	-34.65	-51.12
Other debt securities	15,899,000	14,365,000	15,075,000	14,287,000	9,874,000	10.68	233.52
Mutual funds and equity securities	1,628,000	1,181,000	1,687,000	1,174,000	1,446,000	37.85	-65.51
Available-for-sale securities	270,614,000	206,221,000	234,491,000	245,639,000	229,366,000	31.23	-5.13
U.S. Treasury securities	158,911,000	67,763,000	115,262,000	67,333,000	53,663,000	134.51	668.80
US agency securities (excluding mortgage-backed securities)	1,110,000	933,000	1,118,000	1,195,000	1,260,000	18.97	-28.20
Municipal securities	12,935,000	15,899,000	13,347,000	14,560,000	14,821,000	-18.64	-0.77
Mortgage-backed securities	77,372,000	101,068,000	85,069,000	143,505,000	143,629,000	-23.45	-66.58
Asset-backed securities	4,422,000	6,767,000	4,620,000	5,764,000	6,614,000	-34.65	-50.80
Other debt securities	15,864,000	13,791,000	15,075,000	13,282,000	9,379,000	15.03	232.79
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,743,000	11,847,000	9,932,000	4,091,000	-3,218,000		
Available-for-sale securities appreciation (depreciation)	5,056,000	8,224,000	6,253,000	2,332,000	-4,910,000	-38.52	16.18
Structured notes, fair value	697,000	1,920,000	789,000	1,544,000	2,618,000	-63.70	-88.42
Pledged securities	77,449,000	69,559,000	64,968,000	65,984,000	39,938,000	11.34	121.54

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

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	5-Year
Demand deposits	703,835,000	484,355,000	650,686,000	403,319,000	412,712,000	45.31	64.76
NOW, ATS and transaction accounts	121,789,000	166,968,000	120,298,000	146,324,000	121,271,000	-27.06	209.42
Time deposits less brokered deposits < \$250K	-960,000	605,000	2,938,000	-2,611,000	6,329,000		
MMDA and other savings accounts	916,537,000	777,516,000	874,263,000	732,874,000	720,194,000	17.88	48.01
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,741,201,000	1,429,444,000	1,648,185,000	1,279,906,000	1,260,506,000	21.81	56.52
Time deposits of \$250K or more	14,449,000	27,200,000	15,250,000	28,064,000	19,559,000	-46.88	
Foreign deposits	101,565,000	90,062,000	106,465,000	90,766,000	77,253,000	12.77	36.57
Federal funds purchased and repos	199,443,000	170,043,000	170,323,000	165,109,000	186,988,000	17.29	5.55
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	4,953,000	0	1,000,000	0	0		
Other borrowings w/remaining maturity of 1 year or less	91,123,000	107,719,000	88,995,000	101,396,000	113,113,000	-15.41	43.96
Other borrowings w/remaining maturity over 1 year	206,142,000	205,479,000	216,184,000	191,809,000	167,931,000	0.32	34.47
Brokered deposits < \$250K	27,727,000	35,162,000	25,583,000	36,070,000	24,269,000	-21.14	
Noncore funding	645,402,000	635,665,000	623,800,000	613,214,000	589,113,000	1.53	25.76
Trading liabilities	143,185,000	128,587,000	115,301,000	119,931,000	104,403,000	11.35	25.98
Subordinated notes and debentures + trust preferred securities	26,184,000	26,962,000	26,759,000	24,897,000	24,937,000	-2.89	-44.76
Other liabilities	140,020,000	134,378,000	132,658,000	131,287,000	110,659,000	4.20	0.65
Total liabilities	2,695,992,000	2,355,036,000	2,546,703,000	2,169,235,000	2,089,618,000	14.48	39.99
Equity Capital							
Perpetual preferred stock (including surplus)	24,319,000	23,427,000	24,510,000	23,401,000	22,326,000	3.81	-0.09
Common stock	86,000	87,000	87,000	88,000	97,000	-1.15	-16.50
Common surplus	82,985,000	85,658,000	85,895,000	91,635,000	118,799,000	-3.12	-44.92
Retained earnings	170,082,000	155,866,000	164,088,000	156,319,000	136,314,000	9.12	88.41
Accumulated other comprehensive income	-3,472,000	-120,000	-1,656,000	-6,633,000	-12,211,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	274,000,000	264,918,000	272,924,000	264,810,000	265,325,000	3.43	4.27
Noncontrolling (minority) interest in subsidiaries	0	0	0	34,000	37,000		
Total equity capital, including minority interest	274,000,000	264,918,000	272,924,000	264,844,000	265,362,000	3.43	4.27
Total liabilities and capital	2,969,992,000	2,619,954,000	2,819,627,000	2,434,079,000	2,354,980,000	13.36	35.70
Memoranda							
Non-interest-bearing deposits	726,258,000	498,051,000	668,384,000	417,037,000	426,772,000	45.82	65.65
Interest-bearing deposits	1,158,684,000	1,083,817,000	1,127,099,000	1,017,769,000	954,815,000	6.91	48.23
Total deposits	1,884,942,000	1,581,868,000	1,795,483,000	1,434,806,000	1,381,587,000	19.16	54.49
Long-term debt that reprices within 1 year	19,865,000	28,235,000	23,243,000	27,505,000	29,926,000	-29.64	-39.19
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	272,924,000	264,810,000	264,810,000	265,325,000	267,146,000		
Accounting restatements	0	-2,406,000	-2,406,000	165,000	25,000		
Net income	8,050,000	4,010,000	17,894,000	27,430,000	28,147,000		
Net sale of new perpetual preferred stock	-191,000	26,000	1,109,000	1,075,000	3,000		
Net sale of new common stock	-2,914,000	-5,988,000	-5,751,000	-27,185,000	-19,205,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	2,053,000	2,047,000	7,709,000	7,578,000	6,875,000		
Change in other comprehensive income	-1,816,000	6,513,000	4,977,000	5,578,000	-3,916,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	274,000,000	264,918,000	272,924,000	264,810,000	265,325,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	10.98	36.10	11	14.03	38.37	16	11.99	36.21	13	14.80	37.78	18	14.31	37.19	15
Commercial and industrial loans	9.42	13.88	26	13.53	12.73	56	10.32	13.51	31	12.45	12.02	57	11.88	12.85	48
Loans to individuals	4.90	3.42	72	6.28	3.84	72	5.36	3.40	72	7.03	4.20	72	7.32	4.31	73
Loans to depository institutions and acceptances of other banks	0.33	0.02	94	0.72	0.03	94	0.42	0.03	93	0.81	0.04	95	0.74	0.05	94
Agricultural loans	0.02	0.19	39	0.02	0.20	40	0.02	0.19	43	0.03	0.24	43	0.02	0.30	44
Other loans and leases	6.64	4.29	70	6.83	4.96	66	6.39	4.63	67	7.15	5.01	69	7.36	5	68
Net loans and leases	31.74	60.99	6	40.82	64.23	11	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12
Debt securities over 1 year	27.20	16.70	87	16.03	14.63	58	22.37	15.55	79	17.51	14.60	65	16.98	14.63	63
Mutual funds and equity securities	0.05	0.06	66	0.05	0.05	62	0.06	0.05	67	0.05	0.06	59	0.06	0.06	65
Subtotal	58.99	78.43	7	56.90	80.12	9	56.28	78.16	10	59.43	79.65	12	58.27	79.97	11
Interest-bearing bank balances	10.06	9.08	60	8.78	4.14	86	12.38	7.51	82	5.65	3.06	76	6.56	3.04	82
Federal funds sold and reverse repos	8.73	0.50	94	11.53	0.78	92	10.78	0.82	93	11.28	1.57	88	11.02	1.66	89
Debt securities 1 year or less	1.31	1.59	55	1.56	1.72	62	1.49	1.68	55	1.44	1.91	54	1.40	1.96	57
Trading assets	11.17	0.56	94	10.01	1.27	92	9.11	1.01	91	11.39	1.19	92	11.29	1.33	91
Total earning assets	90.26	91.48	35	88.78	89.78	37	90.04	91.05	37	89.20	89.53	43	88.53	89.74	36
Non-interest cash and due from depository institutions	1.13	1	59	1.15	1.12	53	1.29	1.07	68	1.24	1.14	57	1.23	1.21	48
Other real estate owned	0.01	0.02	55	0.01	0.03	40	0.01	0.02	37	0.01	0.03	41	0.02	0.04	36
All other assets	8.61	7.44	66	10.07	9.05	61	8.67	7.82	64	9.56	9.27	54	10.23	8.98	68
Memoranda															
Short-term investments	20.10	11.92	83	21.87	7.73	88	24.65	11.17	88	18.38	7.63	85	18.98	7.80	84
U.S. Treasury securities	7.41	0.98	95	2.59	0.86	79	4.66	0.84	89	2.77	1.03	79	2.28	1.04	79
US agency securities (excluding mortgage-backed securities)	0.04	0.73	27	0.04	0.51	33	0.04	0.63	29	0.05	0.54	34	0.05	0.69	29
Municipal securities	0.44	1.77	35	0.61	1.44	42	0.47	1.69	37	0.60	1.34	42	0.63	1.62	40
Mortgage-backed securities	19.94	12.38	82	13.56	11.43	64	17.99	11.75	79	14.72	11.44	70	14.72	11.13	70
Asset-backed securities	0.15	0.35	64	0.26	0.27	72	0.16	0.32	65	0.24	0.28	70	0.28	0.33	71
Other debt securities	0.54	0.46	66	0.55	0.39	71	0.53	0.42	68	0.59	0.39	73	0.42	0.41	69
Loans held-for-sale	0.27	0.46	50	0.30	0.40	58	0.33	0.52	48	0.38	0.39	64	0.44	0.30	74
Loans held for investment	32.02	61.15	6	41.12	64.43	11	34.19	61.72	9	41.88	63.50	12	41.19	63.93	12
Real estate loans secured by 1-4 family	8.35	11.69	37	10.88	13.18	38	9.18	11.91	37	11.44	13.29	41	10.96	13.46	38
Revolving	1.05	1.51	49	1.46	2.02	46	1.19	1.66	48	1.60	2.07	47	1.94	2.27	48
Closed-end, secured by first liens	7.25	9.76	38	9.34	10.62	43	7.94	9.81	41	9.76	10.69	46	8.91	10.57	42
Closed-end, secured by junior liens	0.05	0.21	24	0.07	0.28	26	0.05	0.22	26	0.08	0.28	30	0.10	0.31	31
Commercial real estate loans	2.45	22.27	8	2.95	23.11	12	2.61	22.22	10	3.12	22.23	14	3.05	21.58	15
Construction and land development	0.33	3.32	10	0.35	3.46	16	0.35	3.40	14	0.38	3.44	17	0.34	3.51	14
Multifamily	0.16	3.21	6	0.21	3.23	10	0.17	3.12	9	0.21	3.01	11	0.22	2.72	11
Nonfarm nonresidential	1.95	14.77	9	2.39	15.32	14	2.09	14.72	12	2.54	14.69	16	2.49	14.44	15
Real estate loans secured by farmland	0.06	0.33	47	0.07	0.35	48	0.07	0.33	46	0.08	0.36	50	0.09	0.41	51

BHC Name

City/State

1073757

RSSD Number

5

FR Dist.

1

Peer #

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.99	57.91	13	33.88	57.83	18	34.75	57.15	17	35.03	57.46	19	34.38	56.49	17
Real estate loans secured by 1-4 family	25.87	19.43	70	26.26	20.44	70	26.60	19.43	74	27.07	20.75	69	26.33	21.10	68
Revolving	3.26	2.45	62	3.53	3.09	57	3.44	2.64	62	3.78	3.15	57	4.67	3.50	64
Closed-end	22.61	16.76	74	22.73	17.13	71	23.16	16.59	78	23.29	17.39	73	21.66	17.39	68
Commercial real estate loans	7.58	35.36	8	7.12	34.31	9	7.57	34.63	10	7.39	33.52	10	7.31	32.14	12
Construction and land development	1.04	5.29	13	0.85	5.12	12	1.02	5.26	15	0.89	5.09	15	0.81	5.20	13
1-4 family	0.06	1.05	16	0.05	0.98	20	0.06	0.93	17	0.06	0.94	21	0.06	1.02	23
Other	0.98	4.21	14	0.80	4	12	0.96	4.19	16	0.83	4.02	15	0.75	4.05	14
Multifamily	0.50	5.08	6	0.50	4.90	8	0.49	4.96	6	0.49	4.69	9	0.53	4.10	10
Nonfarm nonresidential	6.04	23.47	10	5.77	22.69	12	6.06	22.93	12	6.01	22.15	12	5.98	21.40	13
Owner-occupied	2.28	7.93	14	2.10	7.70	17	2.28	7.68	17	2.20	7.72	19	2.21	8.03	19
Other	3.76	15.25	9	3.67	14.76	10	3.78	14.95	10	3.82	14.34	9	3.77	13.38	15
Real estate loans secured by farmland	0.20	0.56	56	0.17	0.53	54	0.19	0.54	56	0.19	0.55	55	0.20	0.63	57
Loans to depository institutions and acceptances of other banks	1.03	0.03	96	1.75	0.08	93	1.22	0.06	93	1.91	0.11	93	1.77	0.12	94
Commercial and industrial loans	29.16	23.15	70	32.67	20.31	84	29.91	22.16	76	29.45	19.53	78	28.53	20.32	75
Loans to individuals	15.18	6.02	82	15.16	6.48	82	15.54	6.13	82	16.63	7.13	81	17.58	7.36	82
Credit card loans	7.59	0.50	94	8.47	0.71	93	8.09	0.65	93	9.49	0.81	93	10.03	1.02	93
Agricultural loans	0.06	0.33	44	0.05	0.31	45	0.06	0.32	49	0.06	0.37	47	0.06	0.46	49
Other loans and leases	20.57	8.05	88	16.50	9.38	80	18.51	9.09	85	16.91	9.85	78	17.68	9.66	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	152.43	382.51	12	180.23	401.07	17	157.52	381.26	15	182.09	391.26	18	169.68	379.80	17
Real estate loans secured by 1-4 family	116.03	124.29	49	139.68	138.65	50	120.59	125.02	50	140.68	138.18	53	129.96	137.84	48
Revolving	14.64	16.14	54	18.77	21.22	52	15.60	17.42	53	19.63	21.26	53	23.04	23.33	57
Closed-end	101.39	106.79	53	120.91	115.78	52	104.99	106.14	51	121.05	115.20	53	106.92	112.79	50
Commercial real estate loans	33.99	237.40	8	37.86	240.54	12	34.33	234.65	10	38.43	229.44	13	36.10	219.72	13
Construction and land development	4.65	35.26	11	4.53	35.93	13	4.62	35.62	14	4.61	34.95	16	4.01	35.36	14
1-4 family	0.25	6.84	15	0.28	6.92	19	0.27	6.34	16	0.29	6.61	20	0.32	7.04	21
Other	4.40	28.01	12	4.25	27.85	14	4.35	28.16	14	4.32	27.32	16	3.69	27.26	15
Multifamily	2.24	34.02	6	2.65	33.54	8	2.24	32.74	7	2.55	31.04	9	2.60	27.85	11
Nonfarm nonresidential	27.10	157.71	10	30.68	159.79	15	27.47	155.06	13	31.26	152.10	16	29.49	147.22	16
Owner-occupied	10.23	52.99	13	11.15	54.16	17	10.34	52.37	16	11.41	53.07	19	10.89	54.89	19
Other	16.87	102.29	9	19.53	103.49	13	17.12	100.54	12	19.85	97.41	16	18.60	91.80	16
Real estate loans secured by farmland	0.89	3.50	48	0.89	3.48	50	0.86	3.44	47	0.99	3.60	51	1.01	4.02	53
Loans to depository institutions and acceptances of other banks	4.62	0.18	94	9.29	0.38	95	5.53	0.28	95	9.91	0.44	95	8.74	0.54	94
Commercial and industrial loans	130.78	145.20	45	173.82	132.09	69	135.60	139.89	48	153.08	122.02	65	140.80	128.82	55
Loans to individuals	68.08	35.91	78	80.64	40.80	78	70.44	37.47	78	86.44	43.51	77	86.78	42.67	80
Credit card loans	34.04	2.59	93	45.04	3.94	92	36.66	3.30	92	49.32	4.34	92	49.51	5.31	92
Agricultural loans	0.25	1.94	42	0.25	1.90	42	0.29	1.88	46	0.33	2.18	46	0.28	2.72	46
Other loans and leases	92.26	47.53	81	87.77	54.71	73	83.92	49.56	75	87.90	52.44	77	87.26	51.79	77
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.47	27.81	7	6.17	27.16	8	6.51	27.32	9	6.36	26.45	7	6.24	24.79	10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	29.01	185.94	8	32.82	188.67	12	29.50	183.76	10	33.03	178.57	14	30.78	167.93	13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	39.24	243.39	8	43.97	248.20	13	39.84	240.85	10	44.44	236.10	14	41.67	225.98	14

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	20.10	11.92	83	21.87	7.73	88	24.65	11.17	88	18.38	7.63	85	18.98	7.80	84
Liquid assets	58.40	27.16	94	47.56	22.73	89	56.17	26.23	91	47.01	22.44	89	47.07	22.72	89
Investment securities	28.56	18.78	86	17.64	16.91	56	23.92	17.84	74	19	16.99	61	18.45	17.27	57
Net loans and leases	31.74	60.99	6	40.82	64.23	11	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12
Net loans, leases and standby letters of credit	35.37	61.79	8	44.81	65.22	11	37.66	62.48	10	46.42	64.84	15	45.95	65.07	15
Core deposits	58.63	73.69	15	54.56	64.18	21	58.45	70.67	19	52.58	63.09	22	53.53	62.13	25
Noncore funding	21.73	11.95	82	24.26	19.78	70	22.12	14.13	78	25.19	19.36	70	25.02	21.34	66
Time deposits of \$250K or more	0.49	1.96	12	1.04	2.95	16	0.54	2.11	13	1.15	2.94	21	0.83	2.89	18
Foreign deposits	3.42	0.34	90	3.44	0.43	89	3.78	0.36	89	3.73	0.43	89	3.28	0.47	89
Federal funds purchased and repos	6.72	1.22	91	6.49	1.77	89	6.04	1.47	88	6.78	1.94	85	7.94	1.97	90
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-2.01	0.60	5	-5.04	0.97	4	-4.74	0.54	5	-4.50	0.48	7	-3.08	0.54	8
Commercial paper	0.17	0.01	93	0	0.01	45	0.04	0.01	91	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.07	1.11	85	4.11	3.69	63	3.16	1.24	82	4.17	3.01	65	4.80	3.67	67
Earning assets that reprice within 1 year	41.71	38.67	57	50.84	39.59	82	48.46	39.38	75	47.20	39.29	77	47.73	40.29	74
Interest-bearing liabilities that reprice within 1 year	3.89	7.73	27	5.19	10.30	18	4.57	8.20	32	5.49	10.19	19	4.54	10.01	21
Long-term debt that reprices within 1 year	0.67	0.28	82	1.08	0.79	76	0.82	0.47	81	1.13	0.96	72	1.27	1.34	72
Net assets that reprice within 1 year	37.16	29.49	67	44.57	27.26	90	43.06	29.11	82	40.57	26.63	87	41.92	27.38	83
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.77	-0.51	63	4.20	14.37	21	-4.48	3.20	28	11.47	14.45	42	10.36	16.62	30
Net short-term noncore funding dependence	-14.32	-6.88	21	-14.92	4.94	7	-24.18	-4.76	9	-7.32	3.38	15	-6.89	4.66	15
Short-term investment / Short-term noncore funding	172.55	246.74	47	163.43	77.70	83	223.33	184.19	65	131.05	77.77	76	126.86	66.46	82
Liquid assets - short-term noncore funding / Nonliquid assets	112.40	30.67	94	65.18	16.50	90	102.97	28.18	91	62.26	16.97	89	60.65	16.04	89
Net loans and leases / Total deposits	50.02	76.22	7	67.61	88.34	12	53.15	79.43	9	71.03	90.31	14	70.27	90.08	15
Net loans and leases / Core deposits	54.15	83.77	5	74.82	101.46	8	57.90	88.34	6	79.63	103.93	12	77.02	105	10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.35	0.62	1	6.19	1.57	94	4.96	1.57	92	2.17	0.72	87	-1.70	-0.82	19
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.51	1.31	76	4.29	3.85	60	3.13	4.31	42	1.24	1.36	53	-2.60	-1.98	35
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	45	-0.09	-0.04	22	0	0.02	15	0	0	50	0	-0.05	85
Percent of Investment Securities															
Held-to-maturity securities	67.91	12.84	96	55.12	12.92	94	64.98	11.38	97	46.64	12.67	90	46.87	16.19	89
Available-for-sale securities	31.90	85.49	4	44.62	85.17	5	34.77	87.23	2	53.11	85.40	9	52.79	81.88	10
U.S. Treasury securities	25.93	5.10	90	14.66	5.04	83	19.47	4.72	89	14.56	6.15	80	12.35	6.99	74
US agency securities (excluding mortgage-backed securities)	0.13	4.35	24	0.20	3.36	33	0.17	4.01	25	0.26	3.49	33	0.29	4.02	28
Municipal securities	1.53	9.71	30	3.45	8.69	41	1.98	9.83	35	3.15	7.75	43	3.42	9.16	40
Mortgage-backed securities	69.82	66.67	49	76.86	68.40	57	75.21	66.64	60	77.44	67.43	58	79.81	65.45	70
Asset-backed securities	0.52	1.97	63	1.46	1.67	72	0.68	1.91	64	1.25	1.66	72	1.52	2.05	70
Other debt securities	1.87	3.05	55	3.11	2.67	69	2.24	3.01	58	3.09	2.94	68	2.27	2.79	63
Mutual funds and equity securities	0.19	0.36	58	0.26	0.35	63	0.25	0.35	62	0.25	0.40	59	0.33	0.42	58
Debt securities 1 year or less	4.59	9.29	38	8.86	10.98	55	6.22	10.55	39	7.60	11.86	46	7.60	11.91	51
Debt securities 1 to 5 years	4.70	16.09	28	8.25	17.72	38	5.84	17.03	29	8.77	17.94	41	8.08	19.18	34
Debt securities over 5 years	90.52	72.48	79	82.63	67.50	64	87.69	69.86	73	83.37	66.02	68	83.99	64.73	75
Pledged securities	9.13	33.48	17	15.05	36.65	22	9.63	35.67	18	14.27	30.57	26	9.19	33.30	16
Structured notes, fair value	0.08	0.05	88	0.42	0.04	91	0.12	0.02	90	0.33	0.03	91	0.60	0.04	93
Percent Change from Prior Like Quarter															
Short-term investments	4.14	156.41	13	26.77	53.90	47	55.37	183.32	34	0.07	26.69	39	16.76	6.77	67
Investment securities	83.54	31.91	88	7.05	9.51	50	45.81	23.62	81	6.46	11.75	50	1.06	9.42	38
Core deposits	21.81	29.18	27	14.23	12	69	28.77	26.88	67	1.54	11.23	14	5.27	7.29	51
Noncore funding	1.53	-25.09	82	4.80	16.35	32	1.73	-12.18	67	4.09	6.59	48	6.20	10.67	47

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

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)			930,685,000	960,455,000	819,879,000
Commit: Secured commercial real estate loans	9,110,000	10,411,000	9,675,000	10,454,000	9,464,000
Commit: Unsecured real estate loans	11,549,000	8,567,000	10,776,000	11,858,000	10,322,000
Credit card lines (reported semiannually, June/Dec)			384,955,000	376,066,000	371,658,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	107,672,000	104,588,000	107,518,000	110,755,000	111,402,000
Commercial and similar letters of credit	1,545,000	1,311,000	1,280,000	1,562,000	1,471,000
Securities lent	35,356,000	19,376,000	28,569,000	27,618,000	32,948,000
Credit derivatives - notional amount (holding company as guarantor)	420,096,000	429,730,000	370,132,000	386,371,000	459,196,000
Credit derivatives - notional amount (holding company as beneficiary)	441,457,000	452,541,000	386,317,000	408,208,000	492,616,000
Credit derivative contracts w/ purchased credit protection-investment grade	664,282,000	697,150,000	596,184,000	625,700,000	686,159,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	344,026,000	405,703,000	303,849,000	317,817,000	363,226,000
Derivative Contracts					
Interest rate futures and forward contracts	5,241,592,000	6,585,612,000	3,222,159,000	3,279,824,000	3,656,602,000
Written options contracts (interest rate)	1,690,686,000	1,782,918,000	1,530,461,000	1,767,750,000	1,584,860,000
Purchased options contracts (interest rate)	1,728,185,000	1,768,798,000	1,545,784,000	1,673,586,000	1,614,030,000
Interest rate swaps	17,024,581,000	19,058,418,000	13,242,830,000	15,074,355,000	15,977,934,000
Futures and forward foreign exchange	4,508,057,000	4,247,730,000	3,481,041,000	3,597,176,000	4,044,005,000
Written options contracts (foreign exchange)	334,954,000	314,059,000	289,559,000	274,280,000	256,700,000
Purchased options contracts (foreign exchange)	326,105,000	309,598,000	279,283,000	261,582,000	240,393,000
Foreign exchange rate swaps	1,457,916,000	1,616,953,000	1,475,750,000	1,657,732,000	1,704,799,000
Commodity and other futures and forward contracts	205,043,000	143,986,000	169,809,000	186,349,000	151,664,000
Written options contracts (commodity and other)	654,096,000	634,713,000	623,782,000	764,291,000	624,596,000
Purchased options contracts (commodity and other)	579,620,000	613,154,000	565,838,000	706,476,000	572,820,000
Commodity and other swaps	379,684,000	283,042,000	356,648,000	357,077,000	296,696,000

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							33.01	22.01	83	39.46	23.52	84	34.81	24.05	80
Standby letters of credit	3.63	0.67	94	3.99	0.78	95	3.81	0.71	95	4.55	0.84	96	4.73	0.92	96
Commercial and similar letters of credit	0.05	0.02	86	0.05	0.02	81	0.05	0.02	84	0.06	0.02	83	0.06	0.02	83
Securities lent	1.19	0.11	91	0.74	0.16	87	1.01	0.18	89	1.13	0.40	88	1.40	0.62	89
Credit derivatives - notional amount (holding company as guarantor)	14.14	0.28	96	16.40	0.41	95	13.13	0.35	95	15.87	0.42	95	19.50	0.52	95
Credit derivatives - notional amount (holding company as beneficiary)	14.86	0.18	96	17.27	0.48	93	13.70	0.41	93	16.77	0.52	93	20.92	0.75	94
Credit derivative contracts w/ purchased credit protection-investment grade	22.37	0.17	96	26.61	0.23	95	21.14	0.25	95	25.71	0.30	95	29.14	0.52	95
Credit derivative contracts w/ purchased credit protection-noninvest grade	11.58	0.16	96	15.49	0.38	94	10.78	0.30	94	13.06	0.45	94	15.42	0.69	93
Derivative contracts	1,149.18	42.67	95	1,425.94	54.25	95	949.88	48.41	95	1,216.09	68.47	94	1,304.69	65.81	94
Interest rate contracts	864.82	30.32	96	1,114.36	40.11	95	693.04	34.16	95	895.43	47.31	94	969.58	43.84	94
Interest rate futures and forward contracts	176.49	4.59	95	251.36	11.14	95	114.28	6.21	94	134.75	10.67	92	155.27	11.40	94
Written options contracts (interest rate)	56.93	2	96	68.05	2.54	95	54.28	2.18	96	72.63	2.47	94	67.30	2.16	95
Purchased options contracts (interest rate)	58.19	1.45	95	67.51	1.56	95	54.82	1.46	95	68.76	2.65	94	68.54	2.32	94
Interest rate swaps	573.22	20.33	95	727.43	23.48	95	469.67	20.62	95	619.30	28.86	94	678.47	26.74	94
Foreign exchange contracts	223.13	6.19	94	247.65	6.58	94	195.97	6.01	94	237.90	10.12	93	265.22	10.92	94
Futures and forward foreign exchange contracts	151.79	3.83	94	162.13	4.16	94	123.46	3.47	94	147.78	5.23	93	171.72	5.22	94
Written options contracts (foreign exchange)	11.28	0.03	95	11.99	0.05	95	10.27	0.03	95	11.27	0.05	95	10.90	0.14	94
Purchased options contracts (foreign exchange)	10.98	0.04	95	11.82	0.05	95	9.90	0.04	95	10.75	0.08	95	10.21	0.13	94
Foreign exchange rate swaps	49.09	0.71	94	61.72	0.85	94	52.34	0.77	94	68.11	2.03	93	72.39	2.17	94
Equity, commodity, and other derivative contracts	61.23	0.80	95	63.93	1.75	94	60.86	1.85	93	82.75	3.32	93	69.88	4.08	92
Commodity and other futures and forward contracts	6.90	0.06	95	5.50	0.13	94	6.02	0.14	94	7.66	0.19	94	6.44	0.25	94
Written options contracts (commodity and other)	22.02	0.27	95	24.23	0.51	94	22.12	0.52	94	31.40	0.98	94	26.52	1.48	93
Purchased options contracts (commodity and other)	19.52	0.18	95	23.40	0.42	94	20.07	0.36	94	29.02	0.94	94	24.32	1.29	93
Commodity and other swaps	12.78	0.27	96	10.80	0.30	95	12.65	0.32	95	14.67	0.38	96	12.60	0.40	94

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							90.55	42.81	87	96.66	45.53	86	84.11	44.93	84
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BHC Name

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FR Dist.

Peer #

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	34,130,519,000	37,358,981,000	26,782,944,000	29,600,478,000	30,725,099,000
Interest rate contracts	25,685,044,000	29,195,746,000	19,541,234,000	21,795,515,000	22,833,426,000
Foreign exchange contracts	6,627,032,000	6,488,340,000	5,525,633,000	5,790,770,000	6,245,897,000
Equity, commodity, and other contracts	1,818,443,000	1,674,895,000	1,716,077,000	2,014,193,000	1,645,776,000
Derivatives Position					
Futures and forwards	9,954,692,000	10,977,328,000	6,873,009,000	7,063,349,000	7,852,271,000
Written options	2,679,736,000	2,731,690,000	2,443,802,000	2,806,321,000	2,466,156,000
Exchange-traded	494,693,000	559,777,000	473,523,000	638,764,000	466,763,000
Over-the-counter	2,185,043,000	2,171,913,000	1,970,279,000	2,167,557,000	1,999,393,000
Purchased options	2,633,910,000	2,691,550,000	2,390,905,000	2,641,644,000	2,427,243,000
Exchange-traded	509,356,000	555,882,000	470,308,000	625,381,000	492,302,000
Over-the-counter	2,124,554,000	2,135,668,000	1,920,597,000	2,016,263,000	1,934,941,000
Swaps	18,862,181,000	20,958,413,000	15,075,228,000	17,089,164,000	17,979,429,000
Held for trading	32,940,480,000	36,595,377,000	25,820,534,000	28,928,090,000	30,187,874,000
Interest rate contracts	24,656,586,000	28,582,649,000	18,711,298,000	21,240,179,000	22,505,724,000
Foreign exchange contracts	6,466,179,000	6,338,380,000	5,394,112,000	5,674,450,000	6,036,374,000
Equity, commodity, and other contracts	1,817,715,000	1,674,348,000	1,715,124,000	2,013,461,000	1,645,776,000
Non-traded	1,190,039,000	763,604,000	962,410,000	672,388,000	537,225,000
Interest rate contracts	1,028,458,000	613,097,000	829,936,000	555,336,000	327,702,000
Foreign exchange contracts	160,853,000	149,960,000	131,521,000	116,320,000	209,523,000
Equity, commodity, and other contracts	728,000	547,000	953,000	732,000	0
Derivative contracts (excluding futures and FX 14 days or less)	54,887,328,000	56,234,883,000	45,037,823,000	45,130,314,000	46,419,555,000
One year or less	31,614,225,000	33,850,978,000	25,696,034,000	26,108,531,000	26,501,930,000
Over 1 year to 5 years	14,648,004,000	14,416,094,000	12,041,432,000	12,132,607,000	13,084,655,000
Over 5 years	8,625,099,000	7,967,811,000	7,300,357,000	6,889,176,000	6,832,970,000
Gross negative fair value (absolute value)	362,959,000	499,722,000	426,710,000	328,493,000	307,886,000
Gross positive fair value	367,490,000	514,311,000	427,885,000	336,452,000	318,832,000
Held for trading	338,127,000	468,186,000	399,082,000	316,304,000	307,071,000
Non-traded	29,363,000	46,125,000	28,803,000	20,148,000	11,761,000
Current credit exposure on risk-based capital derivative contracts	103,738,000	141,351,000	102,320,000	91,549,000	80,921,000
Credit losses on derivative contracts	2,000	11,000	35,000	7,000	3,000
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

BHC Name

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1073757

RSSD Number

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Peer #

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	75.26	94.52	12	78.15	94.83	13	72.96	94.07	13	73.63	93.44	14	74.32	92.91	11
Foreign exchange contracts	19.42	3.16	90	17.37	3.08	87	20.63	3.49	89	19.56	3.20	88	20.33	3.39	92
Equity, commodity, and other contracts	5.33	1.04	86	4.48	1.10	85	6.41	1.17	87	6.80	1.64	89	5.36	1.93	82
Futures and forwards	29.17	12.82	78	29.38	13.55	79	25.66	14.08	74	23.86	13.49	75	25.56	12.78	78
Written options	7.85	8.11	62	7.31	7.87	57	9.12	8.20	67	9.48	5.91	74	8.03	6.60	67
Exchange-traded	1.45	0.10	91	1.50	0.11	91	1.77	0.14	91	2.16	0.15	90	1.52	0.23	88
Over-the-counter	6.40	7.80	59	5.81	7.35	52	7.36	7.73	60	7.32	5.10	72	6.51	5.49	66
Purchased options	7.72	3.58	75	7.20	3.47	75	8.93	3.42	78	8.92	4.42	75	7.90	4.19	72
Exchange-traded	1.49	0.11	92	1.49	0.19	89	1.76	0.15	92	2.11	0.28	89	1.60	0.32	86
Over-the-counter	6.22	3.15	78	5.72	2.77	75	7.17	2.86	78	6.81	3.35	78	6.30	3.20	74
Swaps	55.26	69.64	28	56.10	69	24	56.29	68.70	30	57.73	69.75	29	58.52	70.34	29
Held for trading	96.51	42.14	85	97.96	45.54	86	96.41	43.59	84	97.73	44.16	85	98.25	46.31	87
Interest rate contracts	72.24	36.29	72	76.51	38.87	75	69.86	36.65	69	71.76	37.24	70	73.25	38.40	67
Foreign exchange contracts	18.95	1.47	93	16.97	1.52	92	20.14	1.60	92	19.17	1.60	93	19.65	1.85	94
Equity, commodity, and other contracts	5.33	0.51	91	4.48	0.72	87	6.40	0.68	90	6.80	0.83	92	5.36	1.14	86
Non-traded	3.49	57.86	14	2.04	54.46	13	3.59	56.41	15	2.27	55.84	14	1.75	53.69	12
Interest rate contracts	3.01	54.11	15	1.64	52.08	14	3.10	53.76	17	1.88	52.22	16	1.07	50.60	12
Foreign exchange contracts	0.47	0.45	81	0.40	0.31	78	0.49	0.46	80	0.39	0.34	79	0.68	0.57	80
Equity, commodity, and other contracts	0	0.12	77	0	0.08	78	0	0.10	78	0	0.13	79	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	160.82	90.92	99	150.53	91.11	96	168.16	91.48	96	152.46	93.86	94	151.08	94.47	94
One year or less	92.63	26.80	93	90.61	31.34	90	95.94	32.05	91	88.20	32.17	89	86.25	32.51	88
Over 1 year to 5 years	42.92	28.69	71	38.59	27.94	64	44.96	27.06	76	40.99	30.45	66	42.59	31.16	69
Over 5 years	25.27	30.03	46	21.33	31.18	44	27.26	29.56	50	23.27	28.09	48	22.24	28.71	44
Gross negative fair value (absolute value)	1.06	1.21	51	1.34	1.98	46	1.59	1.55	60	1.11	0.83	67	1	0.72	73
Gross positive fair value	1.08	1.70	23	1.38	2.70	27	1.60	2.23	35	1.14	1.19	54	1.04	0.85	65
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.80	0.05	96	2.61	0.11	95	2.13	0.07	96	1.74	0.06	94	1.63	0.06	94
Gross positive fair value (X)	1.83	0.07	96	2.69	0.13	95	2.14	0.09	96	1.78	0.07	94	1.69	0.06	95
Held for trading (X)	1.68	0.05	96	2.44	0.10	95	1.99	0.07	96	1.68	0.06	94	1.62	0.05	95
Non-traded (X)	0.15	0.01	98	0.24	0.02	99	0.14	0.02	98	0.11	0.01	98	0.06	0.01	98
Current credit exposure (X)	0.52	0.05	95	0.74	0.09	95	0.51	0.07	95	0.49	0.05	94	0.43	0.04	94
Credit losses on derivative contracts	0	0	94	0.01	0	94	0.02	0	93	0	0	96	0	0	95
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	6.88	0.61	95	9.05	1.16	92	6.91	0.89	93	6.13	0.73	93	5.63	0.53	94

BHC Name

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Peer #

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	18,802,000	9,416,000	9,416,000	9,601,000	10,393,000
Gross losses	1,184,000	1,438,000	5,420,000	5,646,000	5,402,000
Write-downs, transfers to loans held-for-sale	0	8,000	14,000	4,000	2,000
Recoveries	361,000	316,000	1,298,000	1,999,000	1,639,000
Net losses	823,000	1,122,000	4,122,000	3,647,000	3,763,000
Provision for loan and lease losses	-1,812,000	4,524,000	10,566,000	3,574,000	3,261,000
Adjustments	1,000	2,948,000	2,942,000	-112,000	-290,000
Ending balance	16,168,000	15,766,000	18,802,000	9,416,000	9,601,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.25	-0.11	27	0.73	0.87	46	0.39	0.51	33	0.15	0.15	61	0.14	0.14	59
Provision for loan and lease losses / Average loans and leases	-0.75	-0.20	14	1.74	1.41	66	1.03	0.82	73	0.36	0.24	76	0.33	0.24	78
Provision for loan and lease losses / Net loan and lease losses	-220.17	-168.35	29	403.21	730.69	42	256.33	487.86	36	98	130.58	25	86.66	134.68	24
Allowance for loan and lease losses / Total loans and leases not held for sale	1.70	1.49	70	1.46	1.32	67	1.95	1.58	76	0.92	0.83	61	0.99	0.90	63
Allowance for loan and lease losses / Total loans and leases	1.69	1.47	71	1.45	1.30	68	1.93	1.55	77	0.92	0.81	60	0.98	0.89	64
Allowance for loan and lease losses / Net loans and leases losses (X)	4.91	18.09	15	3.51	10.10	26	4.56	11.58	27	2.58	8.03	24	2.55	7.54	18
Allowance for loan and lease losses / Nonaccrual assets	286.11	291.29	60	360.70	310.68	74	346.96	299.44	70	241.07	218.72	70	176.65	214.03	53
ALLL / 90+ days past due + nonaccrual loans and leases	217.52	246.27	51	237.91	221.69	62	251.03	244.62	60	148.05	151.73	60	109.46	160.51	40
Gross loan and lease losses / Average loans and leases	0.49	0.24	83	0.55	0.34	77	0.53	0.34	78	0.57	0.28	86	0.55	0.30	86
Recoveries / Average loans and leases	0.15	0.08	82	0.12	0.07	79	0.13	0.07	84	0.20	0.08	90	0.17	0.09	86
Net losses / Average loans and leases	0.34	0.16	84	0.43	0.27	77	0.40	0.27	74	0.37	0.21	80	0.39	0.22	85
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	95	0	0	89	0	0	80	0	0	79
Recoveries / Prior year-end losses	6.66	7.39	57	5.60	8.09	39	22.99	33.98	35	37	36.22	61	29.17	41.30	41
Earnings coverage of net loan and lease losses (X)	8.94	25.70	34	8.07	17.23	43	7.17	22.89	34	9.96	24.40	41	10.06	21.75	38

Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.03	15	-0.01	0.01	27	0.06	0.04	66	-0.10	0.01	1	0.01	0.02	47
Real estate loans secured by 1-4 family	-0.06	-0.01	12	-0.02	0.01	25	-0.04	0.01	12	-0.15	0.01	2	0.01	0.01	50
Revolving	-0.37	-0.03	8	-0.13	0	15	-0.19	0.01	8	-0.60	0.02	3	0.04	0.03	59
Closed-end	-0.01	-0.01	38	0	0.01	39	-0.02	0	25	-0.07	0	5	0	0.01	48
Commercial real estate loans	0.04	0.05	67	0.01	0.01	66	0.21	0.07	84	0.04	0.01	76	0.01	0.01	64
Construction and land development	0	0	57	0.04	-0.01	91	0.08	0	89	0	-0.01	60	0	-0.03	70
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	-0.01	-0.01	19
Other	0	0	57	0.04	-0.01	93	0.08	0	92	0	-0.01	61	0.01	-0.02	86
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.06	0.07	70	0.01	0.02	59	0.25	0.11	83	0.05	0.02	76	0.02	0.02	60
Owner-occupied	0	0.01	50	0.01	0.01	68	0.03	0.02	76	0.01	0.01	76	0	0.01	48
Other	0.06	0.06	73	0	0.01	54	0.22	0.08	84	0.04	0.01	83	0.01	0.01	69
Real estate loans secured by farmland	0.42	0	97	0.22	0.01	94	0	0.02	46	0.05	0.01	89	0	0	50
Commercial and industrial loans	0.17	0.21	57	0.27	0.48	47	0.37	0.47	49	0.20	0.37	37	0.19	0.31	45
Loans to individuals	1.83	1.06	82	1.96	1.43	73	1.63	1.13	75	1.84	1.17	78	1.76	1.16	71
Credit card loans	3.48	2.41	74	3.35	3.52	40	2.98	2.92	50	3.02	3.11	44	2.88	2.92	40
Agricultural loans	-0.74	0.02	1	0	0.11	43	5.95	0.19	98	0.31	0.08	84	0.36	0.15	81
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.13	0.09	72	0.18	0.15	69	0.20	0.15	71	0.15	0.15	64	0.11	0.14	60

BHC Name

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Peer #

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	4,129,000	5,479,000	4,115,000	5,262,000	5,352,000
90+ days past due loans and leases	1,866,000	2,339,000	2,158,000	2,552,000	3,506,000
Nonaccrual loans and leases	5,567,000	4,288,000	5,332,000	3,808,000	5,265,000
Total past due and nonaccrual loans and leases	11,562,000	12,106,000	11,605,000	11,622,000	14,123,000
Restructured 30–89 days past due	259,000	448,000	286,000	493,000	628,000
Restructured 90+ days past due	473,000	613,000	483,000	674,000	1,043,000
Restructured nonaccrual	2,589,000	2,230,000	2,167,000	2,079,000	2,850,000
Total restructured loans and leases	3,321,000	3,291,000	2,936,000	3,246,000	4,521,000
30–89 days past due loans held for sale	57,000	353,000	7,000	9,000	51,000
90+ days past due loans held for sale	18,000	0	32,000	11,000	2,000
Nonaccrual loans held for sale	384,000	223,000	359,000	239,000	292,000
Total past due and nonaccrual loans held for sale	459,000	576,000	398,000	259,000	345,000
Restructured loans and leases in compliance	4,662,000	5,391,000	4,627,000	5,523,000	6,381,000
Other real estate owned	378,000	347,000	213,000	357,000	373,000
Other Assets					
30–89 days past due	0	3,000	2,000	3,000	6,000
90+ days past due	18,000	9,000	16,000	4,000	0
Nonaccrual	84,000	83,000	87,000	98,000	170,000
Total other assets past due and nonaccrual	102,000	95,000	105,000	105,000	176,000

Percent of Loans and Leases

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.43	0.33	72	0.50	0.52	53	0.42	0.39	66	0.51	0.43	66	0.55	0.44	70
90+ days past due loans and leases	0.19	0.11	83	0.22	0.12	81	0.22	0.12	81	0.25	0.15	79	0.36	0.17	79
Nonaccrual loans and leases	0.58	0.65	50	0.40	0.57	30	0.55	0.66	45	0.37	0.51	34	0.54	0.54	53
90+ days past due and nonaccrual loans and leases	0.78	0.82	57	0.61	0.75	48	0.77	0.85	51	0.62	0.71	51	0.89	0.75	70
30–89 days past due restructured	0.03	0.01	85	0.04	0.01	85	0.03	0.01	82	0.05	0.01	84	0.06	0.02	84
90+ days past due restructured	0.05	0	92	0.06	0.01	91	0.05	0.01	92	0.07	0.01	92	0.11	0.01	92
Nonaccrual restructured	0.27	0.13	85	0.21	0.14	71	0.22	0.13	79	0.20	0.14	72	0.29	0.16	80
30–89 days past due loans held for sale	0.01	0	91	0.03	0	93	0	0	81	0	0	85	0.01	0	89
90+ days past due loans held for sale	0	0	88	0	0	43	0	0	88	0	0	86	0	0	87
Nonaccrual loans held for sale	0.04	0	90	0.02	0	89	0.04	0.01	88	0.02	0	91	0.03	0	89

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.43	0.33	72	0.51	0.52	53	0.42	0.40	66	0.51	0.43	67	0.55	0.44	70
90+ days past due assets	0.20	0.11	83	0.22	0.12	81	0.22	0.12	81	0.25	0.15	79	0.36	0.18	79
Nonaccrual assets	0.59	0.66	50	0.40	0.58	32	0.56	0.67	45	0.38	0.53	35	0.55	0.57	54
30+ days past due and nonaccrual assets	1.22	1.18	61	1.12	1.32	45	1.20	1.29	58	1.14	1.19	58	1.46	1.26	68

Percent of Total Assets

90+ days past due and nonaccrual assets	0.25	0.50	21	0.26	0.48	20	0.27	0.52	23	0.27	0.44	26	0.38	0.48	42
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.53	22	0.27	0.51	20	0.28	0.55	21	0.28	0.48	26	0.40	0.52	38

Restructured and Nonaccrual Loans and Leases

+ OREO as Percent of:

Total assets	0.38	0.58	34	0.42	0.57	33	0.39	0.60	28	0.45	0.53	46	0.58	0.60	51
Allowance for loan and lease losses	70.13	69.27	58	70.32	74.58	50	58.19	66.54	46	115.28	115.41	59	142.59	118.28	73
Equity capital + allowance for loan and lease losses	3.91	5.03	41	3.95	4.68	42	3.75	4.97	34	3.96	4.28	51	4.98	4.79	58
Tier 1 capital + allowance for loan and lease losses	5.22	5.96	47	5.35	5.89	50	5	6.04	41	5.48	5.65	53	6.89	6.16	61
Loans and leases + other real estate owned	1.18	0.97	71	1.02	0.91	60	1.12	0.97	68	1.05	0.85	69	1.40	0.96	82

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.63	0.32	87	0.68	0.48	78	0.63	0.39	81	0.73	0.38	87	0.84	0.42	89
	90+ days past due	0.28	0.13	85	0.29	0.12	82	0.27	0.16	80	0.36	0.16	82	0.65	0.22	83
	Nonaccrual	1.10	0.76	80	0.72	0.54	73	0.94	0.75	71	0.72	0.46	76	1.26	0.57	88
Commercial and industrial	30–89 days past due	0.34	0.22	74	0.30	0.36	54	0.22	0.23	61	0.27	0.31	55	0.23	0.30	51
	90+ days past due	0.05	0.02	84	0.06	0.03	80	0.10	0.03	85	0.06	0.05	66	0.05	0.05	67
	Nonaccrual	0.63	0.69	57	0.40	0.90	24	0.66	0.75	49	0.35	0.83	26	0.29	0.76	26
Individuals	30–89 days past due	0.52	0.53	51	0.76	0.84	41	0.69	0.83	46	0.79	0.83	47	0.80	0.84	43
	90+ days past due	0.54	0.11	90	0.62	0.15	88	0.62	0.14	89	0.63	0.17	88	0.60	0.16	87
	Nonaccrual	0.04	0.22	34	0.03	0.19	32	0.04	0.28	31	0.03	0.17	32	0.03	0.23	24
Depository institution loans	30–89 days past due	0	0.01	44	0	0.01	46	0.01	0	93	0	0	47	0	0	47
	90+ days past due	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual	0	0	47	0	0	48	0	0	47	0.01	0	96	0.01	0	96
Agricultural	30–89 days past due	0.37	0.17	79	0	0.35	28	0.48	0.17	83	0	0.24	26	0.18	0.17	68
	90+ days past due	0	0	44	0	0.02	40	0.16	0	98	0	0	42	0	0	43
	Nonaccrual	5.96	0.44	94	7.20	0.76	94	4.50	0.49	93	6.37	0.67	94	8.70	0.75	95
Foreign governments	30–89 days past due	0.51	0.03	93	0	10.34	43	0	0	50	0	0.07	47	0.19	0.01	92
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0.58	0.04	93	0.77	0.05	93	1.33	0.09	93	0.45	0.03	94	0.71	0.06	92
Other loans and leases	30–89 days past due	0.18	0.13	72	0.37	0.26	71	0.17	0.18	65	0.26	0.20	67	0.28	0.17	74
	90+ days past due	0.02	0.01	82	0.02	0.01	81	0.01	0.01	82	0.01	0.01	81	0.09	0.01	91
	Nonaccrual	0.06	0.16	54	0.05	0.13	50	0.07	0.15	57	0.04	0.13	48	0.06	0.14	55

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

BHC Name

City/State

1073757

RSSD Number

5

FR Dist.

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Peer #

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 #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																	
1–4 family	30–89 days past due	.....	0.64	0.47	71	0.78	0.73	60	0.66	0.65	65	0.83	0.67	71	1.04	0.71	79
	90+ days past due	.....	0.33	0.28	80	0.34	0.24	81	0.32	0.33	79	0.44	0.31	80	0.84	0.46	81
	Nonaccrual	.....	1.21	0.88	73	0.76	0.79	55	1.03	0.89	65	0.73	0.73	56	1.48	0.86	81
Revolving	30–89 days past due	.....	0.54	0.31	78	0.52	0.50	51	0.55	0.48	57	0.55	0.45	61	0.80	0.50	78
	90+ days past due	.....	0	0.03	32	0	0.03	31	0	0.03	30	0.01	0.05	61	0.06	0.05	66
	Nonaccrual	.....	2.08	1.31	80	1.45	1.07	74	1.88	1.13	79	1.35	1	75	4.02	1.17	89
Closed-end	30–89 days past due	.....	0.65	0.48	70	0.82	0.76	62	0.68	0.65	66	0.88	0.70	71	1.09	0.75	77
	90+ days past due	.....	0.38	0.31	80	0.39	0.27	82	0.37	0.38	79	0.51	0.35	80	1	0.53	81
	Nonaccrual	.....	1.08	0.85	70	0.65	0.77	48	0.90	0.87	60	0.63	0.70	52	0.93	0.84	63
Junior lien	30–89 days past due	.....	0	0.01	30	0	0.02	22	0	0.02	32	0	0.02	23	0.01	0.03	40
	90+ days past due	.....	0	0	78	0	0	32	0	0	32	0	0	67	0.01	0	80
	Nonaccrual	.....	0.01	0.05	29	0.01	0.05	32	0.01	0.04	31	0.01	0.04	28	0.03	0.06	46
Commercial real estate	30–89 days past due	.....	0.50	0.22	85	0.28	0.28	58	0.51	0.26	81	0.29	0.18	78	0.21	0.17	64
	90+ days past due	.....	0.13	0.02	93	0.12	0.01	93	0.08	0.02	87	0.09	0.03	82	0.03	0.03	71
	Nonaccrual	.....	0.76	0.62	65	0.54	0.32	76	0.66	0.62	57	0.60	0.23	86	0.52	0.28	81
Construction and development	30–89 days past due	.....	0.93	0.22	87	0.49	0.32	75	1.05	0.28	86	0.65	0.28	81	0.39	0.21	74
	90+ days past due	.....	0	0.01	35	0.17	0.01	96	0	0.01	35	0.02	0.02	72	0.01	0.02	72
	Nonaccrual	.....	1.22	0.50	85	0.31	0.24	70	0.84	0.41	82	0.32	0.20	80	0.41	0.19	83
1–4 family	30–89 days past due	.....	0.52	0.03	97	0.13	0.06	78	0.39	0.03	95	0.03	0.06	61	0.01	0.06	58
	90+ days past due	.....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	.....	0.67	0.02	97	0.04	0.03	75	0.26	0.03	93	0.04	0.02	80	0.06	0.02	79
Other	30–89 days past due	.....	0.40	0.16	81	0.36	0.24	75	0.66	0.22	85	0.61	0.20	84	0.38	0.13	82
	90+ days past due	.....	0	0	38	0.17	0.01	96	0	0	40	0.02	0.01	80	0.01	0.02	75
	Nonaccrual	.....	0.54	0.43	78	0.27	0.18	76	0.57	0.35	80	0.27	0.17	82	0.35	0.15	81
Multifamily	30–89 days past due	.....	0.04	0.08	67	0.04	0.10	57	0.06	0.09	61	0.32	0.08	89	0	0.10	18
	90+ days past due	.....	0	0	45	0	0	45	0.12	0	97	0	0	41	0.04	0.01	87
	Nonaccrual	.....	0.04	0.13	53	0.06	0.06	63	0.04	0.11	51	0.06	0.05	68	0.02	0.08	55
Nonfarm non-residential	30–89 days past due	.....	0.47	0.20	83	0.27	0.27	57	0.45	0.23	76	0.24	0.14	78	0.20	0.17	64
	90+ days past due	.....	0.16	0.02	93	0.12	0.02	90	0.09	0.02	86	0.11	0.03	82	0.03	0.03	73
	Nonaccrual	.....	0.74	0.78	56	0.61	0.37	73	0.68	0.79	51	0.68	0.28	86	0.58	0.30	77
Owner Occupied	30–89 days past due	.....	0.30	0.06	94	0.15	0.11	68	0.13	0.07	76	0.15	0.07	80	0.20	0.09	84
	90+ days past due	.....	0.04	0	90	0.12	0.01	99	0.09	0	98	0.08	0.01	90	0.03	0.01	81
	Nonaccrual	.....	0.28	0.32	53	0.29	0.20	68	0.27	0.27	54	0.35	0.16	80	0.28	0.17	73
Other	30–89 days past due	.....	0.17	0.12	69	0.13	0.14	57	0.32	0.14	78	0.09	0.07	70	0	0.07	18
	90+ days past due	.....	0.12	0.01	91	0	0.01	35	0	0.01	33	0.03	0.01	80	0	0.01	31
	Nonaccrual	.....	0.46	0.40	61	0.32	0.16	80	0.41	0.44	55	0.33	0.10	89	0.30	0.13	82
Farmland	30–89 days past due	.....	6.18	0.13	98	0.17	0.32	52	1.89	0.11	95	0.31	0.23	73	0.40	0.25	75
	90+ days past due	.....	0	0.01	45	0.66	0.01	95	0.27	0	97	0	0.01	42	0	0.01	42
	Nonaccrual	.....	0.05	1.14	42	0	1.10	19	0.32	1.13	48	2.29	0.84	82	2.64	1.23	81
Credit card	30–89 days past due	.....	0.77	0.75	43	0.99	1.31	25	1	0.95	48	1.02	1.19	29	1.01	1.22	30
	90+ days past due	.....	1.04	0.56	72	1.08	0.83	57	1.15	0.63	77	1.07	0.78	62	1.01	0.73	57
	Nonaccrual	.....	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

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

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

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	83,071,000	85,745,000	85,982,000	91,723,000	118,896,000
Retained earnings	173,626,000	159,165,000	168,301,000	156,319,000	136,314,000
Accumulated other comprehensive income (AOCI)	-3,472,000	-120,000	-1,656,000	-6,633,000	-12,211,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	253,225,000	244,790,000	252,627,000	241,409,000	242,999,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	76,073,000	75,143,000	75,955,000	75,091,000	75,847,000
Accumulated other comprehensive income-related adjustments	-678,000	29,000	436,000	-378,000	-967,000
Other deductions from common equity tier 1 capital	41,000	1,503,000	-424,000	-64,000	847,000
Subtotal:	177,789,000	168,115,000	176,660,000	166,760,000	167,272,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	177,789,000	168,115,000	176,660,000	166,760,000	167,272,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	23,440,000	23,426,000	23,437,000	22,329,000	22,326,000
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	23,440,000	23,426,000	23,437,000	22,329,000	22,326,000
Less: Additional tier 1 capital deductions	5,000	9,000	1,000	597,000	560,000
Additional tier 1 capital	23,435,000	23,417,000	23,436,000	21,732,000	21,766,000
Tier 1 Capital	201,224,000	191,532,000	200,096,000	188,492,000	189,038,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	19,615,000	22,108,000	20,572,000	20,850,000	20,336,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	1,522,000	1,968,000	1,641,000	1,688,000	1,551,000
Allowance for loan and lease losses in tier 2 capital	13,642,000	12,909,000	15,649,000	10,229,000	10,398,000
Exited advanced approach eligible credit reserves	5,335,000	5,407,000	5,398,000	2,097,000	1,972,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	34,779,000	36,985,000	37,862,000	32,767,000	32,285,000
Exited advanced approach tier 2 capital before deductions	26,472,000	29,483,000	27,611,000	24,635,000	23,859,000
Less: Tier 2 capital deductions	3,000	6,000	22,000	29,000	19,000
Tier 2 capital	34,776,000	36,979,000	37,840,000	32,738,000	32,266,000
Exited advanced approach tier 2 capital	26,469,000	29,477,000	27,589,000	24,606,000	23,840,000
Total capital	236,000,000	228,511,000	237,936,000	221,230,000	221,304,000
Exited advanced approach total capital	227,693,000	221,009,000	227,685,000	213,098,000	212,878,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	2,876,810,000	2,493,612,000	2,790,094,000	2,448,358,000	2,343,657,000
Less: Deductions from common equity tier 1 capital	77,744,000	76,285,000	77,285,000	76,902,000	77,465,000
Less: Other deductions	-5,955,000	-4,616,000	-5,993,000	-2,729,000	8,647,000
Total assets for leverage ratio	2,805,021,000	2,421,943,000	2,718,802,000	2,374,185,000	2,257,545,000
Total risk-weighted assets	1,508,057,000	1,561,031,000	1,479,749,000	1,493,460,000	1,437,206,000
Exited advanced approach total RWA	1,365,368,000	1,512,390,000	1,371,316,000	1,446,529,000	1,408,939,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.79	12.55	39	10.77	11.59	37	11.94	12.38	46	11.17	12.11	34	11.64	12.09	49
Common equity tier 1 capital, column B	13.02	0.29	97	11.12	0.28	94	12.88	0.30	94	11.53	0.29	93	11.87	0.52	93
Tier 1 capital, column A	13.34	13.32	58	12.27	12.25	60	13.52	13.11	64	12.62	12.78	55	13.15	12.85	65
Tier 1 capital, column B	14.74	0.32	96	12.66	0.33	93	14.59	0.34	95	13.03	0.34	92	13.42	0.60	92
Total capital, column A	15.65	15.39	62	14.64	14.01	72	16.08	15.26	70	14.81	14.36	66	15.40	14.45	73
Total capital, column B	16.68	0.36	96	14.61	0.37	94	16.60	0.39	96	14.73	0.38	93	15.11	0.67	92
Tier 1 leverage	7.17	9.15	6	7.91	9.43	8	7.36	9.13	5	7.94	9.76	9	8.37	9.71	12
Supplementary leverage ratio, advanced approaches HCs	7.02	7.95	31	6.42	7.28	42	7.18	8.71	26	6.40	7.41	44	6.77	7.31	44

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	5-Year
Insurance Activities							
Total insurance underwriting assets	512,000	520,000	528,000	534,000	557,000	-1.54	-42.02
Total property and casualty assets	512,000	520,000	528,000	526,000	544,000	-1.54	-40.33
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	8,000	13,000		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	328,000	306,000	335,000	327,000	334,000	7.19	-54.51
Total property and casualty equity	328,000	306,000	335,000	319,000	314,000	7.19	-51.98
Total life and health equity	0	0	0	8,000	20,000		-100.00
Total insurance underwriting net income	2,000	0	32,000	30,000	22,000		0.00
Total property and casualty	2,000	0	32,000	31,000	24,000		0.00
Total life and health	0	0	0	-1,000	-2,000		
Claims and claims adjusted expense reserves (P/C)	183,000	201,000	179,000	199,000	217,000	-8.96	-18.67
Unearned premiums (P/C)	16,000	17,000	27,000	27,000	30,000	-5.88	-36.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	1,000		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,000	4,000	14,000	16,000	19,000	-25.00	-96.94
Other insurance activities income	3,000	4,000	14,000	16,000	19,000	-25.00	-96.94
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	25,000	25,000	65,000	78,000	103,000	0.00	-26.47
Net assets of insurance underwriting subsidiaries	512,000	520,000	528,000	534,000	557,000	-1.54	-42.02
Life insurance assets	25,904,000	25,341,000	25,827,000	25,401,000	24,888,000	2.22	8.93

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.02	0	89	0.02	0.01	86	0.02	0	90	0.02	0.01	86	0.02	0.01	86
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	100	54.39	76	100	56.62	75	100	53.67	76	98.50	51.47	56	97.67	56.12	53
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	0	45.61	23	0	43.38	24	0	46.33	23	1.50	48.53	43	2.33	43.88	46
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24		0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	0.01	0.38	37	0.02	0.40	41	0.02	0.41	34	0.02	0.47	36	0.02	0.47	36
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0.02	0.02	87	0	0.05	44	0.18	0.03	90	0.11	0.08	84	0.08	0.08	85
Insurance net income (P/C) / Equity (P/C)	2.44	22.15	33	0	9.66	23	9.55	15.59	52	9.72	19.86	47	7.64	15.64	60
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62		-12.50	5.13	11	-10	1.99	16
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	94	0.02	0	92	0.02	0	93	0.02	0	92	0.02	0	92
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	11.92	11	52	12.22	11.59	50	11.80	11.03	50	12.83	11.51	53	12.53	10.22	57
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	563,238,000			508,984,000			475,847,000			502,053,000			488,036,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	18.96	0.50	96	19.43	0.78	94	16.88	0.75	93	20.63	1.39	92	20.72	1.79	92

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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	109,390,000	136,263,000	111,708,000	132,177,000	120,778,000
Real estate loans	4,264,000	5,265,000	5,042,000	5,383,000	5,944,000
Commercial and industrial loans	62,914,000	82,682,000	64,041,000	76,970,000	67,320,000
Loans to depository institutions and other banks acceptances	9,859,000	18,786,000	11,841,000	19,408,000	17,169,000
Loans to foreign governments and institutions	1,380,000	2,213,000	1,350,000	2,228,000	1,543,000
Loans to individuals	451,000	435,000	449,000	396,000	375,000
Agricultural loans	0	0	0	0	0
Other foreign loans	28,767,000	24,814,000	27,108,000	25,503,000	25,295,000
Lease financing receivables	1,755,000	2,068,000	1,877,000	2,289,000	3,132,000
Debt securities	10,834,000	8,763,000	9,818,000	8,692,000	5,709,000
Interest-bearing bank balances	85,546,000	93,552,000	66,499,000	50,078,000	65,466,000
Total selected foreign assets	205,770,000	238,578,000	188,025,000	190,947,000	191,953,000
Total foreign deposits	101,565,000	90,062,000	106,465,000	90,766,000	77,253,000
Interest-bearing deposits	79,142,000	76,366,000	88,767,000	77,048,000	63,193,000
Non-interest-bearing deposits	22,423,000	13,696,000	17,698,000	13,718,000	14,060,000

Analysis Ratios

Yield: Foreign loans	1.63	0.69	77	2.44	0.99	79	1.74	0.87	75	2.96	1.25	76	2.92	1.17	75
Cost: Interest-bearing deposits	0.02	0.13	37	0.88	0.79	57	0.30	0.42	39	1.17	1.19	50	1.03	0.97	53

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.19	0.37	60	0.46	4.10	60	2.68	5.18	71	0.17	27.03	42		27.29	
Commercial and industrial loans	0.16	1.94	45	0	0.37	8	0.24	0.64	44	0.11	0.29	30	0.10	1.53	14
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases	-19.72	-6.17	30	9.25	12.26	63	-15.49	-2.41	23	9.44	22.48	63	-2.37	7.24	35
Total selected assets	-13.75	-2.57	36	19.97	7.32	70	-1.53	2.04	46	-0.52	12.40	46	21.77	3.24	73
Deposits	12.77	2.95	62	17.10	13.75	63	17.30	3.46	63	17.49	10.36	70	-6.15	5	35

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities		60,142,000	55,219,000	60,238,000	55,695,000	57,385,000	8.92	-50.44
1–4 family residential loans		35,317,000	33,514,000	37,152,000	35,242,000	41,463,000	5.38	-68.10
Home equity lines		318,000	591,000	347,000	639,000	1,266,000	-46.19	-92.66
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		4,658,000	3,260,000	4,352,000	3,012,000	2,897,000	42.88	29.93
All other loans and leases		19,849,000	17,854,000	18,387,000	16,802,000	11,759,000	11.17	623.62
Retained credit exposure		680,000	523,000	632,000	464,000	294,000	30.02	22.52
1–4 family residential loans		3,000	4,000	3,000	4,000	7,000	-25.00	
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		194,000	110,000	167,000	74,000	21,000		
All other loans and leases		483,000	409,000	462,000	386,000	266,000	18.09	
Unused commitments to provide liquidity (servicer advance)		221,000	175,000	207,000	192,000	180,000	26.29	240.00
Seller's interest carried as securities and loans		0	0	0	0	0		-100.00
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		-100.00
Asset-backed commercial paper conduits		4,899,000	4,658,000	4,831,000	4,703,000	2,423,000	5.17	230.57
Credit exposure from credit enhancements provided to conduit structures		1,806,000	1,707,000	1,795,000	1,379,000	422,000	5.80	
Liquidity commitments provided to conduit structures		3,093,000	2,951,000	3,036,000	3,324,000	2,001,000	4.81	108.70
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities		2.02	2.11	2.14	2.29	2.44		
1–4 family residential loans		1.19	1.28	1.32	1.45	1.76		
Home equity lines		0.01	0.02	0.01	0.03	0.05		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0.16	0.12	0.15	0.12	0.12		
All other loans and leases		0.67	0.68	0.65	0.69	0.50		
Asset-backed commercial paper conduits		0.16	0.18	0.17	0.19	0.10		
Credit exposure from credit enhancements provided to conduit structures		0.06	0.07	0.06	0.06	0.02		
Liquidity commitments provided to conduit structures		0.10	0.11	0.11	0.14	0.08		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		24.74	24.57	25.41	25.34	24.46		
Home equity lines		3.10	3.41	3.27	3.64	4.53		
Credit card receivables		7.14	8.06	7.62	9	9.48		
Auto loans and other consumer loans		3.99	4.03	4.04	4.29	4.54		
Commercial and industrial loans		27.90	31.38	28.59	28.22	27.23		
All other loans and leases		33.12	28.56	31.07	29.50	29.76		

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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.....	1.13	0.95	1.05	0.83	0.51
1–4 family residential loans.....	0.01	0.01	0.01	0.01	0.02
Home equity lines.....	0	0	0	0	0
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....	4.16	3.37	3.84	2.46	0.72
All other loans and leases.....	2.43	2.29	2.51	2.30	2.26
Unused commitments to provide liquidity (servicer advance).....	0.37	0.32	0.34	0.34	0.31
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....					
Commercial and industrial loans.....	0	0	0	0	0
Percent of Tier 1 Capital					
Total retained credit exposure.....	0.34	0.27	0.32	0.25	0.16
Total retained credit exposure and asset sale credit exposure.....	0.41	0.37	0.39	0.35	0.28

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	2,099,000	3,108,000	2,148,000	3,161,000	3,594,000	-32.46	-73.04
Home equity lines	14,000	31,000	14,000	29,000	65,000	-54.84	-93.07
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.....	4,000	6,000	4,000	8,000	5,000	-33.33	0.00
Total 30–89 days past due securitized assets	2,117,000	3,145,000	2,166,000	3,198,000	3,664,000	-32.69	-73.51
90+ Days Past Due Securitized Assets							
1–4 family residential loans	3,611,000	4,075,000	3,594,000	4,380,000	6,259,000	-11.39	-80.11
Home equity lines	50,000	63,000	52,000	69,000	122,000	-20.63	-88.91
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	5,000	9,000	5,000	9,000	7,000		25.00
Total 90+ days past due securitized assets	3,666,000	4,147,000	3,651,000	4,458,000	6,388,000	-11.60	-80.30
Total past due securitized assets.....	5,783,000	7,292,000	5,817,000	7,656,000	10,052,000	-20.69	-78.26
Net Losses on Securitized Assets							
1–4 family residential loans	53,000	285,000	640,000	1,138,000	1,318,000	-81.40	-93.38
Home equity lines	1,000	-2,000	2,000	8,000	32,000		-95.45
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	1,000	1,000	7,000	2,000	3,000	0.00	0.00
Total net losses on securitized assets	55,000	284,000	649,000	1,148,000	1,353,000	-80.63	-93.32

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	5.94	9.27	5.78	8.97	8.67
Home equity lines	4.40	5.25	4.03	4.54	5.13
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.02	0.03	0.02	0.05	0.04
Total 30–89 days past due securitized assets	3.52	5.70	3.60	5.74	6.38
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	10.22	12.16	9.67	12.43	15.10
Home equity lines	15.72	10.66	14.99	10.80	9.64
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.03	0.05	0.03	0.05	0.06
Total 90+ days past due securitized assets	6.10	7.51	6.06	8	11.13
Total past due securitized assets percent of securitized assets	9.62	13.21	9.66	13.75	17.52
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.60	3.40	1.72	3.23	3.18
Home equity lines	1.26	-1.35	0.58	1.25	2.53
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.02	0.02	0.04	0.01	0.03
Total net losses on securitized assets	0.37	2.06	1.08	2.06	2.36
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.39	1.83	1.40	1.92	2.33
Home equity lines	0.58	0.59	0.59	0.62	0.92
Credit card receivables	0.77	0.99	1	1.02	1.01
Commercial and industrial loans	0.33	0.29	0.21	0.27	0.23
All other loans and leases	0.28	0.35	0.27	0.31	0.29
Total managed loans past due 30–89 days	0.61	0.76	0.61	0.78	0.87
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.76	1.80	1.69	2.04	3.31
Home equity lines	0.16	0.16	0.15	0.19	0.32
Credit card receivables	1.04	1.08	1.15	1.07	1.01
Commercial and industrial loans	0.05	0.06	0.10	0.06	0.05
All other loans and leases	0.03	0.04	0.03	0.03	0.06
Total managed loans past due 90+ days	0.54	0.57	0.56	0.65	0.95
Total Past Due Managed Assets	1.16	1.32	1.17	1.43	1.82
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.40	0.23	0.35	0.52
Home equity lines	-0.35	-0.14	-0.18	-0.57	0.11
Credit card receivables	3.48	3.35	2.98	3.02	2.88
Commercial and industrial loans	0.16	0.27	0.37	0.20	0.18
All other loans and leases	0.11	0.14	0.22	0.14	0.11
Net Losses on Managed Assets Percent of Total Managed Assets	0.34	0.49	0.46	0.44	0.49

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	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	-18,000	2,000		-100.00
Dividends	0	0	0	0	0		
Interest	0	0	0	0	2,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	-18,000	0		
Income from nonbank subsidiaries	0	0	0	502,000	36,000		-100.00
Dividends	0	0	0	0	91,000		-100.00
Interest	0	0	0	8,000	78,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	494,000	-133,000		
Income from subsidiary holding companies	5,705,000	12,743,000	19,177,000	37,314,000	36,920,000	-55.23	3000.54
Dividends	3,742,000	10,352,000	10,352,000	27,820,000	28,575,000	-63.85	2611.59
Interest	1,963,000	2,391,000	8,825,000	9,494,000	8,345,000	-17.90	4167.39
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	5,705,000	12,743,000	19,177,000	37,798,000	36,958,000	-55.23	779.04
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	43,000	48,000	-136,000	-397,000	-863,000	-10.42	
Total operating income	5,748,000	12,791,000	19,041,000	37,401,000	36,095,000	-55.06	880.89
Operating Expenses							
Personnel expenses	277,000	-211,000	586,000	377,000	81,000		225.88
Interest expense	875,000	1,207,000	4,119,000	5,899,000	6,425,000	-27.51	-32.12
Other expenses	177,000	535,000	1,201,000	1,715,000	1,754,000	-66.92	-81.07
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,329,000	1,531,000	5,906,000	7,991,000	8,260,000	-13.19	-42.44
Income (loss) before taxes	4,419,000	11,258,000	13,133,000	29,405,000	27,806,000	-60.75	
Applicable income taxes (credit)	156,000	226,000	649,000	341,000	-281,000	-30.97	
Extraordinary items							
Income before undistributed income of subsidiaries	4,263,000	11,032,000	12,484,000	29,064,000	28,087,000	-61.36	
Equity in undistributed income of subsidiaries	3,787,000	-7,022,000	5,410,000	-1,634,000	60,000		4.18
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-156,000	190,000	38,000	83,000	-246,000		
Subsidiary holding companies	3,943,000	-7,212,000	5,372,000	-1,717,000	306,000		3.65
Net income (loss)	8,050,000	4,010,000	17,894,000	27,430,000	28,147,000	100.75	200.37
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	-156,000	190,000	38,000	83,000	-155,000		
Subsidiary holding companys' net income	7,685,000	3,140,000	15,724,000	26,103,000	28,881,000	144.75	94.95

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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	5-Year
Assets										
Investment in bank subsidiaries	188,000	0.04	156,000	0.03	213,000	0.04	51,000	195,000	20.51	-22.95
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,000	0	3,000	0	3,000	0	5,000	2,000	0.00	-97.56
Other receivables	185,000	0.04	153,000	0.03	210,000	0.04	46,000	193,000	20.92	52.89
Investment in nonbank subsidiaries	3,907,000	0.75	4,435,000	0.87	4,125,000	0.77	4,054,000	4,401,000	-11.91	-94.17
Common and preferred stock	3,617,000	0.69	3,946,000	0.78	3,715,000	0.70	3,663,000	3,432,000	-8.34	-43.75
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	249,000	0.05	316,000	0.06	233,000	0.04	334,000	617,000	-21.20	-99.59
Other receivables	41,000	0.01	173,000	0.03	177,000	0.03	57,000	352,000	-76.30	-82.85
Investment in subsidiary holding companies	503,090,000	96.22	489,141,000	96.12	512,384,000	96.10	470,766,000	445,950,000	2.85	65.87
Common and preferred stock	307,551,000	58.82	292,316,000	57.44	305,818,000	57.36	297,465,000	293,045,000	5.21	9.97
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	195,509,000	37.39	196,771,000	38.67	206,452,000	38.72	173,260,000	152,878,000	-0.64	727.48
Other receivables	30,000	0.01	54,000	0.01	114,000	0.02	41,000	27,000	-44.44	100.00
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	664,000	0.13	674,000	0.13	701,000	0.13	656,000	628,000	-1.48	-26.30
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	5,876,000	1.12	5,781,000	1.14	5,886,000	1.10	5,691,000	4,752,000	1.64	-93.20
Cash and due from unrelated depository institution	5,000	0	3,000	0	7,000	0	4,000	389,000	66.67	-86.84
Premises, furnishings, fixtures and equipment	19,000	0	19,000	0	20,000	0	10,000	11,000	0.00	-64.15
Intangible assets	477,000	0.09	477,000	0.09	477,000	0.09	477,000	477,000	0.00	0.00
Other assets	8,636,000	1.65	8,210,000	1.61	9,353,000	1.75	8,951,000	14,208,000	5.19	-22.10
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	522,862,000	100.00	508,896,000	100.00	533,166,000	100.00	490,660,000	471,011,000	2.74	11.37
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	9,975,000	1.91	9,714,000	1.91	9,357,000	1.75	10,134,000	16,168,000	2.69	-50.65
Borrowings with maturity over 1 year	188,362,000	36.03	187,110,000	36.77	198,849,000	37.30	166,624,000	143,722,000	0.67	54.93
Subordinated notes and debentures	24,445,000	4.68	24,984,000	4.91	24,874,000	4.67	23,151,000	22,585,000	-2.16	-30.73
Other liabilities	14,520,000	2.78	11,000,000	2.16	15,965,000	2.99	13,380,000	8,828,000	32.00	44.65
Balance due to subsidiaries and related institutions	11,560,000	2.21	11,170,000	2.19	11,197,000	2.10	12,561,000	14,383,000	3.49	-40.98
Total liabilities	248,862,000	47.60	243,978,000	47.94	260,242,000	48.81	225,850,000	205,686,000	2.00	20.39
Equity Capital	274,000,000	52.40	264,918,000	52.06	272,924,000	51.19	264,810,000	265,325,000	3.43	4.27
Perpetual preferred stock (income surplus)	24,319,000	4.65	23,427,000	4.60	24,510,000	4.60	23,401,000	22,326,000	3.81	-0.09
Common stock	86,000	0.02	87,000	0.02	87,000	0.02	88,000	97,000	-1.15	-16.50
Common surplus	82,985,000	15.87	85,658,000	16.83	85,895,000	16.11	91,635,000	118,799,000	-3.12	-44.92
Retained earnings	170,082,000	32.53	155,866,000	30.63	164,088,000	30.78	156,319,000	136,314,000	9.12	88.41
Accumulated other comprehensive income	-3,472,000	-0.66	-120,000	-0.02	-1,656,000	-0.31	-6,633,000	-12,211,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	522,862,000	100.00	508,896,000	100.00	533,166,000	100.00	490,660,000	471,011,000	2.74	11.37
Memoranda										
Loans and advances from bank subsidiaries	0	0	293,000	0.06	0	0	54,000	0	-100.00	-100.00
Loans and advances from nonbank subsidiaries	10,910,000	2.09	9,881,000	1.94	10,915,000	2.05	11,325,000	13,424,000	10.41	-44.02
Notes payable to subsidiaries that issued TPS	1,000	0	1,000	0	1,000	0	1,000	736,000	0.00	-99.98
Loans and advances from subsidiary holding companies	1,000	0	1,000	0	0	0	1,000	1,000	0.00	
Subordinated and long-term debt 1 year or less	225,000	0.04	264,000	0.05	187,000	0.04	242,000	1,649,000	-14.77	-96.71
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

1073757

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RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	11.75	12.54	49	6.06	3.93	63	6.69	7.28	39	10.24	9.68	61	10.63	10.40	52
Bank net income / Average equity investment in banks		12.55			4.73			7.44			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	-17.02	12.53	1	19.98	5.73	84	1.02	9.75	25	2.33	7.89	34	-3.28	7.10	6
Subsidiary HCs net income / Average equity investment in sub HCs	10.02	11.69	45	4.26	3.62	56	5.27	7.01	50	8.81	8.55	50	9.85	8.78	55
Bank net income / Parent net income	0	95.97	4	0	95.67	6	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income		2.83		4.74	5.47	75	0.21	3.59	42	0.30	5.93	40		3.78	
Subsidiary holding companies' net income / Parent net income	95.47	65.70	65	78.30	89.02	50	87.87	68.34	55	95.16	74	53	102.61	72.48	84
Leverage															
Total liabilities / Equity capital	90.83	17.74	93	92.10	19.50	93	95.35	20.06	93	85.29	20.43	91	77.52	20.88	89
Total debt / Equity capital	81.31	11.90	96	83.73	13.54	94	85.40	14.41	94	75.49	14.31	91	68.77	14.69	91
Total debt + notes payable to subs that issued TPS / Equity capital	81.31	14.30	96	83.73	15.86	93	85.40	16.67	93	75.49	16.36	91	69.05	17.10	91
Total debt + Loans guaranteed for affiliate / Equity capital	81.31	12.02	95	83.73	13.93	92	85.40	14.68	93	75.49	14.56	91	68.77	15.14	89
Total debt / Equity capital – excess over fair value	81.31	12	96	83.73	13.68	94	85.40	14.52	94	75.49	14.51	91	68.77	14.81	90
Long-term debt / Equity capital	77.67	11.33	97	80.06	12.46	94	81.97	13.56	94	71.66	13.04	93	62.68	13.37	89
Short-term debt / Equity capital	3.64	0.52	88	3.67	0.88	84	3.43	0.77	86	3.83	1.02	83	6.09	1.14	88
Current portion of long-term debt / Equity capital	0.08	0.04	88	0.10	0.05	88	0.07	0.06	86	0.09	0.05	87	0.62	0.14	89
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	91.60	35.48	93	91.25	27.67	94	92.09	34.67	95	87.57	28.44	96	86.23	28.63	93
Double Leverage															
Equity investment in subs / Equity capital	113.56	102.85	91	111.83	103.91	87	113.41	102.81	90	113.71	103.22	91	111.74	103.10	84
Total investment in subs / Equity capital	185.10	108.21	95	186.37	111.18	94	189.33	110.16	94	179.33	111.07	92	169.81	112.48	90
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.15	0.22	92	1.95	1.22	76	2.05	0.47	90	1.32	0.36	88	1.11	0.35	83
Equity investment in subs – equity cap / Net income-div (X)	1.55	0.74	85	3.99	2.81	74	3.59	1.82	84	1.83	1.22	76	1.46	1.22	76
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	165.46	111.23	79	351.31	154.20	90	135.22	136.61	57	238.10	177.68	77	240.55	162.34	84
Cash from ops + noncash items + op expense / Op expense + dividend	-131.51	98.58	4	591.48	176.81	94	239.94	147.26	87	388.06	190.27	90	215.59	174.91	72
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.83	85.36	54	102.08	90.08	57	100.81	134.09	34	103.16	116.34	41	101.90	103.19	53
Pretax operating income + interest expense / Interest expense	605.03	1,142.88	44	1,032.73	2,355.68	48	418.84	2,016.32	27	598.47	1,968.54	33	532.78	2,898.75	31
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	605.03	1,357.31	42	1,032.73	1,688.78	50	418.84	1,539.23	26	598.47	1,632.83	29	520.86	1,369.37	32
Dividends + interest from subsidiaries / Interest expense + dividends	194.84	117.86	82	391.61	186.57	85	162.13	150.43	64	276.93	210.80	75	278.88	188.90	80
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	22.75	16.52	70	-7.25	16.08	4
Net income / Current part of long-term debt + preferred dividends (X)	11.26	33.13	28	5.47	20.55	43	11.13	35.64	35	16.39	57.11	35	9.08	33.93	20
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.31	3.98	5	-5.80	2.60	7	-4.88	3.86	4	-6.02	2.64	7	-6.59	2.61	9
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.90	1.80	93	22.74	3.20	87	20.49	2.66	89	24.37	5.62	85	23.79	5.50	85
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	8.13	0.07	96	8.90	0.08	96	7.15	0.08	96	9.68	0.19	96	8.91	0.21	96

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	48.16	74.87	30	18.56	61.08	15	61.75	81.10	40	26.07	57.84	21	24.48	57.26	14
Dividends declared / Net income	25.50	23.13	51	51.05	81.32	36	43.08	42.29	52	27.63	33.08	37	24.43	27.33	33
Net income – dividends / Average equity	8.75	9.52	50	2.97	0.55	68	3.81	4.13	44	7.41	6.46	62	8.03	7.33	60
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	1.32	7.13	67
Dividends from subsidiary holding companies.....	182.27	4.75	94	505.72	3.48	98	134.28	4.85	93	367.12	21.40	94	415.64	16.86	97
Dividends from all subsidiaries	182.27	128.99	71	505.72	229.19	86	134.28	174.85	43	367.12	260.40	77	416.96	215.26	88
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		30.63			123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.12			0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		1.08			2.97			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		33.49			148.03			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24		0	39.62	23	0	56.39	15	0	82.95	12		51.40	
Interest income from nonbank subsidiaries.....		2.80		0	14.44	33	0	7.38	32	9.64	20.25	66		18.56	
Management and service fees from nonbank subsidiaries		0.53		0	1.68	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....		0.09		0	0.19	47	0	0.16	46	595.18	1.06	98		0.15	
Operating income from nonbank subsidiaries		69.48		0	76.32	13	0	79.84	8	604.82	150.41	90		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	48.69	28.44	65	329.68	119.72	84	65.84	43.51	71	106.58	61.23	80	98.94	48.56	84
Interest income from subsidiary holding companies.....	25.54	6.44	85	76.15	12.80	94	56.12	8.40	95	36.37	6.54	92	28.89	3.95	96
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	74.24	34.47	80	405.83	135.14	89	121.96	55.20	80	142.95	76.49	80	127.83	61.19	84
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0.01	0.92	39
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	-0.05	0.03	2	0	0.02	47
Operating income from bank subsidiaries	0	71.70	7	0	76.26	5	0	82.20	4	-0.05	78.80	3	0.01	74.20	8
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0.25	2.57	58
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0.02	1.19	65	0.22	2.32	70
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	1.32	0.04	94	-0.37	0.02	4
Operating income from nonbank subsidiaries	0	10.59	21	0	9.13	20	0	4.70	16	1.34	7.29	54	0.10	7.64	35
Dividends from subsidiary holding companies.....	65.10	1.03	95	80.93	1.54	95	54.37	2.53	92	74.38	4.52	92	79.17	5.15	93
Interest income from subsidiary holding companies.....	34.15	0.13	96	18.69	0.40	94	46.35	0.11	97	25.38	0.20	97	23.12	0.37	98
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	99.25	2.35	97	99.62	5.35	97	100.71	4.56	98	99.77	6.08	97	102.29	6.79	99
Loans and advances from subsidiaries / Short term debt.....	109.38	142.34	64	104.75	447.79	60	116.65	135.13	64	112.30	83.37	68	83.03	87.87	60
Loans and advances from subsidiaries / Total debt	4.90	29.59	36	4.59	30.31	33	4.68	27.08	35	5.69	28.33	38	7.36	26.53	38