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

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BHC Name SEACOAST BANKING CORPORATION OF FLORIDA

City/State STUART, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 8,342,392
Peer Group Number: 2 Number in Peer Group: 147
Number of Bank Subsidiaries: 1

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

Mailing Address:

SEACOAST BANKING CORPORATION OF FLORIDA
815 COLORADO AVENUE

STUART, FL 34994

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	7,838,330	6,829,827	6,075,020	5,206,552	
Net income ($000)	77,764	98,739	67,275	42,865	
Number of BHCs in peer group	147	146	154	148	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.36	2.96	83	3.57	3.21	73	3.49	3.33	60	3.40	3.29	57			
+ Non-interest income	0.76	0.98	39	0.82	0.90	46	0.84	0.90	53	1.15	0.93	71			
– Overhead expense	2.35	2.48	43	2.36	2.59	38	2.68	2.58	56	2.90	2.60	69			
– Provision for credit losses	0.49	0.38	68	0.16	0.12	71	0.19	0.12	76	0.11	0.11	56			
+ Securities gains (losses)	0.01	0.02	59	0.02	0.01	78	-0.01	0	14	0	0.01	47			
+ Other tax equivalent adjustments	0	0	8	0	0	83	0	0	45	0	0	4			
= Pretax net operating income (tax equivalent)	1.29	1.22	55	1.89	1.53	79	1.45	1.55	40	1.53	1.55	46			
Net operating income	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33			
Net income	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33			
Net income (Subchapter S adjusted)		1.27			1.41			1.41			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	4	3.78	70	4.67	4.49	69	4.41	4.38	50	4.07	4.06	48			
Interest expense	0.34	0.57	18	0.74	1.02	21	0.55	0.81	18	0.32	0.54	18			
Net interest income (tax equivalent)	3.66	3.17	83	3.92	3.45	73	3.86	3.58	65	3.74	3.54	62			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.11	70	0.17	0.11	72	0.16	0.09	78	0.06	0.10	45			
Earnings coverage of net loan and lease losses (X)	17.96	33.55	42	16.89	22.46	50	15.44	29.27	43	44.05	0.97	77			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.62	1.35	77	0.68	0.94	17	0.67	0.94	19	0.71	0.95	24			
Allowance for loan and lease losses / Total loans and leases	1.60	1.33	77	0.67	0.93	19	0.67	0.93	20	0.71	0.94	25			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.84	0.67	68	0.75	0.56	70	0.81	0.57	73	0.71	0.57	68			
30–89 days past due loans and leases / Total loans and leases	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75	0.27	0.32	53			
Liquidity and Funding															
Net noncore funding dependence	2.68	0.77	52	13.23	10.70	57	12.13	13.54	41	6.46	13.97	24			
Net short-term noncore funding dependence	2.39	-3.25	65	12.51	5.88	72	10.92	8.57	56	5.16	9.65	28			
Net loans and leases / Total assets	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37	65.65	72.64	20			
Capitalization															
Tier 1 leverage ratio	11.92	9.65	88	12.21	10.39	85	11.16	10.37	72	10.68	10.04	67			
Holding company equity capital / Total assets	13.55	10.51	90	13.86	11.37	83	12.81	11.21	73	11.87	10.84	67			
Total equity capital (including minority interest) / Total assets	13.55	10.57	90	13.87	11.43	83	12.81	11.30	72	11.87	10.89	67			
Common equity tier 1 capital / Total risk-weighted assets	16.17	12.44	89	13.77	12.50	72	12.43	12.37	63	12.03	11.90	60			
Net loans and leases / Equity capital (X)	5.05	6.79	13	5.26	6.55	23	5.56	6.70	25	5.53	6.82	21			
Cash dividends / Net income	0	29.42	7	0	25.65	7	0	24.05	9	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12			19.39				
Growth Rates															
Assets	17.36	16.11	59	5.35	8.66	37	16.14	9.35	79	24.12	9.89	85			
Equity capital	14.69	8.42	84	14.03	12.19	68	25.32	12.50	85	58.40	13.71	93			
Net loans and leases	10.19	9.99	53	7.88	8.63	57	25.96	10.51	87	32.86	12.54	87			
Noncore funding	-34.87	-12.78	22	10.38	4.16	61	24.58	6.76	75	-0.36	-3.35	59			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital	100.37	104.49	38	102.05	104.21	46	103.87	104.10	52	103.23	105.17	46			
Cash from ops + noncash items + op expense / Op expense + dividends	728.72	138.81	97	472.56	152.31	93	224.73	123.74	87	82.15	100.80	29			

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	254,367	250,535	199,985	153,825		1.53	169.26
Income from lease financing receivables	0	0	0	0			
Fully taxable income on loans and leases	253,529	249,802	199,394	153,404		1.49	184.80
Tax-exempt income on loans and leases	838	733	591	421		14.32	-84.62
Estimated tax benefit on income on loans and leases	348	190	177	301		82.90	-19.75
Income on loans and leases (tax equivalent)	254,715	250,725	200,162	154,126		1.59	168.39
Investment interest income (tax equivalent)	30,360	36,053	39,009	35,932		-15.79	44.77
Interest on balances due from depository institutions	357	1,154	473	306		-69.06	124.53
Interest income on other earning assets	2,168	2,307	2,272	1,994		-6.03	140.62
Total interest income (tax equivalent)	287,600	290,239	241,916	192,358		-0.91	145.95
Interest on time deposits of $250K or more	2,206	3,661	2,257	1,149		-39.74	
Interest on time deposits < $250K	11,159	18,115	9,428	3,529		-38.40	
Interest on foreign office deposits	0	0					
Interest on other deposits	6,919	16,621	8,763	3,654		-58.37	231.85
Interest on other borrowings and trading liabilities	4,112	7,889	9,512	7,024		-47.88	12.53
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense	24,396	46,286	29,960	15,356		-47.29	250.17
Net interest income (tax equivalent)	263,204	243,953	211,956	177,002		7.89	139.35
Non-interest income	59,197	56,171	51,031	59,631		5.39	81.65
Adjusted operating income (tax equivalent)	322,401	300,124	262,987	236,633		7.42	126.16
Overhead expense	184,338	161,397	162,659	150,992		14.21	77.38
Provision for credit losses	38,179	10,999	11,730	5,648			1343.99
Securities gains (losses)	1,096	1,031	-485	86		6.30	585.00
Other tax equivalent adjustments	-75	1	0	-172			
Pretax net operating income (tax equivalent)	101,043	128,947	87,975	79,907		-21.64	179.52
Applicable income taxes	22,818	29,873	20,258	36,336		-23.62	68.67
Tax equivalent adjustments	461	335	442	706		37.61	-3.96
Applicable income taxes (tax equivalent)	23,279	30,208	20,700	37,042		-22.94	66.18
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	77,764	98,739	67,275	42,865		-21.24	251.22
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	77,764	98,739	67,275	42,865		-21.24	251.22
Memoranda							
Net income - holding company and noncontrolling (minority) interest	77,764	98,739	67,275	42,865		-21.24	251.22
Investment securities income (tax equivalent)	30,360	36,053	39,009	35,932		-15.79	44.77
US Treasury and agency securities (excluding mortgage-backed securities)	265	321	257	116		-17.45	150.00
Mortgage-backed securities	16,019	16,148	20,914	21,672		-0.80	10.29
All other securities	14,076	19,584	17,838	14,144		-28.12	122.00
Cash dividends declared	0	0	0	0			
Common	0	0	0	0			
Preferred	0	0	0	0			

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

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.67	3.53	60	4.25	4.19	57	3.98	4.08	42	3.69	3.78	44			
Less: Interest expense	0.31	0.54	18	0.68	0.95	19	0.49	0.75	19	0.29	0.50	17			
Equals: Net interest income (tax equivalent)	3.36	2.96	83	3.57	3.21	73	3.49	3.33	60	3.40	3.29	57			
Plus: Non-interest income	0.76	0.98	39	0.82	0.90	46	0.84	0.90	53	1.15	0.93	71			
Equals: adjusted operating income (tax equivalent)	4.11	3.96	60	4.39	4.16	58	4.33	4.27	52	4.54	4.26	65			
Less: Overhead expense	2.35	2.48	43	2.36	2.59	38	2.68	2.58	56	2.90	2.60	69			
Less: Provision for credit losses	0.49	0.38	68	0.16	0.12	71	0.19	0.12	76	0.11	0.11	56			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	59	0.02	0.01	78	-0.01	0	14	0	0.01	48			
Plus: other tax equivalent adjustments	0	0	8	0	0	83	0	0	45	0	0	4			
Equals: Pretax net operating income (tax equivalent)	1.29	1.22	55	1.89	1.53	79	1.45	1.55	40	1.53	1.55	46			
Less: Applicable income taxes (tax equivalent)	0.30	0.27	59	0.44	0.35	76	0.34	0.32	53	0.71	0.59	67			
Less: Minority interest	0	0	45	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33			
Memo: Net income (last four quarters)	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33			
Net income–BHC and noncontrolling (minority) interest	0.99	0.97	52	1.45	1.19	76	1.11	1.22	37	0.82	0.95	33			
Margin Analysis															
Average earning assets / Average assets	91.78	93.47	25	91.06	93.22	25	90.39	93.23	16	90.83	93.19	23			
Average interest-bearing funds / Average assets	59.51	68.25	18	62.64	70.66	19	62.62	70.70	21	63.27	70.06	22			
Interest income (tax equivalent) / Average earning assets	4	3.78	70	4.67	4.49	69	4.41	4.38	50	4.07	4.06	48			
Interest expense / Average earning assets	0.34	0.57	18	0.74	1.02	21	0.55	0.81	18	0.32	0.54	18			
Net interest income (tax equivalent) / Average earning assets	3.66	3.17	83	3.92	3.45	73	3.86	3.58	65	3.74	3.54	62			
Yield or Cost															
Total loans and leases (tax equivalent)	4.49	4.28	68	5.08	4.98	55	4.87	4.85	52	4.64	4.52	60			
Interest-bearing bank balances	0.14	0.32	8	2.05	2.26	44	2.35	1.88	82	1.51	1.13	82			
Federal funds sold and reverse repos		0.43			2.02			1.50			0.83				
Trading assets		0.80			0.49			0.70			0.48				
Total earning assets	3.99	3.80	72	4.66	4.47	68	4.40	4.33	54	4.05	3.98	59			
Investment securities (tax equivalent)	2.38	2.32	57	3.01	2.74	75	2.95	2.69	74	2.67	2.61	55			
US Treasury and agency securities (excluding mortgage-backed securities)	3.02	1.87	87	3.45	2.54	86	3.24	2.20	87	1.12	1.66	14			
Mortgage-backed securities	1.46	2.05	7	1.79	2.54	2	2.06	2.44	7	2.16	2.19	46			
All other securities	6	3.24	91	7.11	3.80	95	5.82	3.74	90	4	3.85	53			
Interest-bearing deposits	0.33	0.62	14	0.73	1.13	14	0.45	0.85	14	0.22	0.52	8			
Time deposits of $250K or more	1.22	1.60	20	1.70	2.13	13	1.44	1.57	33						
Time deposits < $250K	1.22	1.49	22	2.04	1.91	60	1.47	1.42	52						
Other domestic deposits	0.21	0.36	20	0.60	0.86	31	0.35	0.64	18						
Foreign deposits		1.24			2.53			1.85			0.84				
Federal funds purchased and repos	0.33	0.37	59	1.34	1.23	62	0.90	1.03	51	0.46	0.68	54			
Other borrowed funds and trading liabilities	1.10	0.55	70	1.84	1.03	57	1.99	2.10	44	1.03	1.48	13			
All interest-bearing funds	0.52	0.79	20	1.08	1.34	29	0.79	1.06	23	0.47	0.71	20			

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

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	59,197	56,171	51,031	59,631	
Fiduciary activities income	5,504	4,442	4,183	3,705	
Service charges on deposit accounts - domestic	9,429	11,529	11,199	10,049	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	1,993	1,879	1,672	1,348	
Insurance activities revenue	10	30	60	4	
Venture capital revenue	0	0	0	0	
Net servicing fees	1,131	817	289	31	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	14,533	10,393	8,492	23,102	
Other non-interest income	26,597	27,081	25,136	21,392	
Total overhead expenses	184,338	161,397	162,659	150,992	
Personnel expense	104,084	87,526	84,056	77,424	
Net occupancy expense	20,024	20,528	20,139	19,357	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	5,857	5,825	4,299	3,361	
Other operating expenses	54,373	47,518	54,165	50,850	
Fee income on mutual funds and annuities	1,045	1,089	970	835	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	965	878	902	805	
Average personnel expense per employee	107.86	99.69	93.19	96.18	
Average assets per employee	8,122.62	7,778.85	6,735.06	6,467.77	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.77	0.51	84	1.94	0.66	83	1.90	1.69	63	1.40	1.89	51			
Overhead expenses / Net Interest Income + non-interest income	57.27	61.22	29	53.84	61.79	14	61.95	61.22	51	64.05	62.21	54			
Percent of Average Assets															
Total overhead expense	2.35	2.48	43	2.36	2.59	38	2.68	2.58	56	2.90	2.60	69			
Personnel expense	1.33	1.42	43	1.28	1.50	34	1.38	1.46	41	1.49	1.47	51			
Net occupancy expense	0.26	0.30	34	0.30	0.32	46	0.33	0.31	59	0.37	0.32	71			
Other operating expenses	0.77	0.73	62	0.78	0.76	55	0.96	0.79	76	1.04	0.79	79			
Overhead less non-interest income	1.60	1.44	62	1.54	1.65	41	1.84	1.65	67	1.75	1.65	63			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.18	58.93	37	53.78	59.91	22	61.85	60.51	57	63.81	61.01	63			
Personnel expense	32.28	33.88	31	29.16	34.17	22	31.96	34.42	34	32.72	34.72	35			
Net occupancy expense	6.21	7.04	36	6.84	7.50	38	7.66	7.33	54	8.18	7.51	63			
Other operating expenses	18.68	17.57	63	17.77	17.93	55	22.23	18.28	84	22.91	18.30	87			
Total non-interest income	18.36	23.45	40	18.72	19.83	50	19.40	20.30	50	25.20	21.24	71			
Fiduciary activities income	1.71	1.45	60	1.48	1.61	57	1.59	1.95	56	1.57	1.95	56			
Service charges on domestic deposit accounts	2.92	2.67	60	3.84	3.21	63	4.26	3.58	61	4.25	3.83	61			
Trading revenue	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	0.62	1.03	45	0.63	0.91	52	0.64	0.85	56	0.57	0.92	51			
Insurance activities revenue	0	0.41	50	0.01	0.37	55	0.02	0.46	50	0	0.44	36			
Venture capital revenue	0	0	48	0	0	50	0	0	49	0	0	48			
Net servicing fees	0.35	0	78	0.27	0.22	70	0.11	0.52	43	0.01	0.40	28			
Net securitization income	0	0	48	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	4.51	5.55	60	3.46	2.27	80	3.23	1.98	76	9.76	2.38	92			
Other non-interest income	8.25	7.76	65	9.02	7.41	72	9.56	7.05	81	9.04	7.34	74			
Overhead less non-interest income	38.82	34.63	59	35.06	39.47	30	42.45	39.75	58	38.61	39.09	46			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.58	20.30	60	23.17	21.51	64	23.03	18.37	75	45.47	33.75	82			
Applicable income tax + TE / Pretax net operating income + TE	23.04	22.51	53	23.43	23.31	50	23.53	21.35	63	46.36	38.57	72			

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

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	4,200,025	4,230,156	3,910,224	3,041,977		-0.71	125.35
Commercial and industrial loans	1,327,861	751,328	695,682	574,043		76.74	521.85
Loans to individuals	189,203	207,613	202,175	189,215		-8.87	116.12
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	1,831	1,429	5,193	2,114		28.13	996.41
Other loans and leases	85,319	27,907	23,813	34,333		205.73	456.80
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	5,804,239	5,218,433	4,837,087	3,841,682		11.23	166.21
Less: Allowance for loan and lease losses	92,733	35,154	32,423	27,122		163.79	384.80
Net loans and leases	5,711,506	5,183,279	4,804,664	3,814,560		10.19	164.27
Debt securities that reprice or mature in over 1 year	1,366,949	948,763	949,108	880,179		44.08	104.75
Mutual funds and equity securities	6,530	6,392	6,205	6,343		2.16	0.46
Subtotal	7,084,985	6,138,434	5,759,977	4,701,082		15.42	149.88
Interest-bearing bank balances	318,208	38,430	31,952	18,018		728.02	429.16
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	215,692	259,461	274,672	486,145		-16.87	-32.63
Trading assets	0	0	0	0			
Total earning assets	7,618,885	6,436,325	6,066,601	5,205,245		18.37	136.93
Non-interest-bearing cash and due from depository institutions	86,630	89,843	92,242	104,039		-3.58	14.09
Premises, fixed assets, and leases	100,656	92,780	71,024	66,883		8.49	84.42
Other real estate owned	12,750	12,390	12,802	7,640		2.91	81.13
Investment in unconsolidated subsidiaries	25,171	15,620	17,114	17,722		61.15	1013.27
Intangible and other assets	498,300	461,553	487,875	408,600		7.96	177.84
Total assets	8,342,392	7,108,511	6,747,658	5,810,129		17.36	136.01
Quarterly average assets	8,352,822	6,986,139	6,615,161	5,718,255		19.56	140.99
Average loans and leases (YTD)	5,677,682	4,932,756	4,110,262	3,321,049		15.10	187.03
Memoranda							
Loans held-for-sale	68,890	20,029	11,873	24,306		243.95	187.07
Loans not held-for-sale	5,735,349	5,198,404	4,825,214	3,817,376		10.33	165.98
Real estate loans secured by 1–4 family	1,410,131	1,526,385	1,335,133	1,063,092		-7.62	89.13
Commercial real estate loans	2,770,290	2,681,468	2,568,248	1,972,083		3.31	148.90
Construction and land development	245,103	325,113	443,566	343,133		-24.61	125.30
Multifamily	145,914	168,565	110,113	70,364		-13.44	295.06
Nonfarm nonresidential	2,379,273	2,187,790	2,014,569	1,558,586		8.75	145.97
Real estate loans secured by farmland	19,604	22,303	6,843	6,802		-12.10	281.92
Total investment securities	1,589,171	1,214,616	1,229,985	1,372,667		30.84	59.83
U.S. Treasury securities	101	100	100	100		1.00	-55.11
US agency securities (excluding mortgage-backed securities)	8,676	10,014	7,200	9,643		-13.36	135.38
Municipal securities	35,326	31,756	39,431	45,861		11.24	-11.44
Mortgage-backed securities	1,336,343	928,136	935,683	1,005,887		43.98	80.02
Asset-backed securities	202,195	238,218	241,366	304,833		-15.12	21.71
Other debt securities	0	0	0	0			-100.00
Mutual funds and equity securities	6,530	6,392	6,205	6,343		2.16	0.46
Available-for-sale securities	1,398,157	946,855	865,831	955,804		47.66	76.81
U.S. Treasury securities	101	100	100	100		1.00	-55.11
US agency securities (excluding mortgage-backed securities)	8,676	10,014	7,200	9,643		-13.36	135.38
Municipal securities	35,326	31,756	39,431	45,861		11.24	-11.44
Mortgage-backed securities	1,151,859	666,767	609,734	629,547		72.75	98.56
Asset-backed securities	202,195	238,218	209,366	264,310		-15.12	61.99
Other debt securities	0	0	0	0			-100.00
Mutual funds and equity securities	0	0	0	6,343			-100.00
Held-to-maturity securities appreciation (depreciation)	7,695	844	-8,055	-2,393		811.73	
Available-for-sale securites appreciation (depreciation)	26,618	6,090	-17,041	-4,417		337.08	
Structured notes, fair value	0	0	0	0			
Pledged securities	420,758	284,815	517,755	674,562		47.73	-4.57

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	2,289,789	1,590,492	1,569,602	1,409,971		43.97	1005.70
NOW, ATS and transaction accounts	1,566,069	1,181,731	1,014,032	1,041,010		32.52	1429.14
Time deposits less brokered deposits) < $250K	226,901	504,837	513,313	394,809		-55.05	
MMDA and other savings accounts	2,245,547	1,627,515	1,667,758	1,365,805		37.97	0.00
Other non-interest-bearing deposits	0	0					
Core deposits	6,328,306	4,904,575	4,764,705	4,211,595		29.03	133.67
Time deposits of $250K or more	171,463	207,319	191,941	144,272		-17.30	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	119,609	86,121	214,323	216,094		38.88	-30.46
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	319,333	380,000	211,000		-100.00	
Other borrowings w/remaining maturity over 1 year	0	25,765	0	0		-100.00	-100.00
Brokered deposits < $250K	432,792	472,857	220,594	236,853		-8.47	
Noncore funding	723,864	1,111,395	1,006,858	808,219		-34.87	102.12
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	71,365	71,085	70,804	70,521		0.39	2.01
Other liabilities	88,455	35,817	41,024	30,130		146.96	96.68
Total liabilities	7,211,990	6,122,872	5,883,391	5,120,465		17.79	126.70
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	5,524	5,151	5,136	4,693		7.24	60.82
Common surplus	855,988	786,138	778,501	661,632		8.89	114.45
Retained earnings	256,701	195,813	97,074	29,914		31.09	
Accumulated other comprehensive income	20,370	4,465	-13,060	-4,216		356.22	
Other equity capital components	-8,285	-6,032	-3,384	-2,359			
Total holding company equity capital	1,130,298	985,535	864,267	689,664		14.69	219.79
Noncontrolling (minority) interest in subsidiaries	104	104	0	0		0.00	
Total equity capital, including minority interest	1,130,402	985,639	864,267	689,664		14.69	219.82
Total liabilities and capital	8,342,392	7,108,511	6,747,658	5,810,129		17.36	136.01
Memoranda							
Non-interest-bearing deposits	2,289,789	1,590,492	1,569,602	1,409,971		43.97	167.98
Interest-bearing deposits	4,642,772	3,994,259	3,607,638	3,182,749		16.24	133.31
Total deposits	6,932,561	5,584,751	5,177,240	4,592,720		24.13	143.73
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	985,535	864,267	689,664	435,397			
Accounting restatements	0	0	0	0			
Net income	77,764	98,739	67,275	42,865			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	8,072	7,652	9,826	61,985			
Sale of treasury stock	407	437	412	283			
Less: Purchase of treasury stock	2,660	3,085	1,437	1,416			
Changes incident to business combinations	62,152	0	107,486	146,547			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	15,904	17,525	-8,959	4,003			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-16,876	0	0	0			
Holding company equity capital, ending balance	1,130,298	985,535	864,267	689,664			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	50.35	48.33	57	59.51	52.67	65	57.95	53.63	61	52.36	53.41	46			
Commercial and industrial loans	15.92	13.47	66	10.57	11.45	55	10.31	11.42	52	9.88	10.82	55			
Loans to individuals	2.27	2.29	70	2.92	2.71	71	3	2.65	74	3.26	2.58	73			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans	0.02	0.43	45	0.02	0.53	43	0.08	0.47	50	0.04	0.51	44			
Other loans and leases	1.02	1.39	64	0.39	1.08	57	0.35	2.64	25	0.59	2.62	28			
Net loans and leases	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37	65.65	72.64	20			
Debt securities over 1 year	16.39	13.53	67	13.35	13.66	51	14.07	13.20	57	15.15	13.96	61			
Mutual funds and equity securities	0.08	0.05	70	0.09	0.06	72	0.09	0.05	78	0.11	0.07	72			
Subtotal	84.93	83.47	51	86.35	86.76	40	85.36	87.24	31	80.91	87.26	13			
Interest-bearing bank balances	3.81	6.78	34	0.54	2.97	17	0.47	2.30	23	0.31	2.34	14			
Federal funds sold and reverse repos	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	2.59	2.03	68	3.65	2.10	78	4.07	2.14	76	8.37	1.92	91			
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets	91.33	92.98	23	90.54	92.39	24	89.91	92.24	18	89.59	92.22	13			
Non-interest cash and due from depository institutions	1.04	1.07	56	1.26	1.14	59	1.37	1.25	57	1.79	1.26	79			
Other real estate owned	0.15	0.03	91	0.17	0.04	89	0.19	0.04	92	0.13	0.06	80			
All other assets	7.63	5.87	78	8.19	6.41	77	8.73	6.39	83	8.62	6.45	81			
Memoranda															
Short-term investments	6.40	9.38	35	4.19	5.36	47	4.54	4.70	57	8.68	4.63	78			
U.S. Treasury securities	0	0.19	63	0	0.29	56	0	0.37	56	0	0.22	64			
US agency securities (excluding mortgage-backed securities)	0.10	1.28	22	0.14	1.25	29	0.11	1.67	27	0.17	1.50	28			
Municipal securities	0.42	2.96	29	0.45	2.58	27	0.58	2.66	30	0.79	2.97	28			
Mortgage-backed securities	16.02	8.52	86	13.06	9.38	73	13.87	8.73	77	17.31	9.19	86			
Asset-backed securities	2.42	0.35	90	3.35	0.30	91	3.58	0.26	92	5.25	0.23	95			
Other debt securities	0	0.60	12	0	0.53	15	0	0.52	16	0	0.48	16			
Loans held-for-sale	0.83	0.58	75	0.28	0.39	65	0.18	0.29	67	0.42	0.32	77			
Loans held for investment	68.75	69.07	41	73.13	72.01	48	71.51	73.24	39	65.70	72.42	18			
Real estate loans secured by 1–4 family	16.90	14.47	65	21.47	16.02	72	19.79	16.83	66	18.30	16.44	64			
Revolving	4.09	1.79	90	4.11	2.24	78	3.88	2.43	74	4.02	2.71	69			
Closed-end, secured by first liens	12.52	12.11	60	16.65	13.07	70	15.02	13.60	62	13.47	13.03	59			
Closed-end, secured by junior liens	0.29	0.27	60	0.71	0.37	85	0.89	0.41	87	0.81	0.39	84			
Commercial real estate loans	33.21	30.65	59	37.72	33.26	67	38.06	33.39	69	33.94	33.79	55			
Construction and land development	2.94	4.32	33	4.57	5	51	6.57	4.78	72	5.91	4.55	68			
Multifamily	1.75	5.03	24	2.37	4.76	35	1.63	5.12	23	1.21	5.32	15			
Nonfarm nonresidential	28.52	19.97	83	30.78	21.85	82	29.86	21.85	80	26.83	22.30	73			
Real estate loans secured by farmland	0.23	0.85	54	0.31	0.95	53	0.10	0.88	41	0.12	0.81	40			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	72.36	69.38	57	81.06	72.74	64	80.84	72.88	63	79.18	73.20	59			
Real estate loans secured by 1–4 family	24.29	20.91	63	29.25	22.29	73	27.60	23.13	65	27.67	22.92	67			
Revolving	5.89	2.61	87	5.60	3.13	78	5.41	3.34	76	6.07	3.76	74			
Closed-end	18.41	17.94	59	23.65	18.71	71	22.19	19.33	63	21.60	18.68	63			
Commercial real estate loans	47.73	44.23	65	51.38	46.16	65	53.09	45.57	70	51.33	46.38	65			
Construction and land development	4.22	6.26	29	6.23	6.97	50	9.17	6.53	74	8.93	6.35	69			
1–4 family	1.51	1.14	68	3.48	1.47	82	5.48	1.52	95	5.29	1.50	94			
Other	2.71	4.94	24	2.75	5.34	23	3.69	4.90	38	3.64	4.76	39			
Multifamily	2.51	7.01	22	3.23	6.42	32	2.28	6.76	22	1.83	7.13	16			
Nonfarm nonresidential	40.99	29.04	86	41.92	30.59	82	41.65	30.16	85	40.57	30.84	80			
Owner-occupied	19.65	10	93	19.83	10.68	91	20.06	10.31	91	20.60	10.55	95			
Other	21.34	18.53	66	22.09	19.36	65	21.59	19.35	63	19.97	19.91	55			
Real estate loans secured by farmland	0.34	1.30	54	0.43	1.38	51	0.14	1.27	41	0.18	1.19	41			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	22.88	19.85	62	14.40	16.16	51	14.38	16.21	50	14.94	15.52	55			
Loans to individuals	3.26	3.53	70	3.98	4	70	4.18	3.89	73	4.93	3.90	74			
Credit card loans	0.01	0.03	70	0.01	0.04	69	0.01	0.04	73	0.01	0.03	75			
Agricultural loans	0.03	0.69	45	0.03	0.78	42	0.11	0.69	51	0.06	0.76	46			
Other loans and leases	1.47	2.07	66	0.53	1.48	55	0.49	3.74	23	0.89	3.75	30			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	404.35	473.75	29	491.42	493.53	50	525.17	505.61	53	490.89	518.19	43			
Real estate loans secured by 1–4 family	135.76	142.34	54	177.32	151.03	66	179.32	161.34	65	171.55	159.68	61			
Revolving	32.89	17.81	80	33.93	21.25	72	35.18	23.52	74	37.65	26.74	68			
Closed-end	102.87	122.21	47	143.39	127.10	65	144.14	134.73	65	133.90	130.06	59			
Commercial real estate loans	266.70	302.08	37	311.51	311.74	53	344.93	316.03	59	318.24	328.67	48			
Construction and land development	23.60	42.85	24	37.77	46.63	43	59.57	44.92	72	55.37	44.44	65			
1–4 family	8.44	7.52	62	21.10	9.52	84	35.62	10.21	94	32.79	10.44	91			
Other	15.15	33.94	22	16.66	35.90	21	23.95	33.75	38	22.58	33.34	35			
Multifamily	14.05	48.67	20	19.58	44.76	32	14.79	48.38	21	11.35	51.49	14			
Nonfarm nonresidential	229.06	198.42	65	254.16	206.64	74	270.57	208.15	76	251.51	217.26	67			
Owner-occupied	109.80	67.98	83	120.23	71.54	88	130.30	70.68	89	127.71	73.43	91			
Other	119.25	125.78	45	133.93	130.65	51	140.27	134.17	58	123.80	140.40	42			
Real estate loans secured by farmland	1.89	8.35	51	2.59	8.66	50	0.92	8.13	40	1.10	7.80	38			
Loans to depository institutions and acceptances of other banks	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	127.84	133.93	50	87.28	106.70	44	93.43	107.07	47	92.63	105.25	48			
Loans to individuals	18.21	22.15	66	24.12	24.83	70	27.15	24.45	72	30.53	23.98	74			
Credit card loans	0.03	0.20	70	0.04	0.24	69	0.06	0.24	73	0.08	0.19	73			
Agricultural loans	0.18	4.17	45	0.17	4.86	43	0.70	4.49	50	0.34	4.90	45			
Other loans and leases	8.21	13.62	64	3.24	10.25	53	3.20	25.58	24	5.54	25.83	28			
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.08	34	31	31.55	35.38	42	33.04	35.09	48	30.73	35.69	38			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	156.90	232.08	24	191.28	239.13	33	214.63	243.62	41	190.53	253.35	28			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.70	304.52	37	311.51	315.15	51	344.93	318.90	59	318.24	331.68	48			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	6.40	9.38	35	4.19	5.36	47	4.54	4.70	57	8.68	4.63	78			
Liquid assets	19.88	19.32	55	14.19	16.28	42	15.08	15.56	50	18.36	15.94	66			
Investment securities	19.05	16.07	66	17.09	16.41	59	18.23	16.02	63	23.63	16.65	82			
Net loans and leases	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37	65.65	72.64	20			
Net loans, leases and standby letters of credit	68.61	69.67	38	73.10	72.78	44	71.42	73.71	36	65.79	73.08	19			
Core deposits	75.86	76.49	40	69	71.61	31	70.61	69.97	50	72.49	69.79	63			
Noncore funding	8.68	10.29	47	15.63	14.61	54	14.92	16.58	45	13.91	17.09	38			
Time deposits of $250K or more	2.06	3.37	29	2.92	4.33	35	2.84	4.28	39	2.48	3.54	40			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	1.43	0.62	80	1.21	0.77	71	3.18	0.96	85	3.72	1.20	87			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	1.43	0.59	81	1.21	0.75	71	3.18	0.97	85	3.72	1.21	87			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.06	16	4.49	2.75	74	5.63	3.63	67	3.63	4.47	50			
Earning assets that reprice within 1 year	20.93	31.93	18	21.75	33.16	21	23.29	32.35	29	27.08	33.41	34			
Interest-bearing liabilities that reprice within 1 year	9.11	14.04	44	15.59	18.54	55	10.04	18.20	33	10.24	16.67	43			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	11.82	17.03	33	6.16	13.71	27	13.26	12.98	47	16.84	15.65	49			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.68	0.77	52	13.23	10.70	57	12.13	13.54	41	6.46	13.97	24			
Net short-term noncore funding dependence	2.39	-3.25	65	12.51	5.88	72	10.92	8.57	56	5.16	9.65	28			
Short-term investment / Short-term noncore funding	75.91	230.45	40	27.91	78.10	37	32.72	62.28	50	67.47	46.67	77			
Liquid assets - short-term noncore funding / Nonliquid assets	14.29	16.27	47	-0.96	6.90	27	1.40	4.17	43	6.73	3.68	65			
Net loans and leases / Total deposits	82.39	84.20	42	92.81	90.96	51	92.80	92.88	46	83.06	92.86	21			
Net loans and leases / Core deposits	90.25	91.10	48	105.68	102.55	58	100.84	106.50	41	90.57	105.03	20			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.79	0.88	63	0.10	0.36	42	-1.13	-0.47	18	-0.40	-0.05	21			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.74	3.63	43	0.74	1.28	39	-2.39	-1.95	33	-0.75	-0.62	42			
Structured notes appreciation (depreciation) / Tier 1 capital		0.03			-0.02			-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	11.61	5.36	79	21.52	7.25	84	29.10	10.76	81	30.37	13.07	79			
Available-for-sale securities	87.98	93.39	21	77.96	91.33	17	70.39	88.32	20	69.63	86.93	20			
U.S. Treasury securities	0.01	1.22	63	0.01	2.07	56	0.01	2.08	56	0.01	1.33	64			
US agency securities (excluding mortgage-backed securities)	0.55	8.39	18	0.82	8.16	26	0.59	11	25	0.70	10.16	22			
Municipal securities	2.22	18.61	25	2.61	15.40	21	3.21	16.63	23	3.34	17.86	21			
Mortgage-backed securities	84.09	54.48	88	76.41	57.07	78	76.07	54.50	78	73.28	55.76	74			
Asset-backed securities	12.72	1.97	89	19.61	1.70	92	19.62	1.54	93	22.21	1.31	95			
Other debt securities	0	4.34	12	0	3.73	15	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0.41	0.44	68	0.53	0.49	71	0.50	0.41	74	0.46	0.58	65			
Debt securities 1 year or less	13.57	13.69	61	21.36	13.55	74	22.33	13.91	75	35.42	11.90	86			
Debt securities 1 to 5 years	7.48	20.49	26	8.81	23.43	25	7.35	23.42	21	5.02	23.53	13			
Debt securities over 5 years	78.54	61.87	71	69.31	58.63	60	69.81	58.36	61	59.10	60.73	42			
Pledged securities	26.48	44.55	31	23.45	43.76	28	42.09	42.20	49	49.14	46.78	52			
Structured notes, fair value	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	79.23	136.94	46	-2.85	32.84	33	-39.18	16.28	14	13.56	6.96	65			
Investment securities	30.84	16.36	72	-1.25	4.80	33	-10.39	8.02	11	3.75	4.99	53			
Core deposits	29.03	23.17	73	2.94	9.96	22	13.13	10.40	69	26.42	13.94	84			
Noncore funding	-34.87	-12.78	22	10.38	4.16	61	24.58	6.76	75	-0.36	-3.35	59			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,557,508	1,336,027	1,062,154	880,074	
Commit: Secured commercial real estate loans	210,370	247,994	349,794	292,535	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	2,761	3,862	3,790	3,639	
Securities underwriting	250	0	0	0	
Standby letters of credit	11,858	12,815	14,290	8,205	
Commercial and similar letters of credit	506	727	3,481	5,345	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	46,041	9,251	5,437	10,917	
Written options contracts (interest rate)	46,041	9,251	5,437	10,917	
Purchased options contracts (interest rate)	300,000	0	0	0	
Interest rate swaps	364,758	249,212	184,703	72,106	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.67	16.09	67	18.79	16.97	64	15.74	17.31	41	15.15	17.28	37			
Standby letters of credit	0.14	0.31	28	0.18	0.36	27	0.21	0.35	36	0.14	0.40	24			
Commercial and similar letters of credit	0.01	0.01	81	0.01	0.01	81	0.05	0.01	89	0.09	0.01	91			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	9.07	3.72	79	3.77	2.95	74	2.90	6.51	45	1.62	6.82	32			
Interest rate contracts	9.07	3.62	79	3.77	2.87	74	2.90	6.40	45	1.62	6.72	32			
Interest rate futures and forward contracts	0.55	0.20	86	0.13	0.08	82	0.08	0.25	57	0.19	0.28	65			
Written options contracts (interest rate)	0.55	0.24	83	0.13	0.13	78	0.08	0.26	52	0.19	0.28	56			
Purchased options contracts (interest rate)	3.60	0.03	97	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	4.37	2.58	77	3.51	2.19	78	2.74	5.18	51	1.24	5.41	39			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.43	24.20	64	27.08	24.81	59	25.84	25.18	55	26.50	25.74	55			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	756,840	267,714	195,577	93,940	
Interest rate contracts	756,840	267,714	195,577	93,940	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	46,041	9,251	5,437	10,917	
Written options	46,041	9,251	5,437	10,917	
Exchange-traded	0	0	0	0	
Over-the-counter	46,041	9,251	5,437	10,917	
Purchased options	300,000	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	300,000	0	0	0	
Swaps	364,758	249,212	184,703	72,106	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	756,840	267,714	195,577	93,940	
Interest rate contracts	756,840	267,714	195,577	93,940	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	664,758	258,463	190,140	83,023	
One year or less	0	9,251	5,437	10,917	
Over 1 year to 5 years	384,631	105,885	184,703	72,106	
Over 5 years	280,127	143,327	0	0	
Gross negative fair value (absolute value)	13,339	4,817	1,013	0	
Gross positive fair value	14,344	0	497	104	
Held for trading	0	0	0	0	
Non-traded	14,344	0	497	104	
Current credit exposure on risk-based capital derivative contracts	0	0	497	104	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	99.50	58	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	0	47	0	0.07	45	0	0	47	0	0	47			
Futures and forwards	6.08	15.03	49	3.46	14.06	52	2.78	11.75	52	11.62	12.76	66			
Written options	6.08	10.24	49	3.46	11.73	45	2.78	11.14	49	11.62	9.73	69			
Exchange-traded	0	0	50	0	0	48	0	0	49	0	0	49			
Over-the-counter	6.08	10.24	49	3.46	10.84	45	2.78	10.65	49	11.62	9.46	70			
Purchased options	39.64	2.13	98	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded	0	0	50	0	0	49	0	0	49	0	0	49			
Over-the-counter	39.64	2.13	98	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps	48.19	71.83	32	93.09	64.61	63	94.44	65.42	61	76.76	66.04	42			
Held for trading	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts	0	0	47	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	49			
Non-traded	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts	100	83.02	69	100	84.69	69	100	85.51	64	100	83.04	68			
Foreign exchange contracts	0	0	45	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0	48	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	87.83	79.60	45	96.54	80.07	61	97.22	82.85	53	88.38	87.47	36			
One year or less	0	15.52	12	3.46	15.20	50	2.78	12.75	44	11.62	15.62	61			
Over 1 year to 5 years	50.82	19.75	86	39.55	22.92	70	94.44	22.66	94	76.76	21.68	93			
Over 5 years	37.01	32.47	52	53.54	34.12	69	0	36.28	14	0	37.90	13			
Gross negative fair value (absolute value)	1.76	2.84	33	1.80	1.30	65	0.52	0.66	40	0	0.50	7			
Gross positive fair value	1.90	2.25	43	0	1.14	2	0.25	1.10	14	0.11	0.92	7			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.01	77	0.01	0	78	0	0.01	46	0	0	12			
Gross positive fair value (X)	0.01	0.01	81	0	0	32	0	0.01	30	0	0.01	18			
Held for trading (X)	0	0	44	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.01	0	89	0	0	34	0	0.01	38	0	0	28			
Current credit exposure (X)	0	0.02	21	0	0.01	18	0	0	45	0	0	37			
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.27	18	0	0.10	18	0.01	0.06	44	0	0.05	36			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	35,154	32,423	27,122	23,400	
Gross losses	9,957	10,688	8,218	4,421	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	2,252	2,420	1,789	2,495	
Net losses	7,705	8,268	6,429	1,926	
Provision for loan and lease losses	37,779	10,999	11,730	5,648	
Adjustments	27,505	0	0	0	
Ending balance	92,733	35,154	32,423	27,122	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.48	0.38	68	0.16	0.12	71	0.19	0.12	76	0.11	0.11	56			
Provision for loan and lease losses / Average loans and leases	0.67	0.53	70	0.22	0.16	71	0.29	0.16	80	0.17	0.16	63			
Provision for loan and lease losses / Net loan and lease losses	490.32	672.96	49	133.03	142.73	53	182.45	182.69	62	293.25	110.75	81			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.62	1.35	77	0.68	0.94	17	0.67	0.94	19	0.71	0.95	24			
Allowance for loan and lease losses / Total loans and leases	1.60	1.33	77	0.67	0.93	19	0.67	0.93	20	0.71	0.94	25			
Allowance for loan and lease losses / Net loans and leases losses (X)	12.04	25.33	37	4.25	17.18	24	5.04	21.35	21	14.08	16.23	63			
Allowance for loan and lease losses / Nonaccrual assets	256.81	336.78	53	130.42	315.75	29	122.46	285.36	25	139.03	270.69	25			
ALLL / 90+ days past due + nonaccrual loans and leases	256.39	293.46	60	129.90	283.41	34	120.14	259.30	28	138.99	232.03	36			
Gross loan and lease losses / Average loans and leases	0.18	0.16	67	0.22	0.16	73	0.20	0.15	71	0.13	0.16	52			
Recoveries / Average loans and leases	0.04	0.04	60	0.05	0.05	65	0.04	0.05	55	0.08	0.06	70			
Net losses / Average loans and leases	0.14	0.11	70	0.17	0.11	72	0.16	0.09	78	0.06	0.10	45			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	21.07	42.12	34	29.45	41.80	43	40.47	51.25	59	181.45	50.41	91			
Earnings coverage of net loan and lease losses (X)	17.96	33.55	42	16.89	22.46	50	15.44	29.27	43	44.05	0.97	77			
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.04	44	-0.01	0.02	15	0.06	0.01	83	-0.03	0.02	14			
Real estate loans secured by 1–4 family	-0.01	0.01	31	-0.01	0.02	22	-0.05	0.01	7	0.02	0.03	57			
Revolving	-0.01	0	29	0	0.02	65	0.02	0.02	62	0.18	0.03	90			
Closed-end	0	0.01	27	-0.01	0.02	17	-0.06	0.01	5	-0.02	0.02	12			
Commercial real estate loans	0.01	0.05	48	-0.02	0.02	16	0.11	0.01	91	-0.05	0.01	14			
Construction and land development	-0.05	0	16	-0.01	-0.02	28	-0.01	-0.02	32	-0.26	-0.04	12			
1–4 family	0	0	14	0	0	54	0	0	54	0	0	28			
Other	-0.05	-0.01	14	-0.01	-0.02	25	-0.01	-0.02	27	-0.26	-0.04	8			
Multifamily	0	0	51	-0.31	0	1	-0.02	0	7	-0.03	0	8			
Nonfarm nonresidential	0.02	0.07	55	0	0.03	48	0.15	0.02	92	-0.01	0.02	29			
Owner-occupied	0.02	0.01	72	0	0.01	44	0	0.01	18	0	0.01	29			
Other	0.01	0.04	61	0	0.01	65	0.15	0.01	95	0	0.01	24			
Real estate loans secured by farmland	0	0.01	44	0	0.01	45	-0.51	0	0	-0.91	0	1			
Commercial and industrial loans	0.43	0.20	81	0.91	0.27	92	0.44	0.18	85	0.31	0.18	75			
Loans to individuals	0.91	0.66	76	0.97	0.74	75	0.54	0.71	54	0.51	0.78	46			
Credit card loans	2.82	1.71	74	4.79	1.89	90	0.42	1.65	38	11.72	1.60	97			
Agricultural loans	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06	41			
Loans to foreign governments and institutions															
Other loans and leases	0	0.44	29	0	0.14	33	0	0.28	30	0	0.27	29			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	10,161	8,243	22,195	10,440	
90+ days past due loans and leases	59	108	511	5	
Nonaccrual loans and leases	36,110	26,955	26,476	19,508	
Total past due and nonaccrual loans and leases	46,330	35,306	49,182	29,953	
Restructured 30–89 days past due	0	80	281	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	6,108	7,943	4,717	6,088	
Total restructured loans and leases	6,108	8,023	4,998	6,088	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	4,182	11,020	13,065	15,559	
Other real estate owned	12,750	12,390	12,802	7,640	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75	0.27	0.32	53			
90+ days past due loans and leases	0	0.04	41	0	0.03	42	0.01	0.03	49	0	0.04	29			
Nonaccrual loans and leases	0.62	0.60	58	0.52	0.48	63	0.55	0.49	62	0.51	0.46	63			
90+ days past due and nonaccrual loans and leases	0.62	0.67	50	0.52	0.54	57	0.56	0.54	58	0.51	0.55	55			
30–89 days past due restructured	0	0	32	0	0	63	0.01	0.01	67	0	0.01	25			
90+ days past due restructured	0	0	45	0	0	45	0	0	43	0	0	41			
Nonaccrual restructured	0.11	0.09	66	0.15	0.07	80	0.10	0.10	58	0.16	0.10	70			
30–89 days past due loans held for sale	0	0	47	0	0	47	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75	0.27	0.32	53			
90+ days past due assets	0	0.04	41	0	0.03	42	0.01	0.03	49	0	0.04	29			
Nonaccrual assets	0.62	0.60	57	0.52	0.48	63	0.55	0.49	62	0.51	0.47	63			
30+ days past due and nonaccrual assets	0.80	0.95	42	0.68	0.87	42	1.02	0.88	65	0.78	0.89	53			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.47	51	0.38	0.39	57	0.40	0.39	58	0.34	0.40	47			
90+ days past due and nonaccrual assets + other real estate owned	0.59	0.52	60	0.56	0.45	69	0.59	0.45	72	0.47	0.48	61			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.64	0.63	58	0.71	0.56	69	0.78	0.59	73	0.74	0.63	67			
Allowance for loan and lease losses	57.20	72.10	42	143.50	92.08	77	162.30	95.97	81	157.46	100.14	79			
Equity capital + allowance for loan and lease losses	4.34	5.64	41	4.94	4.77	58	5.87	5.09	67	5.96	5.57	64			
Tier 1 capital + allowance for loan and lease losses	4.99	6.21	43	5.86	5.30	63	7.07	5.65	69	6.89	6.11	65			
Loans and leases + other real estate owned	0.91	0.92	58	0.96	0.78	69	1.09	0.82	74	1.11	0.86	70			

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

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.18	0.25	49	0.12	0.28	23	0.34	0.29	68	0.23	0.29	44			
	90+ days past due	0	0.04	51	0	0.03	24	0.01	0.03	56	0	0.05	39			
	Nonaccrual	0.69	0.63	62	0.49	0.45	63	0.59	0.48	67	0.56	0.43	74			
Commercial and industrial	30–89 days past due	0.18	0.15	66	0.34	0.22	73	1.12	0.23	92	0.43	0.27	77			
	90+ days past due	0	0.02	31	0.01	0.02	70	0	0.02	32	0	0.01	32			
	Nonaccrual	0.48	0.61	55	0.76	0.74	64	0.48	0.61	51	0.44	0.60	48			
Individuals	30–89 days past due	0.19	0.52	37	0.30	0.60	34	0.49	0.68	51	0.28	0.69	37			
	90+ days past due	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual	0.31	0.14	76	0.05	0.12	49	0.09	0.15	53	0.05	0.21	38			
Depository institution loans	30–89 days past due		0			0			0			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0			0			0			0				
Agricultural	30–89 days past due	0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35			
	90+ days past due	0	0	45	0	0	47	0	0.01	44	0	0	45			
	Nonaccrual	9.12	0.57	94	0	0.80	28	0	0.46	31	0	0.31	31			
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0	0.67	22	0	0.28	23	0.10	0.18	68	1.19	0.12	93			
	90+ days past due	0	0	40	0	0	40	0	0	41	0	0	44			
	Nonaccrual	0	0.10	33	0.64	0.04	93	0	0.04	36	0	0.06	36			

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.45	0.46	57	0.12	0.53	12	0.34	0.52	46	0.27	0.56	29			
	90+ days past due	0	0.06	59	0	0.05	28	0.03	0.04	62	0	0.06	45			
	Nonaccrual	0.89	0.67	73	0.62	0.55	64	1.03	0.61	81	1.31	0.65	86			
Revolving	30–89 days past due	0.14	0.25	48	0.03	0.36	19	0.43	0.36	66	0.01	0.29	15			
	90+ days past due	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual	0.50	0.46	61	0.42	0.34	63	0.42	0.35	61	0.76	0.42	77			
Closed-end	30–89 days past due	0.54	0.48	61	0.14	0.56	16	0.32	0.54	45	0.34	0.63	37			
	90+ days past due	0.01	0.06	61	0	0.05	29	0.03	0.05	66	0	0.06	50			
	Nonaccrual	1.01	0.69	78	0.67	0.57	64	1.18	0.64	84	1.46	0.68	89			
Junior lien	30–89 days past due	0	0.01	15	0	0.02	32	0	0.02	29	0.01	0.03	35			
	90+ days past due	0	0	44	0	0	41	0.03	0	96	0	0	36			
	Nonaccrual	0.09	0.03	86	0.08	0.03	84	0.05	0.03	67	0.07	0.04	75			
Commercial real estate	30–89 days past due	0.04	0.14	40	0.12	0.15	52	0.33	0.16	78	0.21	0.15	68			
	90+ days past due	0	0.02	35	0	0.02	34	0.01	0.02	70	0	0.02	31			
	Nonaccrual	0.52	0.57	55	0.36	0.34	60	0.36	0.41	57	0.15	0.33	33			
Construction and development	30–89 days past due	0	0.16	26	0	0.20	22	0.46	0.17	83	0.01	0.18	43			
	90+ days past due	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual	0.07	0.21	58	1.52	0.18	93	0.01	0.18	47	0.07	0.21	54			
1–4 family	30–89 days past due	0	0.03	36	0	0.05	33	0.43	0.07	91	0	0.05	33			
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.01	42	1.33	0.01	99	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0	0.09	30	0	0.12	26	0.03	0.06	70	0.01	0.08	55			
	90+ days past due	0	0	44	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual	0.07	0.16	63	0.19	0.14	76	0.01	0.10	55	0.07	0.12	65			
Multifamily	30–89 days past due	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	47	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.05	0.14	44	0.15	0.13	66	0.32	0.17	76	0.27	0.14	78			
	90+ days past due	0	0.02	38	0	0.02	37	0.01	0.02	74	0	0.02	33			
	Nonaccrual	0.60	0.73	53	0.21	0.36	39	0.46	0.52	60	0.18	0.40	33			
Owner Occupied	30–89 days past due	0.05	0.05	59	0.12	0.06	75	0.23	0.08	83	0.19	0.06	88			
	90+ days past due	0	0.01	40	0	0.01	40	0.01	0	80	0	0.01	35			
	Nonaccrual	0.34	0.27	65	0.11	0.19	41	0.13	0.20	49	0.11	0.16	49			
Other	30–89 days past due	0	0.06	22	0.02	0.05	58	0.09	0.07	75	0.08	0.06	69			
	90+ days past due	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual	0.26	0.33	57	0.10	0.14	58	0.33	0.22	72	0.07	0.16	49			
Farmland	30–89 days past due	0	0.08	33	0	0.21	28	5.83	0.09	99	0	0.10	34			
	90+ days past due	0	0	46	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual	9.83	1.19	92	8.64	1.06	94	0	0.49	27	0	0.44	28			
Credit card	30–89 days past due	0.31	1.02	49	0	0.87	18	0	1.03	23	0	0.83	23			
	90+ days past due	0	0.22	27	0	0.18	30	0	0.26	36	0	0.22	36			
	Nonaccrual	0	0.02	46	0	0	46	0	0.07	42	0	0.08	42			

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	853,227	785,257	780,253	663,966	
Retained earnings	281,432	195,813	97,074	29,914	
Accumulated other comprehensive income (AOCI)	20,370	4,465	-13,060	-4,216	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,155,029	985,535	864,267	689,664	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	235,309	226,514	235,987	169,890	
Accumulated other comprehensive income-related adjustments	20,370	4,465	-13,060	-4,059	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	899,350	754,556	641,340	523,833	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	899,350	754,556	641,340	523,833	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	71,365	71,085	70,804	70,521	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	4	0	0	0	
Additional tier 1 capital before deductions	71,369	71,085	70,804	70,521	
Less: Additional tier 1 capital deductions	0	0	0	1,791	
Additional tier 1 capital	71,369	71,085	70,804	68,730	
Tier 1 Capital	970,719	825,641	712,144	592,563	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	58,861	35,294	32,543	27,184	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	58,861	35,294	32,543	27,184	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	58,861	35,294	32,543	27,184	
Exited advanced approach tier 2 capital					
Total capital	1,029,580	860,935	744,687	619,747	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	8,377,553	6,986,139	6,615,161	5,718,255	
Less: Deductions from common equity tier 1 capital	235,309	226,514	235,987	171,681	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	8,142,244	6,759,625	6,379,174	5,546,574	
Total risk-weighted assets	5,560,489	5,481,326	5,159,431	4,355,137	
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	16.17	10.91	90	13.77	12.50	72	12.43	12.37	63	12.03	11.95	60			
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	17.46	11.60	93	15.06	13.19	78	13.80	13.03	72	13.61	12.68	73			
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Total capital, column A	18.52	13.45	88	15.71	14.63	73	14.43	14.48	58	14.23	14.15	63			
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	11.92	9.65	88	12.21	10.39	85	11.16	10.37	72	10.68	10.04	67			
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	10	30	60	4		-66.67	66.67
Other insurance activities income	10	30	60	4		-66.67	66.67
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	131,776	126,181	123,394	123,981		4.43	202.38

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			33.33			25				
Separate account assets (L/H) / Total life assets		0			0			0			0				
Insurance activities revenue / Adjusted operating income	0	0.41	50	0.01	0.37	55	0.02	0.46	50	0	0.44	36			
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income		100			100			50			60				
Other premium income / Total premium income		0			0			50			40				
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		19.85			37.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		-40.91			132.57			116.87			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.39	11.01	52	14.66	11.53	57	16.57	13.70	62	20.01	14.86	77			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0			
Non-interest-bearing deposits	0	0			

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.05			0			0			0				
Cost: Interest-bearing deposits		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans					2.35			3.83			4.38				
Foreign governments and institutions															
Growth Rates															
Net loans and leases		5,672.05			-47.91			-27.26			22.03				
Total selected assets		6.04			-25.04			5.03		-100	-5.54	9			
Deposits		-44.89			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commecial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	20,425	18,677	409	1,872		9.36	26085.90
Dividends	20,230	18,084	0	0		11.87	
Interest	195	593	409	1,872		-67.12	150.00
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	52	82	75	57		-36.59	40.54
Dividends	52	82	75	57		-36.59	40.54
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0					
Dividends	0	0					
Interest	0	0					
Management and service fees	0	0					
Other income	0	0					
Total income from subsidiaries	20,477	18,759	484	1,929		9.16	17706.09
Securities gains (losses)	0	0	0	0			
Other operating income	23	4	0	15,328		475.00	
Total operating income	20,500	18,763	484	17,257		9.26	17726.09
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	3,074	4,019	4,044	3,148		-23.51	54.63
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	3,074	4,019	4,044	3,148		-23.51	54.63
Income (loss) before taxes	17,426	14,744	-3,560	14,109		18.19	
Applicable income taxes (credit)	-589	-702	-747	4,938			
Extraordinary items				0			
Income before undistributed income of subsidiaries	18,015	15,446	-2,813	9,171		16.63	
Equity in undistributed income of subsidiaries	59,749	83,293	70,088	33,694		-28.27	155.85
Bank subsidiaries	59,793	83,449	70,146	33,694		-28.35	156.04
Nonbank subsidiaries	-44	-156	-58	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	77,764	98,739	67,275	42,865		-21.24	251.22
Memoranda							
Bank net income	80,023	101,533	70,146	33,694		-21.19	242.67
Nonbank net income	8	-74	17	57			-78.38
Subsidiary holding companys' net income	0	0	0	0			

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,202,587	100.07	1,056,468	99.98	935,401	100.03	742,663		13.83	183.24
Common and preferred stock	1,132,513	94.24	1,003,489	94.96	895,271	95.73	709,512		12.86	197.05
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	70,074	5.83	52,979	5.01	40,130	4.29	33,151		32.27	61.75
Investment in nonbank subsidiaries	2,023	0.17	2,267	0.21	2,413	0.26	2,461		-10.76	-10.53
Common and preferred stock	2,023	0.17	2,267	0.21	2,413	0.26	2,461		-10.76	-10.53
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0		0				
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0		0				
Other receivables	0	0	0	0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	70	0.01	70	0.01	197	0.02	1,154		0.00	-80.77
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	-3,621	-0.30	-3,621	-0.34	-3,621	-0.39	-3,621			
Other assets	659	0.05	1,515	0.14	777	0.08	21,338		-56.50	5890.91
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,201,718	100.00	1,056,699	100.00	935,167	100.00	763,995		13.72	183.70
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	55	0	79	0.01	96	0.01	3,810		-30.38	-69.27
Balance due to subsidiaries and related institutions	71,365	5.94	71,085	6.73	70,804	7.57	70,521		0.39	2.01
Total liabilities	71,420	5.94	71,164	6.73	70,900	7.58	74,331		0.36	1.82
Equity Capital	1,130,298	94.06	985,535	93.27	864,267	92.42	689,664		14.69	219.79
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	5,524	0.46	5,151	0.49	5,136	0.55	4,693		7.24	60.82
Common surplus	855,988	71.23	786,138	74.40	778,501	83.25	661,632		8.89	114.45
Retained earnings	256,701	21.36	195,813	18.53	97,074	10.38	29,914		31.09	
Accumulated other comprehensive income	20,370	1.70	4,465	0.42	-13,060	-1.40	-4,216		356.22	
Other equity capital components	-8,285	-0.69	-6,032	-0.57	-3,384	-0.36	-2,359			
Total liabilities and equity capital	1,201,718	100.00	1,056,699	100.00	935,167	100.00	763,995		13.72	183.70
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	71,365	5.94	71,085	6.73	70,804	7.57	70,521		0.39	2.01
Notes payable to subsidiaries that issued TPS	69,104	5.75	68,824	6.51	68,543	7.33	68,260		0.41	2.07
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	7.44	9.11	33	10.63	10.58	53	9.09	11.03	29	7.52	8.67	35			
Bank net income / Average equity investment in banks	7.55	9.38	31	10.65	10.85	50	9.17	11.56	24	5.82	9.11	15			
Nonbank net income / Average equity investment in nonbanks	0.38	9.69	32	-3.16	12.07	5	0.69	10.83	29	2.32	9.81	39			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	102.90	104.93	46	102.83	103.77	45	104.27	104.73	50	78.60	104.64	4			
Nonbank net income / Parent net income	0.01	1.04	51		1.08		0.03	0.99	48	0.13	1.13	56			
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	6.32	11.62	41	7.22	9.66	46	8.20	9.50	48	10.78	11.14	49			
Total debt / Equity capital	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	6.11	9.67	44	6.98	7.99	51	7.93	7.93	50	9.90	9.36	50			
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	100.37	104.49	38	102.05	104.21	46	103.87	104.10	52	103.23	105.17	46			
Total investment in subs / Equity capital	106.57	104.82	61	107.43	104.48	62	108.51	104.38	69	108.04	105.55	60			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.05	0.49	41	0.20	0.44	45	0.50	0.36	58	0.52	0.56	50			
Equity investment in subs – equity cap / Net income-div (X)	0.05	1.45	4	0.20	1.47	6	0.50	1.18	24	0.52	1.91	18			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	686.04	121.76	96	484.32	153.39	93	30.44	113.37	12	391.33	96.31	97			
Cash from ops + noncash items + op expense / Op expense + dividend	728.72	138.81	97	472.56	152.31	93	224.73	123.74	87	82.15	100.80	29			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100	140.42	32	96.84	105.99	28	76.34	108.88	19	116.07	101.42	72			
Pretax operating income + interest expense / Interest expense		2,318.94			17,211.14			1,631.73			1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	974.80	1,435.81	56	562.77	2,481.22	33	-21.25	1,015.91	12	739.86	1,082.59	64			
Dividends + interest from subsidiaries / Interest expense + dividends		137			196.13			140.89			107.07				
Fees + other income from subsidiaries / Salary + other expenses	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		52.16			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.89	2.19	79	5.16	1.59	81	4.38	1.59	81	3.99	1.68	77			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0				
Nonaccrual		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	64	0	0.13	61	0	0.14	57	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	0	79.13	3	0	65.39	4		87.25		0	100.86	3			
Dividends declared / Net income	0	29.39	7	0	25.65	7	0	24.10	9	0	32.32	8			
Net income – dividends / Average equity	7.44	6.36	64	10.63	7.61	84	9.09	8.12	67	7.52	5.74	72			
Percent of Dividends Paid															
Dividends from bank subsidiaries		130.75			160.93			131.90			106.72				
Dividends from nonbank subsidiaries		3.01			2.59			2.83			2.37				
Dividends from subsidiary holding companies		0			0			0			0				
Dividends from all subsidiaries		158.62			209.89			144.51			114.69				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	25.28	43.52	29	17.81	45.88	24	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries	0.24	0.05	90	0.58	0.09	89	0.58	0.11	89	5.56	0.14	97			
Management and service fees from bank subsidiaries	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	25.52	51.02	27	18.40	48.40	23	0.58	35.67	16	5.56	41.35	21			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	650	99.52	92		76.61		441.18	80.47	93	100	129.02	73			
Interest income from nonbank subsidiaries	0	0.07	45		0.91		0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.02	47		0.02		0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries	0	0.11	47		0.01		0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries	650	105.70	92		83.73		441.18	96.62	91	100	153.75	68			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies		0			0			0			0.07				
Management and service fees from subsidiary holding companies		0			0			0			-0.14				
Other income from subsidiary holding companies		0			0			0.15			0				
Operating income from subsidiary holding companies		29.39			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.68	76.69	57	96.38	77.61	43	0	72.95	9	0	67.33	11			
Interest income from bank subsidiaries	0.95	0.11	91	3.16	0.23	93	84.50	0.55	97	10.85	1.07	91			
Management and service fees from bank subsidiaries	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	99.63	84.80	55	99.54	94.06	57	84.50	89.39	25	10.85	79.76	12			
Dividends from nonbank subsidiaries	0.25	1.76	70	0.44	1.13	74	15.50	2.65	89	0.33	1.78	73			
Interest income from nonbank subsidiaries	0	0	46	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries	0	0	47	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	0.25	2.06	65	0.44	1.56	71	15.50	3.33	88	0.33	3.09	67			
Dividends from subsidiary holding companies	0	0	48	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	0	47	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt		400.31			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt		59.71			70.71			81.26			74.60				