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

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BHC Name STATE STREET CORPORATION

City/State BOSTON, MA

Bank Holding Company Information

Federal Reserve District: 1
Consolidated Assets ($000): 316,885,000
Peer Group Number: 1 Number in Peer Group: 133
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:

STATE STREET CORPORATION
ONE LINCOLN STREET

BOSTON, MA 02111

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	295,489,000	250,452,000	268,414,000	222,959,500	223,723,808
Net income ($000)	519,000	634,000	2,420,000	2,242,000	2,599,422
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)	0.61	2.67	2	1.07	2.94	5	0.80	2.77	3	1.23	3.01	7	1.22	3.08	5
+ Non-interest income	3.40	1.13	95	3.84	1.12	95	3.57	1.21	94	4.06	1.32	96	4.16	1.31	95
– Overhead expense	3.16	2.28	89	3.61	2.68	86	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89
– Provision for credit losses	-0.01	-0.12	59	0.05	0.88	4	0.03	0.51	3	0	0.15	11	0.01	0.14	10
+ Securities gains (losses)	0	0.01	32	0	0.03	54	0	0.02	37	0	0.01	25	0	0	78
+ Other tax equivalent adjustments	0	0	6	0	0	45	0	0	48	0.06	0	96	0	0	45
= Pretax net operating income (tax equivalent)	0.85	1.78	7	1.24	0.64	79	1.09	1.04	49	1.29	1.56	25	1.37	1.57	30
Net operating income	0.70	1.36	8	1.01	0.48	82	0.90	0.81	58	1.01	1.19	23	1.16	1.24	36
Net income	0.70	1.35	8	1.01	0.48	82	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.73	3.18	0	1.63	4.09	0	1.10	3.55	0	2.13	4.41	0	1.94	4.24	0
Interest expense	0.04	0.29	2	0.39	0.85	12	0.19	0.52	10	0.65	1.08	18	0.52	0.86	21
Net interest income (tax equivalent)	0.69	2.88	2	1.25	3.24	5	0.92	3.01	5	1.47	3.33	6	1.42	3.38	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.16	12	0.07	0.27	28	0.15	0.27	43	0.01	0.21	10	0.01	0.22	10
Earnings coverage of net loan and lease losses (X)		25.70		160.60	17.23	95	72.71	22.89	88	907.33	24.40	98	2,300.36	21.75	99
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.37	1.49	1	0.30	1.32	3	0.44	1.58	2	0.28	0.83	5	0.26	0.90	4
Allowance for loan and lease losses / Total loans and leases	0.37	1.47	1	0.30	1.30	3	0.44	1.55	3	0.28	0.81	6	0.26	0.89	4
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0	0.70	0	0	0.63	0	0	0.71	0	0	0.57	0	0	0.61	0
30–89 days past due loans and leases / Total loans and leases	0.03	0.33	5	0	0.52	0	0.27	0.39	39	0	0.43	0	0.05	0.44	3
Liquidity and Funding															
Net noncore funding dependence	-38.92	-0.51	1	-12.02	14.37	1	-29.81	3.20	1	27.91	14.45	84	33.58	16.62	85
Net short-term noncore funding dependence	-123.02	-6.88	0	-97.75	4.94	3	-118.91	-4.76	3	-56.37	3.38	4	-55.32	4.66	5
Net loans and leases / Total assets	9.93	60.99	0	8.90	64.23	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1
Capitalization															
Tier 1 leverage ratio	5.40	9.15	1	6.08	9.43	2	6.39	9.13	2	6.91	9.76	3	7.21	9.71	3
Holding company equity capital / Total assets	7.89	10.72	11	6.58	11.64	3	8.33	11.16	12	9.95	12.43	21	10.13	12.22	19
Total equity capital (including minority interest) / Total assets	7.89	10.85	9	6.58	11.80	1	8.33	11.28	10	9.95	12.57	19	10.13	12.27	19
Common equity tier 1 capital / Total risk-weighted assets	10.81	12.58	21	10.74	11.64	35	12.28	12.40	53	11.74	12.17	45	11.72	12.12	50
Net loans and leases / Equity capital (X)	1.26	5.73	0	1.35	5.59	2	1.06	5.59	2	1.07	5.21	2	1.04	5.29	2
Cash dividends / Net income	39.88	23.13	79	35.80	81.34	25	36.61	42.30	42	41.84	33.12	69	32.79	27.31	60
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-12.59	16.49	1	58.77	11.31	96	28.13	16.68	82	0.40	9.26	12	2.57	7	33
Equity capital	4.79	9.13	37	-4.70	5.70	10	7.24	6.99	59	-1.45	10.49	5	11.08	7.89	75
Net loans and leases	-2.53	7.22	24	38.49	9.91	94	5.98	9.07	44	1.99	9.10	22	10.68	7.89	75
Noncore funding	-45.47	-25.09	26	59.90	16.35	86	-4.66	-12.18	59	-4.85	6.59	30	-7.56	10.67	21
Parent Company Ratios															
Short-term debt / Equity capital	3	0.52	87	10.27	0.88	93	5.74	0.77	89	6.92	1.02	89	0	1.14	37
Long-term debt / Equity capital	51.66	11.33	91	53.99	12.46	89	46.26	13.56	88	43.77	13.04	86	44.13	13.37	86
Equity investment in subsidiaries / Equity capital	140.44	102.85	97	145.72	103.91	97	134.09	102.81	97	134.29	103.22	97	132.51	103.10	97
Cash from ops + noncash items + op expense / Op expense + dividends	29.38	98.58	24	16.95	176.81	9	272.52	147.26	89	202	190.27	60	186.01	174.91	60

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	141,000	184,000	623,000	770,000	676,069	-23.37	71.85
Income from lease financing receivables	0	0	0	0	10,764		-100.00
Fully taxable income on loans and leases	139,000	180,000	611,000	750,000	649,211	-22.78	55.05
Tax-exempt income on loans and leases	2,000	4,000	12,000	20,000	37,622	-50.00	
Estimated tax benefit on income on loans and leases	909	1,143	4,250	5,846	12,329	-20.45	
Income on loans and leases (tax equivalent)	141,909	185,143	627,250	775,846	699,162	-23.35	58.29
Investment interest income (tax equivalent)	324,091	489,857	1,637,750	1,999,154	1,914,833	-33.84	-33.55
Interest on balances due from depository institutions	-6,000	85,000	142,000	416,000	387,251		
Interest income on other earning assets	16,000	113,000	187,000	772,000	723,085	-85.84	-68.64
Total interest income (tax equivalent)	476,000	873,000	2,594,000	3,963,000	3,724,331	-45.48	-29.03
Interest on time deposits of $250K or more	0	14,000	19,000	129,000	79,679	-100.00	
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	-50,000	-30,000	-168,000	-29,000	15,742		
Interest on other deposits	3,000	86,000	96,000	409,000	245,023	-96.51	62.69
Interest on other borrowings and trading liabilities	64,000	123,000	452,000	639,000	574,969	-47.97	-6.10
Interest on subordinated debt and mandatory convertible securities	9,000	13,000	39,000	73,000	77,787	-30.77	-19.47
Total interest expense	26,000	206,000	438,000	1,221,000	993,200	-87.38	-77.85
Net interest income (tax equivalent)	450,000	667,000	2,156,000	2,742,000	2,731,131	-32.53	-18.67
Non-interest income	2,508,000	2,407,000	9,581,000	9,042,000	9,308,526	4.20	27.25
Adjusted operating income (tax equivalent)	2,958,000	3,074,000	11,737,000	11,784,000	12,039,657	-3.77	17.19
Overhead expense	2,331,000	2,258,000	8,743,000	9,048,000	8,972,905	3.23	13.65
Provision for credit losses	-9,000	34,000	86,000	10,000	14,429		
Securities gains (losses)	0	2,000	4,000	-1,000	5,547	-100.00	-100.00
Other tax equivalent adjustments	-1,000	0	0	140,000	0		
Pretax net operating income (tax equivalent)	631,000	778,000	2,915,000	2,871,000	3,056,234	-18.89	33.86
Applicable income taxes	108,000	140,000	478,000	470,000	399,625	-22.86	74.44
Tax equivalent adjustments	4,000	4,000	17,000	159,000	57,187	0.00	-90.37
Applicable income taxes (tax equivalent)	112,000	144,000	495,000	629,000	456,812	-22.22	8.28
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	519,000	634,000	2,420,000	2,242,000	2,599,422	-18.14	41.02
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	519,000	634,000	2,420,000	2,242,000	2,599,422	-18.14	41.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest	519,000	634,000	2,420,000	2,242,000	2,599,422	-18.14	41.05
Investment securities income (tax equivalent)	324,091	489,857	1,637,750	1,999,154	1,914,833	-33.84	-33.55
US Treasury and agency securities (excluding mortgage-backed securities)	41,000	63,000	224,000	259,000	276,577	-34.92	-62.59
Mortgage-backed securities	196,000	304,000	984,000	1,248,000	997,336	-35.53	50.92
All other securities	87,091	122,857	429,750	492,154	640,920	-29.11	-64.92
Cash dividends declared	207,000	227,000	886,000	938,000	852,401	-8.81	13.00
Common	182,000	183,000	734,000	728,000	664,679	-0.55	35.20
Preferred	25,000	44,000	152,000	210,000	187,722	-43.18	-48.52

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)	0.64	2.96	0	1.39	3.72	0	0.97	3.27	0	1.78	4	1	1.66	3.87	0
Less: Interest expense	0.04	0.27	2	0.33	0.78	11	0.16	0.48	6	0.55	0.98	18	0.44	0.79	19
Equals: Net interest income (tax equivalent)	0.61	2.67	2	1.07	2.94	5	0.80	2.77	3	1.23	3.01	7	1.22	3.08	5
Plus: Non-interest income	3.40	1.13	95	3.84	1.12	95	3.57	1.21	94	4.06	1.32	96	4.16	1.31	95
Equals: adjusted operating income (tax equivalent)	4	3.87	66	4.91	4.12	85	4.37	4.04	72	5.29	4.41	84	5.38	4.46	89
Less: Overhead expense	3.16	2.28	89	3.61	2.68	86	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89
Less: Provision for credit losses	-0.01	-0.12	59	0.05	0.88	4	0.03	0.51	3	0	0.15	11	0.01	0.14	10
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	0	0	0	1
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	55	0	0.02	37	0	0.01	35	0	0	79
Plus: other tax equivalent adjustments	0	0	6	0	0	45	0	0	48	0.06	0	96	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.85	1.78	7	1.24	0.64	79	1.09	1.04	49	1.29	1.56	25	1.37	1.57	30
Less: Applicable income taxes (tax equivalent)	0.15	0.40	5	0.23	0.16	69	0.18	0.23	34	0.28	0.36	28	0.20	0.33	15
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.70	1.36	8	1.01	0.48	82	0.90	0.81	58	1.01	1.19	23	1.16	1.24	36
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.70	1.35	8	1.01	0.48	82	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36
Memo: Net income (last four quarters)	0.82	1.07	23	1.03	0.98	50	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36
Net income–BHC and noncontrolling (minority) interest	0.70	1.37	7	1.01	0.49	83	0.90	0.83	57	1.01	1.20	23	1.16	1.25	36
Margin Analysis															
Average earning assets / Average assets	88.09	93.08	5	85.43	91.24	3	87.50	92.32	6	83.64	91.05	3	85.90	91.48	5
Average interest-bearing funds / Average assets	70.16	62.97	80	80.34	66.92	88	73.53	64.06	81	69.02	65.57	69	66.24	65.56	57
Interest income (tax equivalent) / Average earning assets	0.73	3.18	0	1.63	4.09	0	1.10	3.55	0	2.13	4.41	0	1.94	4.24	0
Interest expense / Average earning assets	0.04	0.29	2	0.39	0.85	12	0.19	0.52	10	0.65	1.08	18	0.52	0.86	21
Net interest income (tax equivalent) / Average earning assets	0.69	2.88	2	1.25	3.24	5	0.92	3.01	5	1.47	3.33	6	1.42	3.38	5
Yield or Cost															
Total loans and leases (tax equivalent)	2.03	4.05	1	2.60	4.74	0	2.28	4.27	1	3.22	5.09	0	2.97	4.95	0
Interest-bearing bank balances	-0.02	0.10	0	0.30	1.16	5	0.14	0.27	10	0.65	2.04	3	0.54	1.64	1
Federal funds sold and reverse repos	0.88	0.26	86	14.40	1.34	97	3.66	0.68	94	14.53	2.44	98	11.55	2.17	98
Trading assets	0	0.39	27	0.05	0.75	55	0.05	0.60	55	0.10	0.99	50	0.05	1.11	44
Total earning assets	0.72	3.15	0	1.62	4.05	0	1.10	3.51	0	2.11	4.36	1	1.91	4.20	0
Investment securities (tax equivalent)	1.21	1.84	9	2.02	2.60	8	1.57	2.25	7	2.17	2.76	4	2.15	2.68	10
US Treasury and agency securities (excluding mortgage-backed securities)	1.13	1.30	42	1.77	2.31	27	1.65	1.75	50	1.87	2.32	20	1.73	2.05	26
Mortgage-backed securities	1.51	1.60	45	2.58	2.49	59	1.95	2.05	34	2.69	2.61	63	2.61	2.50	64
All other securities	0.88	2.93	3	1	3.62	0	1.01	3.24	0	1.53	4.06	1	1.97	4.20	2
Interest-bearing deposits	-0.10	0.26	0	0.19	0.90	0	-0.03	0.53	0	0.40	1.10	8	0.27	0.81	6
Time deposits of $250K or more		0.82		0.12	1.83	2	0.10	1.42	1	0.33	1.96	2	0.19	1.44	4
Time deposits < $250K		0.78			1.69			1.36			1.82			1.29	
Other domestic deposits	0.01	0.17	1	0.70	0.71	52	0.13	0.36	9	1.36	0.93	83	1.43	0.67	93
Foreign deposits	-0.26	0.13	3	-0.19	0.79	3	-0.24	0.42	3	-0.05	1.19	3	0.02	0.97	6
Federal funds purchased and repos	0	0.18	9	0.62	1.14	22	0.15	0.62	9	1.91	1.86	51	0.62	1.51	24
Other borrowed funds and trading liabilities	1.11	1.38	43	1.47	1.90	28	1.33	1.50	42	2.16	2.38	34	2.51	2.28	63
All interest-bearing funds	0.05	0.42	2	0.41	1.15	4	0.22	0.74	3	0.79	1.49	12	0.67	1.19	15

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

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,508,000	2,407,000	9,581,000	9,042,000	9,308,526
Fiduciary activities income	1,865,000	1,588,000	7,052,000	6,353,000	6,720,110
Service charges on deposit accounts - domestic	0	0	1,000	1,000	1,419
Trading revenue	266,000	318,000	912,000	495,000	716,478
Investment banking fees and commissions	29,000	75,000	224,000	237,000	199,740
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	7,000	22,662
Other non-interest income	348,000	426,000	1,392,000	1,949,000	1,648,117
Total overhead expenses	2,331,000	2,258,000	8,743,000	9,048,000	8,972,905
Personnel expense	1,242,000	1,208,000	4,450,000	4,541,000	4,779,743
Net occupancy expense	469,000	459,000	1,883,000	1,810,000	1,688,161
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	58,000	58,000	234,000	236,000	226,209
Other operating expenses	562,000	533,000	2,176,000	2,461,000	2,278,792
Fee income on mutual funds and annuities	0	0	0	0	5
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,022,009,000	706,538,000	936,702,000	814,810,000	630,062,416
Number of equivalent employees	39,048	39,016	39,146	38,784	40,142
Average personnel expense per employee	31.81	30.96	113.68	117.08	119.07
Average assets per employee	7,567.33	6,419.21	6,856.74	5,748.75	5,573.31

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	15
Overhead expenses / Net Interest Income + non-interest income	78.94	59.30	94	73.55	63.90	86	74.60	62.31	85	76.91	61.29	88	74.88	60.88	89
Percent of Average Assets															
Total overhead expense	3.16	2.28	89	3.61	2.68	86	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89
Personnel expense	1.68	1.28	85	1.93	1.36	91	1.66	1.30	83	2.04	1.41	92	2.14	1.44	92
Net occupancy expense	0.63	0.24	98	0.73	0.27	99	0.70	0.26	99	0.81	0.28	99	0.75	0.28	99
Other operating expenses	0.84	0.73	73	0.94	0.98	59	0.90	0.94	65	1.21	0.97	78	1.12	0.97	77
Overhead less non-interest income	-0.24	1.10	4	-0.24	1.47	6	-0.31	1.26	6	0	1.32	6	-0.15	1.38	5
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	78.80	58.69	95	73.45	63.38	86	74.49	61.85	86	76.78	60.64	90	74.53	60.37	90
Personnel expense	41.99	33.29	92	39.30	33.17	84	37.91	32.40	84	38.54	32.39	84	39.70	32.51	85
Net occupancy expense	15.86	6.42	97	14.93	6.75	99	16.04	6.58	99	15.36	6.52	99	14.02	6.48	99
Other operating expenses	20.96	18.45	75	19.23	22.88	42	20.53	22.28	56	22.89	21.20	72	20.81	20.90	54
Total non-interest income	84.79	28.42	98	78.30	26.40	95	81.63	28.83	96	76.73	29.23	92	77.32	28.50	94
Fiduciary activities income	63.05	2.15	97	51.66	2.03	97	60.08	2.09	97	53.91	1.97	97	55.82	2.14	97
Service charges on domestic deposit accounts	0	3.21	2	0	3.92	3	0.01	3.27	5	0.01	3.88	7	0.01	4.15	6
Trading revenue	8.99	0.97	93	10.34	1.58	91	7.77	1.24	91	4.20	1.18	87	5.95	0.85	90
Investment banking fees and commissions	0.98	2.51	39	2.44	2.81	64	1.91	2.46	58	2.01	3.54	56	1.66	3.42	48
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.74	6	0	1.88	15	0	3.92	12	0.06	1.86	16	0.19	1.61	21
Other non-interest income	11.76	8.65	72	13.86	9.85	79	11.86	9.67	70	16.54	10.04	84	13.69	9.86	76
Overhead less non-interest income	-5.98	29.65	4	-4.85	36.23	6	-7.14	31.96	6	0.05	31.06	6	-2.79	31.46	5
Applicable income taxes / Pretax net operating income (tax equivalent)	17.12	21.04	15	17.99	17.54	46	16.40	18.62	31	16.37	20.56	18	13.08	19.04	14
Applicable income tax + TE / Pretax net operating income + TE	17.75	22.74	9	18.51	22.86	24	16.98	21.20	15	21.91	23.23	39	14.95	21.56	11

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

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	2,096,000	1,816,000	2,096,000	1,766,000	874,176	15.42	7545.45
Commercial and industrial loans	4,118,000	4,684,000	4,072,000	4,396,000	4,356,447	-12.08	23.09
Loans to individuals	88,000	101,000	96,000	93,000	156,415	-12.87	-68.58
Loans to depository institutions and acceptances of other banks	141,000	188,000	11,000	137,000	28,178	-25.00	253.02
Agricultural loans	0	0	0	0	0		
Other loans and leases	25,144,000	25,591,000	21,650,000	19,917,000	20,374,710	-1.75	62.22
Less: Unearned income	2,000	0	0	0	506		-65.41
Loans and leases, net of unearned income	31,585,000	32,380,000	27,925,000	26,309,000	25,789,420	-2.46	64.62
Less: Allowance for loan and lease losses	118,000	97,000	122,000	74,000	67,265	21.65	149.29
Net loans and leases	31,467,000	32,283,000	27,803,000	26,235,000	25,722,155	-2.53	64.41
Debt securities that reprice or mature in over 1 year	75,121,000	71,528,000	80,850,000	69,400,000	65,902,751	5.02	22.83
Mutual funds and equity securities	968,000	685,000	937,000	897,000	751,986	41.31	15.02
Subtotal	107,556,000	104,496,000	109,590,000	96,532,000	92,376,892	2.93	32.56
Interest-bearing bank balances	107,754,000	160,171,000	120,100,000	68,965,000	73,039,775	-32.73	65.69
Federal funds sold and reverse repos	5,238,000	1,037,000	3,106,000	1,487,000	4,678,952	405.11	40.71
Debt securities that reprice or mature within 1 year	31,655,000	39,840,000	27,288,000	26,197,000	21,158,774	-20.54	-22.05
Trading assets	8,415,000	10,082,000	6,203,000	5,269,000	5,661,226	-16.53	42.23
Total earning assets	260,618,000	315,626,000	266,287,000	198,450,000	196,915,619	-17.43	32.69
Non-interest-bearing cash and due from depository institutions	4,552,000	4,932,000	3,467,000	3,302,000	3,597,285	-7.70	21.86
Premises, fixed assets, and leases	2,683,000	2,932,000	2,779,000	3,029,000	2,098,401	-8.49	108.58
Other real estate owned	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries	1,943,000	1,878,000	2,047,000	1,905,000	1,930,092	3.46	10.14
Intangible and other assets	47,091,000	37,162,000	40,128,000	38,924,000	40,084,666	26.72	16.33
Total assets	316,885,000	362,528,000	314,706,000	245,610,000	244,626,063	-12.59	30.04
Quarterly average assets	295,489,000	250,452,000	276,012,000	228,276,000	221,965,028	17.98	32.41
Average loans and leases (YTD)	28,025,000	28,468,000	27,527,250	24,066,500	23,574,763	-1.56	50.55
Memoranda							
Loans held-for-sale	7,000	2,000	0	9,000	9,721	250.00	
Loans not held-for-sale	31,578,000	32,378,000	27,925,000	26,300,000	25,779,699	-2.47	64.58
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	2,096,000	1,816,000	2,096,000	1,766,000	874,176	15.42	7545.45
Construction and land development	0	0	0	0	0		
Multifamily	519,000	488,000	519,000	438,000	201,722	6.35	
Nonfarm nonresidential	1,577,000	1,328,000	1,577,000	1,328,000	672,454	18.75	5652.33
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	107,744,000	112,053,000	109,075,000	96,494,000	87,813,511	-3.85	5.01
U.S. Treasury securities	14,443,000	14,388,000	12,607,000	13,763,000	15,778,049	0.38	-38.15
US agency securities (excluding mortgage-backed securities)	25,000	31,000	26,000	34,000	54,955	-19.35	-99.55
Municipal securities	1,499,000	2,483,000	1,628,000	1,782,000	1,918,828	-39.63	-85.05
Mortgage-backed securities	52,268,000	47,700,000	54,137,000	47,283,000	40,954,869	9.58	58.02
Asset-backed securities	11,195,000	18,016,000	10,515,000	8,404,000	6,899,494	-37.86	-33.82
Other debt securities	27,346,000	28,750,000	29,225,000	24,331,000	21,455,330	-4.88	113.63
Mutual funds and equity securities	968,000	685,000	937,000	897,000	751,986	41.31	15.02
Available-for-sale securities	60,512,000	55,843,000	59,048,000	53,815,000	45,147,861	8.36	-15.24
U.S. Treasury securities	8,938,000	5,151,000	6,575,000	3,486,000	1,038,697	73.52	52.82
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	1,498,000	1,765,000	1,548,000	1,782,000	1,918,828	-15.13	-85.06
Mortgage-backed securities	16,528,000	20,152,000	16,380,000	19,922,000	17,846,700	-17.98	-42.58
Asset-backed securities	6,450,000	4,235,000	5,662,000	4,621,000	3,292,095	52.30	-50.73
Other debt securities	27,098,000	24,540,000	28,883,000	24,004,000	21,051,541	10.42	120.12
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	488,000	1,043,000	1,073,000	377,000	-562,851	-53.21	42.37
Available-for-sale securites appreciation (depreciation)	532,000	644,000	1,061,000	501,000	-211,482	-17.39	5.30
Structured notes, fair value	0	0	0	0	0		
Pledged securities	71,394,000	55,893,000	70,573,000	49,477,000	38,868,855	27.73	118.91

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	56,472,000	32,109,000	48,742,000	16,267,000	19,097,887	75.88	4.46
NOW, ATS and transaction accounts	101,283,000	88,109,000	95,242,000	54,359,000	42,541,958	14.95	743.74
Time deposits less brokered deposits < $250K	-10,635,000	-6,509,000	-10,199,000	-4,116,000	0		
MMDA and other savings accounts	7,231,000	4,137,000	7,209,000	5,145,000	2,177,897	74.79	10168.68
Other non-interest-bearing deposits							
Core deposits	154,351,000	117,846,000	140,994,000	71,655,000	63,817,742	30.98	133.39
Time deposits of $250K or more	0	54,605,000	0	35,007,000	46,087,000	-100.00	
Foreign deposits	79,907,000	78,143,000	88,605,000	71,095,000	70,455,499	2.26	-20.33
Federal funds purchased and repos	587,000	5,373,000	3,413,000	1,102,000	1,081,931	-89.08	-86.18
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,005,000	32,241,000	4,893,000	1,873,000	294,626	-96.88	66456.29
Other borrowings w/remaining maturity over 1 year	10,653,000	11,613,000	10,716,000	10,398,000	11,974,189	-8.27	17.25
Brokered deposits < $250K	10,635,000	6,509,000	10,199,000	4,116,000	0	63.39	
Noncore funding	102,787,000	188,484,000	117,826,000	123,591,000	129,893,245	-45.47	-22.55
Trading liabilities	6,512,000	7,474,000	10,257,000	6,141,000	4,870,208	-12.87	-10.45
Subordinated notes and debentures + trust preferred securities	3,021,000	2,184,000	2,183,000	2,097,000	1,915,913	38.32	3.47
Other liabilities	25,209,000	22,679,000	17,246,000	17,695,000	19,338,706	11.16	92.21
Total liabilities	291,880,000	338,667,000	288,506,000	221,179,000	219,835,814	-13.82	31.38
Equity Capital							
Perpetual preferred stock (including surplus)	1,977,000	2,472,000	2,472,000	2,963,000	3,690,469	-20.02	-26.86
Common stock	504,000	504,000	504,000	504,000	503,880	0.00	0.02
Common surplus	10,227,000	10,154,000	10,205,000	10,131,000	10,060,800	0.72	5.01
Retained earnings	23,750,000	22,315,000	23,442,000	21,918,000	20,606,337	6.43	46.30
Accumulated other comprehensive income	-418,000	-920,000	187,000	-876,000	-1,356,218		
Other equity capital components	-11,035,000	-10,664,000	-10,610,000	-10,209,000	-8,715,019		
Total holding company equity capital	25,005,000	23,861,000	26,200,000	24,431,000	24,790,249	4.79	16.33
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	25,005,000	23,861,000	26,200,000	24,431,000	24,790,249	4.79	16.15
Total liabilities and capital	316,885,000	362,528,000	314,706,000	245,610,000	244,626,063	-12.59	30.04
Memoranda							
Non-interest-bearing deposits	57,079,000	69,403,000	49,438,000	34,032,000	44,804,774	-17.76	5.22
Interest-bearing deposits	187,814,000	187,700,000	190,360,000	147,841,000	135,555,467	0.06	43.08
Total deposits	244,893,000	257,103,000	239,798,000	181,873,000	180,360,241	-4.75	32.01
Long-term debt that reprices within 1 year	1,187,000	1,308,000	1,198,000	1,310,000	2,264,122	-9.25	-45.55
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	26,200,000	24,431,000	24,431,000	24,790,000	22,317,471		
Accounting restatements	0	0	0	-53,000	3,809		
Net income	519,000	634,000	2,420,000	2,242,000	2,599,422		
Net sale of new perpetual preferred stock	-500,000	-500,000	-500,000	-727,000	493,671		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	71,000	68,000	173,000	200,000	1,294,239		
Less: Purchase of treasury stock	475,000	500,000	500,000	1,600,000	350,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	207,000	227,000	886,000	938,000	852,401		
Change in other comprehensive income	-605,000	-43,000	1,064,000	481,000	-347,449		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,000	-2,000	-2,000	36,000	-368,513		
Holding company equity capital, ending balance	25,005,000	23,861,000	26,200,000	24,431,000	24,790,249		

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	0.66	36.10	2	0.50	38.37	3	0.67	36.21	3	0.72	37.78	3	0.36	37.19	3
Commercial and industrial loans	1.30	13.88	3	1.29	12.73	7	1.29	13.51	5	1.79	12.02	7	1.78	12.85	8
Loans to individuals	0.03	3.42	8	0.03	3.84	4	0.03	3.40	8	0.04	4.20	6	0.06	4.31	7
Loans to depository institutions and acceptances of other banks	0.04	0.02	86	0.05	0.03	83	0	0.03	72	0.06	0.04	82	0.01	0.05	72
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	7.93	4.29	79	7.06	4.96	67	6.88	4.63	69	8.11	5.01	76	8.33	5	76
Net loans and leases	9.93	60.99	0	8.90	64.23	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1
Debt securities over 1 year	23.71	16.70	77	19.73	14.63	79	25.69	15.55	90	28.26	14.60	95	26.94	14.63	92
Mutual funds and equity securities	0.31	0.06	93	0.19	0.05	88	0.30	0.05	93	0.37	0.06	95	0.31	0.06	94
Subtotal	33.94	78.43	1	28.82	80.12	4	34.82	78.16	3	39.30	79.65	7	37.76	79.97	5
Interest-bearing bank balances	34	9.08	99	44.18	4.14	99	38.16	7.51	99	28.08	3.06	97	29.86	3.04	99
Federal funds sold and reverse repos	1.65	0.50	87	0.29	0.78	77	0.99	0.82	84	0.61	1.57	77	1.91	1.66	79
Debt securities 1 year or less	9.99	1.59	97	10.99	1.72	97	8.67	1.68	95	10.67	1.91	95	8.65	1.96	92
Trading assets	2.66	0.56	90	2.78	1.27	85	1.97	1.01	86	2.15	1.19	82	2.31	1.33	82
Total earning assets	82.24	91.48	2	87.06	89.78	19	84.61	91.05	6	80.80	89.53	5	80.50	89.74	4
Non-interest cash and due from depository institutions	1.44	1	83	1.36	1.12	70	1.10	1.07	48	1.34	1.14	65	1.47	1.21	70
Other real estate owned	0	0.02	5	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	2
All other assets	16.32	7.44	97	11.58	9.05	77	14.28	7.82	93	17.86	9.27	94	18.03	8.98	95
Memoranda															
Short-term investments	45.65	11.92	97	55.46	7.73	98	47.82	11.17	96	39.35	7.63	96	40.42	7.80	94
U.S. Treasury securities	4.56	0.98	88	3.97	0.86	90	4.01	0.84	87	5.60	1.03	93	6.45	1.04	94
US agency securities (excluding mortgage-backed securities)	0.01	0.73	23	0.01	0.51	28	0.01	0.63	25	0.01	0.54	28	0.02	0.69	26
Municipal securities	0.47	1.77	38	0.68	1.44	48	0.52	1.69	39	0.73	1.34	50	0.78	1.62	47
Mortgage-backed securities	16.49	12.38	71	13.16	11.43	61	17.20	11.75	77	19.25	11.44	85	16.74	11.13	83
Asset-backed securities	3.53	0.35	94	4.97	0.27	96	3.34	0.32	95	3.42	0.28	96	2.82	0.33	92
Other debt securities	8.63	0.46	98	7.93	0.39	98	9.29	0.42	98	9.91	0.39	97	8.77	0.41	98
Loans held-for-sale	0	0.46	14	0	0.40	13	0	0.52	7	0	0.39	18	0	0.30	20
Loans held for investment	9.97	61.15	0	8.93	64.43	0	8.87	61.72	0	10.71	63.50	2	10.54	63.93	1
Real estate loans secured by 1–4 family	0	11.69	1	0	13.18	2	0	11.91	1	0	13.29	2	0	13.46	2
Revolving	0	1.51	2	0	2.02	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0	9.76	1	0	10.62	2	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens	0	0.21	2	0	0.28	2	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0.66	22.27	4	0.50	23.11	6	0.67	22.22	5	0.72	22.23	7	0.36	21.58	6
Construction and land development	0	3.32	2	0	3.46	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	0.16	3.21	7	0.13	3.23	8	0.16	3.12	8	0.18	3.01	9	0.08	2.72	10
Nonfarm nonresidential	0.50	14.77	6	0.37	15.32	6	0.50	14.72	7	0.54	14.69	7	0.27	14.44	7
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

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	6.64	57.91	2	5.61	57.83	4	7.51	57.15	3	6.71	57.46	3	3.39	56.49	4
Real estate loans secured by 1–4 family	0	19.43	1	0	20.44	2	0	19.43	1	0	20.75	2	0	21.10	2
Revolving	0	2.45	2	0	3.09	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	0	16.76	1	0	17.13	2	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans	6.64	35.36	7	5.61	34.31	8	7.51	34.63	9	6.71	33.52	8	3.39	32.14	7
Construction and land development	0	5.29	2	0	5.12	3	0	5.26	3	0	5.09	3	0	5.20	3
1–4 family	0	1.05	4	0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	6
Other	0	4.21	2	0	4	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	1.64	5.08	19	1.51	4.90	20	1.86	4.96	24	1.66	4.69	24	0.78	4.10	12
Nonfarm nonresidential	4.99	23.47	8	4.10	22.69	10	5.65	22.93	11	5.05	22.15	11	2.61	21.40	8
Owner-occupied	0	7.93	2	0	7.70	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	4.99	15.25	14	4.10	14.76	13	5.65	14.95	16	5.05	14.34	16	2.61	13.38	10
Real estate loans secured by farmland	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0.45	0.03	92	0.58	0.08	91	0.04	0.06	82	0.52	0.11	88	0.11	0.12	82
Commercial and industrial loans	13.04	23.15	16	14.47	20.31	32	14.58	22.16	21	16.71	19.53	43	16.89	20.32	40
Loans to individuals	0.28	6.02	15	0.31	6.48	11	0.34	6.13	15	0.35	7.13	12	0.61	7.36	18
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	79.61	8.05	99	79.03	9.38	97	77.53	9.09	98	75.70	9.85	97	79	9.66	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	13.49	382.51	2	12.37	401.07	4	12.35	381.26	3	11.58	391.26	4	5.70	379.80	3
Real estate loans secured by 1–4 family	0	124.29	1	0	138.65	1	0	125.02	1	0	138.18	1	0	137.84	1
Revolving	0	16.14	2	0	21.22	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end	0	106.79	1	0	115.78	1	0	106.14	1	0	115.20	1	0	112.79	1
Commercial real estate loans	13.49	237.40	5	12.37	240.54	7	12.35	234.65	6	11.58	229.44	7	5.70	219.72	7
Construction and land development	0	35.26	1	0	35.93	2	0	35.62	2	0	34.95	2	0	35.36	2
1–4 family	0	6.84	3	0	6.92	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	0	28.01	1	0	27.85	2	0	28.16	2	0	27.32	2	0	27.26	2
Multifamily	3.34	34.02	7	3.32	33.54	10	3.06	32.74	8	2.87	31.04	10	1.32	27.85	9
Nonfarm nonresidential	10.15	157.71	6	9.04	159.79	8	9.29	155.06	7	8.71	152.10	8	4.38	147.22	6
Owner-occupied	0	52.99	1	0	54.16	2	0	52.37	2	0	53.07	3	0	54.89	3
Other	10.15	102.29	7	9.04	103.49	8	9.29	100.54	8	8.71	97.41	9	4.38	91.80	7
Real estate loans secured by farmland	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0.91	0.18	89	1.28	0.38	86	0.06	0.28	74	0.90	0.44	83	0.18	0.54	72
Commercial and industrial loans	26.51	145.20	4	31.90	132.09	8	24	139.89	7	28.83	122.02	8	28.40	128.82	10
Loans to individuals	0.57	35.91	8	0.69	40.80	8	0.57	37.47	9	0.61	43.51	8	1.02	42.67	9
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	161.84	47.53	93	174.29	54.71	92	127.58	49.56	90	130.61	52.44	90	132.85	51.79	92
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.64	27.81	8	5.61	27.16	8	7.51	27.32	10	6.71	26.45	9	3.39	24.79	8
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	13.49	185.94	5	12.37	188.67	7	12.35	183.76	6	11.58	178.57	7	5.70	167.93	7
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	13.49	243.39	3	12.37	248.20	6	12.35	240.85	5	11.58	236.10	6	5.70	225.98	6

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	45.65	11.92	97	55.46	7.73	98	47.82	11.17	96	39.35	7.63	96	40.42	7.80	94
Liquid assets	59.89	27.16	96	64.99	22.73	94	62.51	26.23	93	55.76	22.44	92	57.75	22.72	92
Investment securities	34	18.78	93	30.91	16.91	93	34.66	17.84	94	39.29	16.99	98	35.90	17.27	94
Net loans and leases	9.93	60.99	0	8.90	64.23	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1
Net loans, leases and standby letters of credit	11.04	61.79	0	9.81	65.22	0	9.89	62.48	0	12.03	64.84	3	11.74	65.07	1
Core deposits	48.71	73.69	8	32.51	64.18	8	44.80	70.67	9	29.17	63.09	10	26.09	62.13	8
Noncore funding	32.44	11.95	90	51.99	19.78	95	37.44	14.13	89	50.32	19.36	93	53.10	21.34	92
Time deposits of $250K or more	0	1.96	1	15.06	2.95	98	0	2.11	1	14.25	2.94	98	18.84	2.89	99
Foreign deposits	25.22	0.34	97	21.56	0.43	96	28.15	0.36	97	28.95	0.43	97	28.80	0.47	98
Federal funds purchased and repos	0.19	1.22	34	1.48	1.77	56	1.08	1.47	55	0.45	1.94	36	0.44	1.97	32
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.47	0.60	7	1.20	0.97	61	0.10	0.54	44	-0.16	0.48	16	-1.47	0.54	10
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.32	1.11	50	8.89	3.69	90	1.55	1.24	66	0.76	3.01	27	0.12	3.67	10
Earning assets that reprice within 1 year	61.21	38.67	94	65.28	39.59	93	61.27	39.38	93	54.22	39.29	89	55.78	40.29	85
Interest-bearing liabilities that reprice within 1 year	25.07	7.73	91	26.33	10.30	91	27.97	8.20	93	35.97	10.19	96	37.13	10.01	97
Long-term debt that reprices within 1 year	0.37	0.28	77	0.36	0.79	62	0.38	0.47	70	0.53	0.96	65	0.93	1.34	66
Net assets that reprice within 1 year	35.76	29.49	64	38.59	27.26	79	32.91	29.11	56	17.72	26.63	26	17.72	27.38	31
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-38.92	-0.51	1	-12.02	14.37	1	-29.81	3.20	1	27.91	14.45	84	33.58	16.62	85
Net short-term noncore funding dependence	-123.02	-6.88	0	-97.75	4.94	3	-118.91	-4.76	3	-56.37	3.38	4	-55.32	4.66	5
Short-term investment / Short-term noncore funding	1,173.23	246.74	94	203.27	77.70	86	745.54	184.19	95	228.83	77.77	91	206.95	66.46	87
Liquid assets - short-term noncore funding / Nonliquid assets	139.61	30.67	95	107.73	16.50	94	149.61	28.18	95	87.17	16.97	94	90.44	16.04	94
Net loans and leases / Total deposits	12.85	76.22	0	12.56	88.34	0	11.59	79.43	0	14.42	90.31	0	14.26	90.08	0
Net loans and leases / Core deposits	20.39	83.77	0	27.39	101.46	0	19.72	88.34	0	36.61	103.93	0	40.31	105	0
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.16	0.62	93	7.15	1.57	95	6.37	1.57	96	2.48	0.72	89	-3.69	-0.82	8
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.45	1.31	84	4.42	3.85	63	6.30	4.31	76	3.30	1.36	86	-1.38	-1.98	68
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	42.94	12.84	88	49.55	12.92	90	45.01	11.38	91	43.30	12.67	88	47.73	16.19	90
Available-for-sale securities	56.16	85.49	11	49.84	85.17	8	54.14	87.23	7	55.77	85.40	11	51.41	81.88	9
U.S. Treasury securities	13.40	5.10	82	12.84	5.04	80	11.56	4.72	83	14.26	6.15	79	17.97	6.99	80
US agency securities (excluding mortgage-backed securities)	0.02	4.35	23	0.03	3.36	27	0.02	4.01	25	0.04	3.49	28	0.06	4.02	24
Municipal securities	1.39	9.71	29	2.22	8.69	35	1.49	9.83	29	1.85	7.75	33	2.19	9.16	34
Mortgage-backed securities	48.51	66.67	21	42.57	68.40	14	49.63	66.64	24	49	67.43	22	46.64	65.45	19
Asset-backed securities	10.39	1.97	90	16.08	1.67	94	9.64	1.91	90	8.71	1.66	88	7.86	2.05	87
Other debt securities	25.38	3.05	96	25.66	2.67	95	26.79	3.01	94	25.22	2.94	93	24.43	2.79	94
Mutual funds and equity securities	0.90	0.36	80	0.61	0.35	75	0.86	0.35	80	0.93	0.40	77	0.86	0.42	79
Debt securities 1 year or less	29.38	9.29	91	35.55	10.98	91	25.02	10.55	84	27.15	11.86	85	24.10	11.91	84
Debt securities 1 to 5 years	22.13	16.09	70	21.19	17.72	62	23.94	17.03	67	24.39	17.94	69	27.48	19.18	70
Debt securities over 5 years	47.59	72.48	16	42.64	67.50	21	50.18	69.86	18	47.53	66.02	28	47.57	64.73	30
Pledged securities	66.26	33.48	88	49.88	36.65	70	64.70	35.67	83	51.27	30.57	78	44.26	33.30	63
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-28.05	156.41	5	163.78	53.90	85	55.71	183.32	35	-2.25	26.69	37	-3.45	6.77	38
Investment securities	-3.85	31.91	11	23.19	9.51	81	13.04	23.62	37	9.89	11.75	59	-10.38	9.42	10
Core deposits	30.98	29.18	65	105.75	12	96	96.77	26.88	97	12.28	11.23	65	11.65	7.29	74
Noncore funding	-45.47	-25.09	26	59.90	16.35	86	-4.66	-12.18	59	-4.85	6.59	30	-7.56	10.67	21

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)			34,316,000	29,698,000	28,654,596
Commit: Secured commercial real estate loans	141,000	47,000	55,000	47,000	18,255
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,502,000	3,273,000	3,330,000	3,324,000	2,984,791
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	465,569,000	391,956,000	466,479,000	392,244,000	368,921,278
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	3,238,000	890,000	2,842,000	4,368,000	2,347,677
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	7,459,000	15,932,000	7,449,000	15,196,000	10,596,400
Futures and forward foreign exchange	2,630,088,000	2,627,336,000	2,558,028,000	2,316,339,000	2,186,488,716
Written options contracts (foreign exchange)	380,000	1,464,000	661,000	1,110,000	576,151
Purchased options contracts (foreign exchange)	1,333,000	1,718,000	946,000	1,581,000	578,112
Foreign exchange rate swaps	499,000	1,368,000	534,000	1,359,000	1,344,305
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	32,654,000	28,259,000	32,359,000	26,895,000	26,633,575
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							10.90	22.01	10	12.09	23.52	13	11.71	24.05	12
Standby letters of credit	1.11	0.67	82	0.90	0.78	66	1.06	0.71	75	1.35	0.84	80	1.22	0.92	72
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	146.92	0.11	99	108.12	0.16	99	148.23	0.18	99	159.70	0.40	99	150.81	0.62	99
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.48	28	0	0.41	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	844.36	42.67	94	738.42	54.25	94	827.06	48.41	94	963.66	68.47	93	911.01	65.81	94
Interest rate contracts	3.38	30.32	15	4.64	40.11	15	3.27	34.16	12	7.97	47.31	23	5.29	43.84	23
Interest rate futures and forward contracts	1.02	4.59	61	0.25	11.14	36	0.90	6.21	54	1.78	10.67	70	0.96	11.40	65
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	2.35	20.33	19	4.39	23.48	20	2.37	20.62	17	6.19	28.86	25	4.33	26.74	24
Foreign exchange contracts	830.68	6.19	99	725.98	6.58	99	813.51	6.01	99	944.75	10.12	99	894.83	10.92	99
Futures and forward foreign exchange contracts	829.98	3.83	99	724.73	4.16	99	812.83	3.47	99	943.10	5.23	99	893.81	5.22	99
Written options contracts (foreign exchange)	0.12	0.03	87	0.40	0.05	91	0.21	0.03	89	0.45	0.05	91	0.24	0.14	89
Purchased options contracts (foreign exchange)	0.42	0.04	91	0.47	0.05	91	0.30	0.04	92	0.64	0.08	92	0.24	0.13	89
Foreign exchange rate swaps	0.16	0.71	82	0.38	0.85	83	0.17	0.77	81	0.55	2.03	82	0.55	2.17	81
Equity, commodity, and other derivative contracts	10.30	0.80	93	7.79	1.75	90	10.28	1.85	91	10.95	3.32	89	10.89	4.08	89
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	10.30	0.27	94	7.79	0.51	92	10.28	0.52	93	10.95	0.98	92	10.89	1.48	91
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.36	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.30	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							124.66	42.81	92	123.40	45.53	91	121.55	44.93	91

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	2,675,651,000	2,676,967,000	2,602,819,000	2,366,848,000	2,228,564,936
Interest rate contracts	10,697,000	16,822,000	10,291,000	19,564,000	12,944,077
Foreign exchange contracts	2,632,300,000	2,631,886,000	2,560,169,000	2,320,389,000	2,188,987,284
Equity, commodity, and other contracts	32,654,000	28,259,000	32,359,000	26,895,000	26,633,575
Derivatives Position					
Futures and forwards	2,633,326,000	2,628,226,000	2,560,870,000	2,320,707,000	2,188,836,393
Written options	33,034,000	29,723,000	33,020,000	28,005,000	27,209,726
Exchange-traded	0	0	0	0	0
Over-the-counter	33,034,000	29,723,000	33,020,000	28,005,000	27,209,726
Purchased options	1,333,000	1,718,000	946,000	1,581,000	578,112
Exchange-traded	0	0	0	0	0
Over-the-counter	1,333,000	1,718,000	946,000	1,581,000	578,112
Swaps	7,958,000	17,300,000	7,983,000	16,555,000	11,940,705
Held for trading	2,629,483,000	2,627,300,000	2,557,790,000	2,321,581,000	2,187,923,344
Interest rate contracts	3,238,000	890,000	2,842,000	4,368,000	2,347,677
Foreign exchange contracts	2,626,245,000	2,626,410,000	2,554,948,000	2,317,213,000	2,185,575,667
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	46,168,000	49,667,000	45,029,000	45,267,000	40,641,592
Interest rate contracts	7,459,000	15,932,000	7,449,000	15,196,000	10,596,400
Foreign exchange contracts	6,055,000	5,476,000	5,221,000	3,176,000	3,411,617
Equity, commodity, and other contracts	32,654,000	28,259,000	32,359,000	26,895,000	26,633,575
Derivative contracts (excluding futures and FX 14 days or less)	1,700,063,000	1,681,474,000	1,719,534,000	1,563,031,000	1,423,835,613
One year or less	1,670,955,000	1,650,982,000	1,687,599,000	1,532,900,000	1,393,024,972
Over 1 year to 5 years	29,108,000	30,455,000	31,935,000	30,094,000	30,713,441
Over 5 years	0	37,000	0	37,000	97,200
Gross negative fair value (absolute value)	21,952,000	31,444,000	25,867,000	15,148,000	16,544,331
Gross positive fair value	21,814,000	30,246,000	25,868,000	15,106,000	16,324,587
Held for trading	21,691,000	30,096,000	25,863,000	15,098,000	16,294,586
Non-traded	123,000	150,000	5,000	8,000	30,001
Current credit exposure on risk-based capital derivative contracts	10,365,000	10,778,000	12,033,000	7,353,000	6,178,825
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 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	0.40	94.52	0	0.63	94.83	0	0.40	94.07	0	0.83	93.44	0	0.58	92.91	0
Foreign exchange contracts	98.38	3.16	99	98.32	3.08	99	98.36	3.49	99	98.04	3.20	99	98.22	3.39	99
Equity, commodity, and other contracts	1.22	1.04	78	1.06	1.10	73	1.24	1.17	76	1.14	1.64	72	1.20	1.93	70
Futures and forwards	98.42	12.82	99	98.18	13.55	99	98.39	14.08	99	98.05	13.49	99	98.22	12.78	99
Written options	1.23	8.11	28	1.11	7.87	22	1.27	8.20	26	1.18	5.91	29	1.22	6.60	29
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.23	7.80	28	1.11	7.35	24	1.27	7.73	29	1.18	5.10	31	1.22	5.49	33
Purchased options	0.05	3.58	40	0.06	3.47	39	0.04	3.42	39	0.07	4.42	37	0.03	4.19	39
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.05	3.15	43	0.06	2.77	41	0.04	2.86	42	0.07	3.35	40	0.03	3.20	42
Swaps	0.30	69.64	6	0.65	69	5	0.31	68.70	6	0.70	69.75	6	0.54	70.34	5
Held for trading	98.27	42.14	87	98.14	45.54	87	98.27	43.59	86	98.09	44.16	86	98.18	46.31	86
Interest rate contracts	0.12	36.29	40	0.03	38.87	35	0.11	36.65	39	0.18	37.24	37	0.11	38.40	37
Foreign exchange contracts	98.15	1.47	99	98.11	1.52	99	98.16	1.60	99	97.90	1.60	99	98.07	1.85	99
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	1.73	57.86	12	1.86	54.46	12	1.73	56.41	13	1.91	55.84	13	1.82	53.69	13
Interest rate contracts	0.28	54.11	9	0.60	52.08	10	0.29	53.76	9	0.64	52.22	10	0.48	50.60	9
Foreign exchange contracts	0.23	0.45	77	0.20	0.31	76	0.20	0.46	75	0.13	0.34	74	0.15	0.57	72
Equity, commodity, and other contracts	1.22	0.12	92	1.06	0.08	91	1.24	0.10	91	1.14	0.13	88	1.20	0.16	90
Derivative contracts (excluding futures and forex 14 days or less)	63.54	90.92	12	62.81	91.11	10	66.06	91.48	13	66.04	93.86	11	63.89	94.47	9
One year or less	62.45	26.80	83	61.67	31.34	79	64.84	32.05	82	64.77	32.17	80	62.51	32.51	78
Over 1 year to 5 years	1.09	28.69	12	1.14	27.94	13	1.23	27.06	10	1.27	30.45	12	1.38	31.16	11
Over 5 years	0	30.03	5	0	31.18	9	0	29.56	5	0	28.09	10	0	28.71	11
Gross negative fair value (absolute value)	0.82	1.21	38	1.17	1.98	38	0.99	1.55	43	0.64	0.83	48	0.74	0.72	51
Gross positive fair value	0.82	1.70	13	1.13	2.70	17	0.99	2.23	15	0.64	1.19	26	0.73	0.85	44
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.42	0.05	94	2.16	0.11	94	1.54	0.07	94	1	0.06	93	1.08	0.06	94
Gross positive fair value (X)	1.41	0.07	94	2.07	0.13	94	1.54	0.09	94	1	0.07	93	1.07	0.06	94
Held for trading (X)	1.41	0.05	94	2.06	0.10	94	1.54	0.07	94	0.99	0.06	93	1.07	0.05	94
Non-traded (X)	0.01	0.01	50	0.01	0.02	52	0	0.02	15	0	0.01	27	0	0.01	42
Current credit exposure (X)	0.67	0.05	96	0.74	0.09	95	0.71	0.07	96	0.48	0.05	93	0.40	0.04	94
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
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	8.34	0.61	96	9.56	1.16	95	10.28	0.89	96	7.07	0.73	94	6.25	0.53	94

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	122,000	74,000	74,000	67,000	54,146
Gross losses	0	5,000	41,000	3,000	1,310
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	0
Net losses	0	5,000	41,000	3,000	1,310
Provision for loan and lease losses	0	29,000	83,000	10,000	14,429
Adjustments	-4,000	-1,000	6,000	0	0
Ending balance	118,000	97,000	122,000	74,000	67,265
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.11	64	0.05	0.87	2	0.03	0.51	3	0	0.15	11	0.01	0.14	10
Provision for loan and lease losses / Average loans and leases	0	-0.20	64	0.41	1.41	15	0.30	0.82	13	0.04	0.24	16	0.06	0.24	20
Provision for loan and lease losses / Net loan and lease losses		-168.35		580	730.69	59	202.44	487.86	20	333.33	130.58	93	1,101.45	134.68	98
Allowance for loan and lease losses / Total loans and leases not held for sale	0.37	1.49	1	0.30	1.32	3	0.44	1.58	2	0.28	0.83	5	0.26	0.90	4
Allowance for loan and lease losses / Total loans and leases	0.37	1.47	1	0.30	1.30	3	0.44	1.55	3	0.28	0.81	6	0.26	0.89	4
Allowance for loan and lease losses / Net loans and leases losses (X)		18.09		4.85	10.10	44	2.98	11.58	9	24.67	8.03	87	51.35	7.54	95
Allowance for loan and lease losses / Nonaccrual assets		291.29			310.68			299.44			218.72			214.03	
ALLL / 90+ days past due + nonaccrual loans and leases		246.27			221.69			244.62			151.73		722.27	160.51	98
Gross loan and lease losses / Average loans and leases	0	0.24	0	0.07	0.34	17	0.15	0.34	33	0.01	0.28	4	0.01	0.30	3
Recoveries / Average loans and leases	0	0.08	1	0	0.07	2	0	0.07	1	0	0.08	1	0	0.09	0
Net losses / Average loans and leases	0	0.16	12	0.07	0.27	28	0.15	0.27	43	0.01	0.21	10	0.01	0.22	10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	0	7.39	1	0	8.09	2	0	33.98	1	0	36.22	2	0	41.30	0
Earnings coverage of net loan and lease losses (X)		25.70		160.60	17.23	95	72.71	22.89	88	907.33	24.40	98	2,300.36	21.75	99
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	40	0	0.01	39	0	0.04	23	0	0.01	38	0	0.02	40
Real estate loans secured by 1–4 family		-0.01			0.01			0.01			0.01			0.01	
Revolving		-0.03			0			0.01			0.02			0.03	
Closed-end		-0.01			0.01			0			0			0.01	
Commercial real estate loans	0	0.05	43	0	0.01	47	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development		0			-0.01			0			-0.01			-0.03	
1–4 family		0			0			0			0			-0.01	
Other		0			-0.01			0			-0.01			-0.02	
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	41	0	0.01	54	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans	0	0.21	21	0.43	0.48	60	1.01	0.47	83	0.07	0.37	16	0.03	0.31	14
Loans to individuals		1.06			1.43			1.13			1.17			1.16	
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
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	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0	0.14	28

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	8,000	0	75,000	0	13,788
90+ days past due loans and leases	0	0	0	0	9,313
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	8,000	0	75,000	0	23,101
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.03	0.33	5	0	0.52	0	0.27	0.39	39	0	0.43	0	0.05	0.44	3
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0.04	0.17	41
Nonaccrual loans and leases	0	0.65	0	0	0.57	0	0	0.66	0	0	0.51	0	0	0.54	0
90+ days past due and nonaccrual loans and leases	0	0.82	0	0	0.75	0	0	0.85	0	0	0.71	0	0.04	0.75	1
30–89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0	0.13	3	0	0.14	3	0	0.13	3	0	0.14	4	0	0.16	3
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.03	0.33	5	0	0.52	0	0.27	0.40	39	0	0.43	0	0.05	0.44	3
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0.04	0.18	38
Nonaccrual assets	0	0.66	0	0	0.58	0	0	0.67	0	0	0.53	0	0	0.57	0
30+ days past due and nonaccrual assets	0.03	1.18	0	0	1.32	0	0.27	1.29	3	0	1.19	0	0.09	1.26	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0	0.50	0	0	0.48	0	0	0.52	0	0	0.44	0	0	0.48	0
90+ days past due and nonaccrual assets + other real estate owned	0	0.53	0	0	0.51	0	0	0.55	0	0	0.48	0	0	0.52	0
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0	0.58	0	0	0.57	0	0	0.60	0	0	0.53	0	0	0.60	0
Allowance for loan and lease losses	0	69.27	0	0	74.58	1	0	66.54	0	0	115.41	0	0	118.28	0
Equity capital + allowance for loan and lease losses	0	5.03	0	0	4.68	0	0	4.97	0	0	4.28	0	0	4.79	0
Tier 1 capital + allowance for loan and lease losses	0	5.96	0	0	5.89	0	0	6.04	0	0	5.65	0	0	6.16	0
Loans and leases + other real estate owned	0	0.97	0	0	0.91	0	0	0.97	0	0	0.85	0	0	0.96	0

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	0.32	2	0	0.48	1	0	0.39	1	0	0.38	2	0	0.42	1
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0	0.76	1	0	0.54	2	0	0.75	1	0	0.46	2	0	0.57	1
Commercial and industrial	30–89 days past due	0	0.22	3	0	0.36	2	0	0.23	3	0	0.31	2	0	0.30	2
	90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0	0.69	1	0	0.90	3	0	0.75	3	0	0.83	3	0	0.76	3
Individuals	30–89 days past due	0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due	0	0.01	44	0	0.01	46	0	0	46	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	0	48	0	0	48
Agricultural	30–89 days past due		0.17			0.35			0.17			0.24			0.17	
	90+ days past due		0			0.02			0			0			0	
	Nonaccrual		0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due	0	0.03	46	0	10.34	43	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.04	46	0	0.05	43	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due	0.03	0.13	51	0	0.26	12	0.35	0.18	77	0	0.20	14	0.07	0.17	49
	90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0.05	0.01	84
	Nonaccrual	0	0.16	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due		0.47			0.73			0.65			0.67			0.71	
	90+ days past due		0.28			0.24			0.33			0.31			0.46	
	Nonaccrual		0.88			0.79			0.89			0.73			0.86	
Revolving	30–89 days past due		0.31			0.50			0.48			0.45			0.50	
	90+ days past due		0.03			0.03			0.03			0.05			0.05	
	Nonaccrual		1.31			1.07			1.13			1			1.17	
Closed-end	30–89 days past due		0.48			0.76			0.65			0.70			0.75	
	90+ days past due		0.31			0.27			0.38			0.35			0.53	
	Nonaccrual		0.85			0.77			0.87			0.70			0.84	
Junior lien	30–89 days past due		0.01			0.02			0.02			0.02			0.03	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.05			0.05			0.04			0.04			0.06	
Commercial real estate	30–89 days past due	0	0.22	3	0	0.28	3	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0	0.62	1	0	0.32	4	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due		0.22			0.32			0.28			0.28			0.21	
	90+ days past due		0.01			0.01			0.01			0.02			0.02	
	Nonaccrual		0.50			0.24			0.41			0.20			0.19	
1–4 family	30–89 days past due		0.03			0.06			0.03			0.06			0.06	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.02			0.03			0.03			0.02			0.02	
Other	30–89 days past due		0.16			0.24			0.22			0.20			0.13	
	90+ days past due		0			0.01			0			0.01			0.02	
	Nonaccrual		0.43			0.18			0.35			0.17			0.15	
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.20	5	0	0.27	5	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0	0.78	1	0	0.37	5	0	0.79	2	0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0	0.06	10	0	0.11	5	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.32	3	0	0.20	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	0	0.12	8	0	0.14	7	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	5	0	0.16	7	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-304,000	-5,000	99,000	426,000	1,849,660
Retained earnings	23,751,000	22,315,000	23,442,000	21,918,000	20,606,337
Accumulated other comprehensive income (AOCI)	-418,000	-920,000	187,000	-870,000	-1,331,577
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	23,029,000	21,390,000	23,728,000	21,474,000	21,124,420
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,343,000	9,041,000	9,138,000	9,143,000	9,442,444
Accumulated other comprehensive income-related adjustments	63,000	110,000	87,000	0	0
Other deductions from common equity tier 1 capital	180,000	124,000	126,000	118,000	102,398
Subtotal:	13,443,000	12,115,000	14,377,000	12,213,000	11,579,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	13,443,000	12,115,000	14,377,000	12,213,000	11,579,578
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,976,000	2,471,000	2,471,000	2,962,000	3,690,469
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	1,976,000	2,471,000	2,471,000	2,962,000	3,690,469
Less: Additional tier 1 capital deductions	0	0	0	0	237
Additional tier 1 capital	1,976,000	2,471,000	2,471,000	2,962,000	3,690,232
Tier 1 Capital	15,419,000	14,586,000	16,848,000	15,175,000	15,269,810
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,801,000	1,168,000	961,000	1,095,000	777,650
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	135,000	124,000	148,000	91,000	83,307
Exited advanced approach eligible credit reserves	0	17,000	1,000	5,000	14,267
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	1,936,000	1,292,000	1,109,000	1,186,000	860,957
Exited advanced approach tier 2 capital before deductions	1,801,000	1,185,000	962,000	1,100,000	791,917
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,936,000	1,292,000	1,109,000	1,186,000	860,957
Exited advanced approach tier 2 capital	1,801,000	1,185,000	962,000	1,100,000	791,917
Total capital	17,355,000	15,878,000	17,957,000	16,361,000	16,130,767
Exited advanced approach total capital	17,220,000	15,771,000	17,810,000	16,275,000	16,061,727
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	295,489,000	250,452,000	276,012,000	228,276,000	221,965,028
Less: Deductions from common equity tier 1 capital	9,523,000	9,165,000	9,264,000	9,261,000	9,545,079
Less: Other deductions	486,000	1,426,000	3,256,000	-609,000	495,746
Total assets for leverage ratio	285,480,000	239,861,000	263,492,000	219,624,000	211,924,203
Total risk-weighted assets	124,319,520	112,760,440	117,077,740	104,004,020	98,820,390
Exited advanced approach total RWA	113,051,000	109,056,000	109,705,000	104,364,000	95,315,020

	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	10.81	12.55	22	10.74	11.59	36	12.28	12.38	54	11.74	12.11	47	11.72	12.09	50
Common equity tier 1 capital, column B	11.89	0.29	94	11.11	0.28	93	13.11	0.30	95	11.70	0.29	94	12.15	0.52	94
Tier 1 capital, column A	12.40	13.32	40	12.94	12.25	70	14.39	13.11	78	14.59	12.78	79	15.45	12.85	84
Tier 1 capital, column B	13.64	0.32	94	13.37	0.33	95	15.36	0.34	96	14.54	0.34	96	16.02	0.60	98
Total capital, column A	13.96	15.39	21	14.08	14.01	59	15.34	15.26	59	15.73	14.36	75	16.32	14.45	79
Total capital, column B	15.23	0.36	93	14.46	0.37	93	16.23	0.39	95	15.59	0.38	94	16.85	0.67	95
Tier 1 leverage	5.40	9.15	1	6.08	9.43	2	6.39	9.13	2	6.91	9.76	3	7.21	9.71	3
Supplementary leverage ratio, advanced approaches HCs	7.21	7.95	37	5.40	7.28	10	8.12	8.71	47	6.12	7.41	16	6.33	7.31	22

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries		0	0	0	0		
Life insurance assets	3,501,000	3,418,000	3,479,000	3,394,000	3,322,906	2.43	13.00

	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	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.23			2.84			2.84			7.32			4.86	
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	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
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)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.53	11	92	23.28	11.59	92	20.50	11.03	89	22.26	11.51	89	21.67	10.22	88
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		467,000			609,000			456,000			541,000			394,864	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.15	0.50	84	0.17	0.78	83	0.14	0.75	82	0.22	1.39	80	0.16	1.79	78

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	3,921,000	4,076,000	2,014,000	2,376,000	2,426,377
Real estate loans	0	0	0	0	0
Commercial and industrial loans	1,101,000	1,206,000	1,235,000	1,139,000	1,020,766
Loans to depository institutions and other banks acceptances	138,000	177,000	7,000	136,000	28,031
Loans to foreign governments and institutions	776,000	257,000	2,000	39,000	83,876
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	1,906,000	2,436,000	770,000	1,062,000	1,293,704
Lease financing receivables	0	0	0	0	0
Debt securities	23,866,000	22,107,000	25,782,000	21,357,000	19,796,469
Interest-bearing bank balances	57,288,000	54,094,000	60,407,000	39,230,000	40,891,363
Total selected foreign assets	85,075,000	80,277,000	88,203,000	62,963,000	63,114,209
Total foreign deposits	79,907,000	78,143,000	88,605,000	71,095,000	70,455,499
Interest-bearing deposits	79,300,000	77,594,000	87,909,000	70,337,000	69,320,612
Non-interest-bearing deposits	607,000	549,000	696,000	758,000	1,134,887

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.43	0.69	85	3.22	0.99	83	3.16	0.87	83	3.85	1.25	81	2.64	1.17	71
Cost: Interest-bearing deposits	-0.26	0.13	3	-0.19	0.79	3	-0.24	0.42	3	-0.05	1.19	3	0.02	0.97	6
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37		0.24	0.64	50	0.09	0.29	15	0.06	1.53	4
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	-3.80	-6.17	57	51.86	12.26	85	-15.24	-2.41	25	-2.08	22.48	48	69.23	7.24	89
Total selected assets	5.98	-2.57	70	35.20	7.32	83	40.09	2.04	84	-0.24	12.40	47	3.64	3.24	50
Deposits	2.26	2.95	37	20.76	13.75	66	24.63	3.46	73	0.91	10.36	33	-20.18	5	22

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	2,000	2,723,000	3,313,000	796,054	-100.00	-100.00
Dividends	0	0	2,721,000	3,300,000	785,000		
Interest	0	2,000	2,000	13,000	11,054	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	14,000	20,000	196,000	348,000	85,347	-30.00	1797.02
Dividends	0	0	118,000	285,000	41,018		
Interest	14,000	20,000	78,000	63,000	44,329	-30.00	1797.02
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	14,000	22,000	2,919,000	3,661,000	881,401	-36.36	-27.88
Securities gains (losses)	0	0	0	0	0		
Other operating income	9,000	-17,000	10,000	68,000	3,942		1.78
Total operating income	23,000	5,000	2,929,000	3,729,000	885,343	360.00	-18.60
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	63,000	87,000	319,000	415,000	380,909	-27.59	17.27
Other expenses	48,000	31,000	176,000	108,000	115,132	54.84	204.14
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	111,000	118,000	495,000	523,000	496,041	-5.93	59.70
Income (loss) before taxes	-92,000	-118,000	2,437,000	3,211,000	388,411		
Applicable income taxes (credit)	-24,000	-31,000	-109,000	-91,000	-126,823		
Extraordinary items							
Income before undistributed income of subsidiaries	-68,000	-87,000	2,546,000	3,302,000	515,234		
Equity in undistributed income of subsidiaries	587,000	721,000	-126,000	-1,060,000	2,084,188	-18.59	50.54
Bank subsidiaries	540,000	719,000	-278,000	-1,070,000	1,950,102	-24.90	57.73
Nonbank subsidiaries	47,000	2,000	152,000	10,000	134,086	2250.00	-1.21
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	519,000	634,000	2,420,000	2,242,000	2,599,422	-18.14	41.02
Memoranda							
Bank net income	540,000	719,000	2,443,000	2,230,000	2,735,102	-24.90	57.73
Nonbank net income	47,000	2,000	270,000	295,000	175,104	2250.00	-1.21
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	26,266,000	65.94	26,291,000	64.82	26,284,000	65.09	25,451,000	26,082,712	-0.10	14.25
Common and preferred stock	26,151,000	65.65	26,180,000	64.55	26,203,000	64.89	25,451,000	26,018,565	-0.11	22.26
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	115,000	0.29	111,000	0.27	81,000	0.20	0	64,147	3.60	32.55
Investment in nonbank subsidiaries	12,353,000	31.01	12,186,000	30.05	12,816,000	31.74	10,718,000	9,168,166	1.37	260.08
Common and preferred stock	8,965,000	22.51	8,591,000	21.18	8,929,000	22.11	7,357,000	6,831,139	4.35	180.55
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,375,000	8.47	3,575,000	8.81	3,875,000	9.60	3,325,000	2,325,000	-5.59	1335.47
Other receivables	13,000	0.03	20,000	0.05	12,000	0.03	36,000	12,027	-35.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	519,000	1.30	622,000	1.53	512,000	1.27	643,000	581,189	-16.56	50.42
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	507,000	1.27	1,327,000	3.27	492,000	1.22	428,000	486,098	-61.79	-88.75
Cash and due from unrelated depository institution	0	0	29,000	0.07	0	0	0	0	-100.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,000	0.01	4,000	0.01	3,000	0.01	5,000	6,724	-25.00	-76.83
Other assets	186,000	0.47	98,000	0.24	274,000	0.68	265,000	90,308	89.80	-61.92
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	39,834,000	100.00	40,557,000	100.00	40,381,000	100.00	37,510,000	36,415,197	-1.78	25.37
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	751,000	1.89	2,451,000	6.04	1,504,000	3.72	1,691,000	0	-69.36	
Borrowings with maturity over 1 year	9,970,000	25.03	10,776,000	26.57	10,014,000	24.80	8,586,000	8,987,364	-7.48	40.82
Subordinated notes and debentures	2,948,000	7.40	2,106,000	5.19	2,107,000	5.22	2,107,000	1,952,580	39.98	96.07
Other liabilities	487,000	1.22	486,000	1.20	453,000	1.12	544,000	456,936	0.21	-28.55
Balance due to subsidiaries and related institutions	673,000	1.69	877,000	2.16	103,000	0.26	151,000	228,068	-23.26	-31.32
Total liabilities	14,829,000	37.23	16,696,000	41.17	14,181,000	35.12	13,079,000	11,624,948	-11.18	44.75
Equity Capital	25,005,000	62.77	23,861,000	58.83	26,200,000	64.88	24,431,000	24,790,249	4.79	16.15
Perpetual preferred stock (income surplus)	1,977,000	4.96	2,472,000	6.10	2,472,000	6.12	2,963,000	3,690,469	-20.02	-26.86
Common stock	504,000	1.27	504,000	1.24	504,000	1.25	504,000	503,880	0.00	0.02
Common surplus	10,227,000	25.67	10,154,000	25.04	10,205,000	25.27	10,131,000	10,060,800	0.72	5.01
Retained earnings	23,750,000	59.62	22,315,000	55.02	23,442,000	58.05	21,918,000	20,606,337	6.43	46.30
Accumulated other comprehensive income	-418,000	-1.05	-920,000	-2.27	187,000	0.46	-876,000	-1,356,218		
Other equity capital components	-11,035,000	-27.70	-10,664,000	-26.29	-10,610,000	-26.27	-10,209,000	-8,715,019		
Total liabilities and equity capital	39,834,000	100.00	40,557,000	100.00	40,381,000	100.00	37,510,000	36,415,197	-1.78	25.37
Memoranda										
Loans and advances from bank subsidiaries	0	0	8,000	0.02	0	0	4,000	0	-100.00	
Loans and advances from nonbank subsidiaries	552,000	1.39	863,000	2.13	0	0	125,000	224,000	-36.04	-41.75
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	8	12.54	12	10.43	3.93	91	9.66	7.28	73	8.95	9.68	41	11.23	10.40	61
Bank net income / Average equity investment in banks	8.25	12.55	14	11.14	4.73	84	9.39	7.44	70	8.54	10.51	29	11.26	11.19	57
Nonbank net income / Average equity investment in nonbanks	2.10	12.53	30	0.10	5.73	38	3.19	9.75	43	4.25	7.89	44	2.53	7.10	37
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	104.05	95.97	74	113.41	95.67	68	100.95	88.16	38	99.46	82.22	34	105.22	82.56	68
Nonbank net income / Parent net income	9.06	2.83	84	0.32	5.47	46	11.16	3.59	85	13.16	5.93	82	6.74	3.78	80
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	59.30	17.74	90	69.97	19.50	89	54.13	20.06	87	53.53	20.43	85	46.89	20.88	85
Total debt / Equity capital	54.67	11.90	91	64.26	13.54	90	52	14.41	88	50.69	14.31	87	44.13	14.69	84
Total debt + notes payable to subs that issued TPS / Equity capital	54.67	14.30	91	64.26	15.86	90	52	16.67	88	50.69	16.36	87	44.13	17.10	84
Total debt + Loans guaranteed for affiliate / Equity capital	54.67	12.02	91	64.26	13.93	90	52	14.68	88	50.69	14.56	87	44.13	15.14	84
Total debt / Equity capital – excess over fair value	54.67	12	90	64.26	13.68	89	52	14.52	87	50.69	14.51	86	44.13	14.81	84
Long-term debt / Equity capital	51.66	11.33	91	53.99	12.46	89	46.26	13.56	88	43.77	13.04	86	44.13	13.37	86
Short-term debt / Equity capital	3	0.52	87	10.27	0.88	93	5.74	0.77	89	6.92	1.02	89	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
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	94.47	35.48	94	93.37	27.67	96	93.97	34.67	96	85.58	28.44	94	78.76	28.63	89
Double Leverage															
Equity investment in subs / Equity capital	140.44	102.85	97	145.72	103.91	97	134.09	102.81	97	134.29	103.22	97	132.51	103.10	97
Total investment in subs / Equity capital	154.45	108.21	91	161.25	111.18	90	149.24	110.16	89	148.05	111.07	88	142.20	112.48	87
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)	4.87	0.22	98	4.30	1.22	88	3.69	0.47	94	3.74	0.36	97	3.10	0.35	95
Equity investment in subs – equity cap / Net income-div (X)	8.10	0.74	97	6.70	2.81	78	5.82	1.82	90	6.42	1.22	96	4.61	1.22	91
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	15.41	111.23	9	11.30	154.20	7	220.85	136.61	86	262.29	177.68	81	75.80	162.34	12
Cash from ops + noncash items + op expense / Op expense + dividend	29.38	98.58	24	16.95	176.81	9	272.52	147.26	89	202	190.27	60	186.01	174.91	60
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.31	85.36	61	367.53	90.08	93	105.50	134.09	42	96.94	116.34	25	97.27	103.19	41
Pretax operating income + interest expense / Interest expense	-46.03	1,142.88	16	-35.63	2,355.68	8	863.95	2,016.32	43	873.73	1,968.54	37	201.97	2,898.75	16
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-46.03	1,357.31	11	-35.63	1,688.78	5	863.95	1,539.23	50	873.73	1,632.83	37	201.97	1,369.37	14
Dividends + interest from subsidiaries / Interest expense + dividends	5.19	117.86	15	7.01	186.57	10	242.24	150.43	84	270.58	210.80	74	71.47	188.90	7
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	20.76	33.13	43	14.41	20.55	66	15.92	35.64	48	10.68	57.11	22	13.85	33.93	32
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.12	3.98	10	-4.18	2.60	9	-3.99	3.86	6	-4.96	2.64	8	-2.63	2.61	13
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	4.21	1.80	85	3.65	3.20	80	4.37	2.66	82	4.78	5.62	77	4.04	5.50	78
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	0.58	0.07	92	0.43	0.08	91	0.57	0.08	92	0.66	0.19	89	0.72	0.21	90

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		74.87			61.08		34.80	81.10	18	28.41	57.84	24	165.44	57.26	95
Dividends declared / Net income	39.88	23.13	79	35.80	81.32	25	36.61	42.29	42	41.84	33.08	69	32.79	27.33	59
Net income – dividends / Average equity	4.81	9.52	14	6.69	0.55	87	6.12	4.13	75	5.20	6.46	31	7.55	7.33	51
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	307.11	132.17	89	351.81	178.13	86	92.09	157.73	24
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	13.32	3.41	85	30.38	7.53	88	4.81	7.13	73
Dividends from subsidiary holding companies	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	128.99	8	0	229.19	4	320.43	174.85	85	382.20	260.40	79	96.90	215.26	10
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	0	123.04	10	111.38	60.28	91	147.98	66.55	95	28.70	60.71	18
Interest income from bank subsidiaries	0	0.12	24	0.28	0.70	68	0.08	0.36	61	0.58	0.54	70	0.40	0.52	70
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	33.49	8	0.28	148.03	10	111.46	62.88	85	148.57	69.36	94	29.11	63.43	16
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21	0	39.62	23	43.70	56.39	50	96.61	82.95	57	23.42	51.40	45
Interest income from nonbank subsidiaries	29.79	2.80	91	1,000	14.44	98	28.89	7.38	88	21.36	20.25	74	25.32	18.56	77
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	29.79	69.48	54	1,000	76.32	95	72.59	79.84	52	117.97	150.41	63	48.74	99.33	37
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	92.90	69.76	49	88.50	67.32	44	88.67	65.18	44
Interest income from bank subsidiaries	0	0.72	23	40	2.52	93	0.07	0.63	52	0.35	0.80	66	1.25	0.92	75
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	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0	71.70	7	40	76.26	23	92.97	82.20	35	88.84	78.80	31	89.91	74.20	34
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	4.03	1.95	82	7.64	2.65	86	4.63	2.57	80
Interest income from nonbank subsidiaries	60.87	0.82	96	400	1.82	99	2.66	0.73	88	1.69	1.19	85	5.01	2.32	87
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	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	60.87	10.59	88	400	9.13	99	6.69	4.70	76	9.33	7.29	79	9.64	7.64	79
Dividends from subsidiary holding companies	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
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	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt	73.50	142.34	52	35.54	447.79	45	0	135.13	12	7.63	83.37	34		87.87	
Loans and advances from subsidiaries / Total debt	4.04	29.59	35	5.68	30.31	35	0	27.08	12	1.04	28.33	26	2.05	26.53	33