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

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BHC Name U.S. BANCORP

City/State MINNEAPOLIS, MN

Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 553,375,000
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:

U.S. BANCORP
800 NICOLLET MALL

MINNEAPOLIS, MN 55402

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	546,896,000	493,381,000	528,245,500	475,698,250	458,640,500
Net income ($000)	2,280,000	1,171,000	4,959,000	6,914,000	7,096,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.26	2.67	18	2.63	2.94	25	2.45	2.77	24	2.77	3.01	31	2.84	3.08	29
+ Non-interest income	1.73	1.13	79	2.01	1.12	87	1.91	1.21	83	2.05	1.32	81	2.09	1.31	83
– Overhead expense	2.47	2.28	66	2.66	2.68	56	2.58	2.57	62	2.69	2.69	57	2.72	2.71	55
– Provision for credit losses	-0.60	-0.12	6	0.84	0.88	56	0.67	0.51	77	0.32	0.15	86	0.31	0.14	85
+ Securities gains (losses)	0.02	0.01	77	0.04	0.03	75	0.03	0.02	69	0.02	0.01	77	0.01	0	85
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.13	1.78	78	1.19	0.64	75	1.16	1.04	57	1.83	1.56	71	1.92	1.57	80
Net operating income	1.67	1.36	76	0.95	0.48	78	0.94	0.81	61	1.45	1.19	78	1.55	1.24	81
Net income	1.67	1.35	76	0.95	0.48	78	0.94	0.82	60	1.45	1.19	78	1.55	1.24	81
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.69	3.18	18	3.68	4.09	25	3.08	3.55	20	4.07	4.41	28	3.92	4.24	29
Interest expense	0.22	0.29	44	0.79	0.85	49	0.42	0.52	40	1.03	1.08	49	0.78	0.86	47
Net interest income (tax equivalent)	2.47	2.88	21	2.88	3.24	27	2.66	3.01	24	3.04	3.33	29	3.13	3.38	30
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.29	0.16	76	0.52	0.27	79	0.57	0.27	84	0.49	0.21	88	0.48	0.22	87
Earnings coverage of net loan and lease losses (X)	9.61	25.70	38	6.29	17.23	36	5.36	22.89	24	6.94	24.40	28	7.45	21.75	27
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.15	1.49	83	1.95	1.32	86	2.46	1.58	86	1.36	0.83	88	1.39	0.90	88
Allowance for loan and lease losses / Total loans and leases	2.09	1.47	84	1.92	1.30	86	2.39	1.55	86	1.33	0.81	88	1.38	0.89	88
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.70	23	0.27	0.63	12	0.41	0.71	25	0.26	0.57	15	0.32	0.61	18
30–89 days past due loans and leases / Total loans and leases	0.80	0.33	89	0.52	0.52	54	0.88	0.39	87	0.54	0.43	71	0.60	0.44	74
Liquidity and Funding															
Net noncore funding dependence	9.28	-0.51	79	18.84	14.37	67	6.79	3.20	66	21.05	14.45	76	21.91	16.62	69
Net short-term noncore funding dependence	0.75	-6.88	76	7.05	4.94	58	-2.96	-4.76	52	10.96	3.38	73	12.08	4.66	73
Net loans and leases / Total assets	53.68	60.99	20	58.34	64.23	22	54.01	61.58	21	60.08	63.77	29	60.94	63.98	28
Capitalization															
Tier 1 leverage ratio	8.43	9.15	32	8.79	9.43	32	8.26	9.13	24	8.77	9.76	23	9.01	9.71	28
Holding company equity capital / Total assets	9.34	10.72	30	9.49	11.64	20	9.59	11.16	28	10.47	12.43	27	10.92	12.22	35
Total equity capital (including minority interest) / Total assets	9.45	10.85	30	9.61	11.80	20	9.70	11.28	27	10.59	12.57	26	11.05	12.27	34
Common equity tier 1 capital / Total risk-weighted assets	9.87	12.58	7	8.95	11.64	4	9.66	12.40	6	9.13	12.17	3	9.10	12.12	2
Net loans and leases / Equity capital (X)	5.75	5.73	50	6.15	5.59	64	5.63	5.59	51	5.74	5.21	65	5.58	5.29	56
Cash dividends / Net income	31.71	23.13	63	60.97	81.34	48	57.37	42.30	72	40.43	33.12	63	34.84	27.31	66
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	1.93	16.49	13	14.11	11.31	67	11.80	16.68	38	6	9.26	49	1.15	7	18
Equity capital	0.28	9.13	9	-1.01	5.70	21	2.40	6.99	28	1.61	10.49	13	4.06	7.89	44
Net loans and leases	-6.20	7.22	14	10.60	9.91	65	0.50	9.07	20	4.52	9.10	37	1.90	7.89	21
Noncore funding	-30.33	-25.09	48	15.88	16.35	55	-15.08	-12.18	49	3.53	6.59	45	11.22	10.67	57
Parent Company Ratios															
Short-term debt / Equity capital	7.74	0.52	94	2.37	0.88	83	2.83	0.77	83	0.02	1.02	76	2.94	1.14	82
Long-term debt / Equity capital	32.54	11.33	88	35.21	12.46	83	36.58	13.56	85	35.87	13.04	82	28.99	13.37	78
Equity investment in subsidiaries / Equity capital	104.14	102.85	60	103.85	103.91	50	105.16	102.81	65	99.60	103.22	29	98.21	103.10	21
Cash from ops + noncash items + op expense / Op expense + dividends	237.18	98.58	90	105.56	176.81	33	90.45	147.26	15	216.28	190.27	66	194.76	174.91	63

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	2,652,000	3,203,000	11,640,000	13,673,000	12,934,000	-17.20	1.77
Income from lease financing receivables	139,000	152,000	594,000	604,000	547,000	-8.55	20.87
Fully taxable income on loans and leases	2,751,000	3,296,000	12,043,000	13,988,000	13,161,000	-16.54	3.19
Tax-exempt income on loans and leases	40,000	59,000	191,000	289,000	320,000	-32.20	-27.27
Estimated tax benefit on income on loans and leases	10,196	12,757	45,237	59,297	68,741	-20.07	-62.57
Income on loans and leases (tax equivalent)	2,801,196	3,367,757	12,279,237	14,336,297	13,549,741	-16.82	1.93
Investment interest income (tax equivalent)	532,804	703,243	2,481,763	2,936,703	2,663,259	-24.24	-1.83
Interest on balances due from depository institutions	9,000	31,000	59,000	126,000	85,000	-70.97	350.00
Interest income on other earning assets	24,000	38,000	119,000	198,000	-9,000	-36.84	
Total interest income (tax equivalent)	3,367,000	4,140,000	14,939,000	17,597,000	16,289,000	-18.67	2.84
Interest on time deposits of $250K or more	4,000	36,000	83,000	286,000	192,000	-88.89	
Interest on time deposits < $250K	24,000	61,000	163,000	280,000	115,000	-60.66	
Interest on foreign office deposits	0	54,000	66,000	323,000	282,000	-100.00	-100.00
Interest on other deposits	57,000	374,000	638,000	1,966,000	1,280,000	-84.76	-35.96
Interest on other borrowings and trading liabilities	165,000	332,000	941,000	1,448,000	1,266,000	-50.30	-27.95
Interest on subordinated debt and mandatory convertible securities	28,000	36,000	124,000	139,000	119,000	-22.22	55.56
Total interest expense	278,000	893,000	2,015,000	4,442,000	3,254,000	-68.87	-27.98
Net interest income (tax equivalent)	3,089,000	3,247,000	12,924,000	13,155,000	13,035,000	-4.87	6.96
Non-interest income	2,360,000	2,475,000	10,098,000	9,761,000	9,592,000	-4.65	9.67
Adjusted operating income (tax equivalent)	5,449,000	5,722,000	23,022,000	22,916,000	22,627,000	-4.77	8.12
Overhead expense	3,381,000	3,276,000	13,649,000	12,791,000	12,460,000	3.21	21.66
Provision for credit losses	-825,000	1,033,000	3,533,000	1,501,000	1,403,000		
Securities gains (losses)	25,000	50,000	177,000	73,000	30,000	-50.00	733.33
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	2,918,000	1,463,000	6,150,000	8,697,000	8,794,000	99.45	49.03
Applicable income taxes	607,000	260,000	1,066,000	1,648,000	1,554,000	133.46	20.44
Tax equivalent adjustments	26,000	24,000	99,000	103,000	116,000	8.33	-50.94
Applicable income taxes (tax equivalent)	633,000	284,000	1,165,000	1,751,000	1,670,000	122.89	13.64
Minority interest	5,000	8,000	26,000	32,000	28,000	-37.50	-66.67
Net income before discontinued operations, net of minority interest	2,280,000	1,171,000	4,959,000	6,914,000	7,096,000	94.71	64.50
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	2,280,000	1,171,000	4,959,000	6,914,000	7,096,000	94.71	64.50
Memoranda							
Net income - holding company and noncontrolling (minority) interest	2,285,000	1,179,000	4,985,000	6,946,000	7,124,000	93.81	63.10
Investment securities income (tax equivalent)	532,804	703,243	2,481,763	2,936,703	2,663,259	-24.24	-1.83
US Treasury and agency securities (excluding mortgage-backed securities)	77,000	80,000	324,000	379,000	437,000	-3.75	92.50
Mortgage-backed securities	377,000	556,000	1,864,000	2,284,000	1,927,000	-32.19	-8.27
All other securities	78,804	67,243	293,763	273,703	299,259	17.19	-14.12
Cash dividends declared	723,000	714,000	2,845,000	2,795,000	2,472,000	1.26	43.17
Common	633,000	636,000	2,541,000	2,493,000	2,190,000	-0.47	42.57
Preferred	90,000	78,000	304,000	302,000	282,000	15.38	47.54

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)	2.46	2.96	18	3.36	3.72	23	2.83	3.27	18	3.70	4	26	3.55	3.87	26
Less: Interest expense	0.20	0.27	43	0.72	0.78	51	0.38	0.48	41	0.93	0.98	49	0.71	0.79	47
Equals: Net interest income (tax equivalent)	2.26	2.67	18	2.63	2.94	25	2.45	2.77	24	2.77	3.01	31	2.84	3.08	29
Plus: Non-interest income	1.73	1.13	79	2.01	1.12	87	1.91	1.21	83	2.05	1.32	81	2.09	1.31	83
Equals: adjusted operating income (tax equivalent)	3.99	3.87	65	4.64	4.12	79	4.36	4.04	72	4.82	4.41	76	4.93	4.46	79
Less: Overhead expense	2.47	2.28	66	2.66	2.68	56	2.58	2.57	62	2.69	2.69	57	2.72	2.71	55
Less: Provision for credit losses	-0.60	-0.12	6	0.84	0.88	56	0.67	0.51	77	0.32	0.15	86	0.31	0.14	85
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	77	0.04	0.03	75	0.03	0.02	69	0.02	0.01	77	0.01	0	85
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.13	1.78	78	1.19	0.64	75	1.16	1.04	57	1.83	1.56	71	1.92	1.57	80
Less: Applicable income taxes (tax equivalent)	0.46	0.40	70	0.23	0.16	70	0.22	0.23	45	0.37	0.36	49	0.36	0.33	57
Less: Minority interest	0	0	88	0.01	0	90	0	0	89	0.01	0	85	0.01	0	85
Equals: Net operating income	1.67	1.36	76	0.95	0.48	78	0.94	0.81	61	1.45	1.19	78	1.55	1.24	81
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.67	1.35	76	0.95	0.48	78	0.94	0.82	60	1.45	1.19	78	1.55	1.24	81
Memo: Net income (last four quarters)	1.12	1.07	58	1.32	0.98	78	0.94	0.82	60	1.45	1.19	78	1.55	1.24	81
Net income–BHC and noncontrolling (minority) interest	1.67	1.37	76	0.96	0.49	78	0.94	0.83	60	1.46	1.20	79	1.55	1.25	81
Margin Analysis															
Average earning assets / Average assets	91.60	93.08	32	91.31	91.24	52	91.83	92.32	42	90.84	91.05	47	90.71	91.48	38
Average interest-bearing funds / Average assets	65.59	62.97	67	73.88	66.92	78	68.53	64.06	73	69.76	65.57	73	68.32	65.56	68
Interest income (tax equivalent) / Average earning assets	2.69	3.18	18	3.68	4.09	25	3.08	3.55	20	4.07	4.41	28	3.92	4.24	29
Interest expense / Average earning assets	0.22	0.29	44	0.79	0.85	49	0.42	0.52	40	1.03	1.08	49	0.78	0.86	47
Net interest income (tax equivalent) / Average earning assets	2.47	2.88	21	2.88	3.24	27	2.66	3.01	24	3.04	3.33	29	3.13	3.38	30
Yield or Cost															
Total loans and leases (tax equivalent)	3.69	4.05	32	4.45	4.74	33	3.91	4.27	29	4.87	5.09	41	4.78	4.95	47
Interest-bearing bank balances	0.08	0.10	16	0.43	1.16	11	0.15	0.27	16	0.94	2.04	11	0.59	1.64	2
Federal funds sold and reverse repos	0	0.26	21	1.32	1.34	52	0.56	0.68	55	2.31	2.44	53	2.29	2.17	67
Trading assets	0.99	0.39	76	1.27	0.75	68	1.05	0.60	72	1.77	0.99	67	2.05	1.11	72
Total earning assets	2.67	3.15	21	3.65	4.05	25	3.06	3.51	22	4.05	4.36	30	3.89	4.20	28
Investment securities (tax equivalent)	1.46	1.84	25	2.33	2.60	26	1.97	2.25	27	2.51	2.76	30	2.34	2.68	23
US Treasury and agency securities (excluding mortgage-backed securities)	1.26	1.30	50	1.73	2.31	27	1.58	1.75	41	1.77	2.32	15	1.68	2.05	22
Mortgage-backed securities	1.23	1.60	16	2.35	2.49	33	1.88	2.05	28	2.54	2.61	42	2.40	2.50	41
All other securities	3.55	2.93	76	3.62	3.62	64	3.71	3.24	73	3.97	4.06	59	4.18	4.20	71
Interest-bearing deposits	0.11	0.26	20	0.73	0.90	36	0.32	0.53	25	1.05	1.10	50	0.73	0.81	46
Time deposits of $250K or more	0.43	0.82	12	1.81	1.83	44	1.26	1.42	35	2.41	1.96	88	2.02	1.44	91
Time deposits < $250K	0.70	0.78	45	1.64	1.69	44	1.21	1.36	35	1.77	1.82	43	1	1.29	28
Other domestic deposits	0.08	0.17	25	0.61	0.71	43	0.25	0.36	35	0.87	0.93	48	0.60	0.67	49
Foreign deposits	0	0.13	25	0.86	0.79	53	0.26	0.42	28	1.42	1.19	63	1.13	0.97	59
Federal funds purchased and repos	0.13	0.18	55	1.31	1.14	66	0.42	0.62	42	1.98	1.86	56	1.82	1.51	63
Other borrowed funds and trading liabilities	1.42	1.38	53	2.23	1.90	69	1.64	1.50	59	2.58	2.38	64	2.26	2.28	51
All interest-bearing funds	0.31	0.42	35	0.98	1.15	37	0.56	0.74	32	1.34	1.49	41	1.04	1.19	38

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	2,360,000	2,475,000	10,098,000	9,761,000	9,592,000
Fiduciary activities income	365,000	350,000	1,423,000	1,373,000	1,320,000
Service charges on deposit accounts - domestic	282,000	321,000	1,141,000	1,339,000	1,356,000
Trading revenue	59,000	30,000	237,000	211,000	162,000
Investment banking fees and commissions	134,000	126,000	505,000	486,000	487,000
Insurance activities revenue	2,000	3,000	11,000	13,000	15,000
Venture capital revenue	2,000	1,000	3,000	8,000	14,000
Net servicing fees	-87,000	70,000	65,000	249,000	406,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	536,000	265,000	1,700,000	764,000	1,000,000
Other non-interest income	1,067,000	1,309,000	5,013,000	5,318,000	4,832,000
Total overhead expenses	3,381,000	3,276,000	13,649,000	12,791,000	12,460,000
Personnel expense	2,187,000	1,972,000	7,938,000	7,611,000	7,393,000
Net occupancy expense	263,000	276,000	1,092,000	1,123,000	1,063,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	38,000	42,000	176,000	168,000	161,000
Other operating expenses	893,000	986,000	4,443,000	3,889,000	3,843,000
Fee income on mutual funds and annuities	82,000	79,000	316,000	309,000	311,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	129,418,000	92,158,000	120,284,000	69,262,000	58,601,000
Number of equivalent employees	68,089	70,107	68,108	69,651	73,333
Average personnel expense per employee	32.12	28.13	116.55	109.27	100.81
Average assets per employee	8,032.08	7,037.54	7,756	6,829.74	6,254.22

	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	3.47	2.10	72	3.19	2.64	63	3.13	2.02	71	3.17	2.72	59	3.24	3.08	55
Overhead expenses / Net Interest Income + non-interest income	62.35	59.30	64	57.49	63.90	27	59.54	62.31	43	56.07	61.29	33	55.35	60.88	24
Percent of Average Assets															
Total overhead expense	2.47	2.28	66	2.66	2.68	56	2.58	2.57	62	2.69	2.69	57	2.72	2.71	55
Personnel expense	1.60	1.28	82	1.60	1.36	75	1.50	1.30	69	1.60	1.41	71	1.61	1.44	69
Net occupancy expense	0.19	0.24	23	0.22	0.27	24	0.21	0.26	22	0.24	0.28	28	0.23	0.28	26
Other operating expenses	0.68	0.73	55	0.83	0.98	46	0.87	0.94	62	0.85	0.97	48	0.87	0.97	51
Overhead less non-interest income	0.75	1.10	20	0.65	1.47	10	0.67	1.26	13	0.64	1.32	12	0.63	1.38	10
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.05	58.69	64	57.25	63.38	28	59.29	61.85	44	55.82	60.64	32	55.07	60.37	24
Personnel expense	40.14	33.29	84	34.46	33.17	54	34.48	32.40	61	33.21	32.39	52	32.67	32.51	47
Net occupancy expense	4.83	6.42	25	4.82	6.75	18	4.74	6.58	20	4.90	6.52	18	4.70	6.48	15
Other operating expenses	17.09	18.45	45	17.97	22.88	30	20.06	22.28	51	17.70	21.20	31	17.70	20.90	34
Total non-interest income	43.31	28.42	83	43.25	26.40	86	43.86	28.83	83	42.59	29.23	80	42.39	28.50	82
Fiduciary activities income	6.70	2.15	89	6.12	2.03	88	6.18	2.09	87	5.99	1.97	88	5.83	2.14	88
Service charges on domestic deposit accounts	5.18	3.21	81	5.61	3.92	73	4.96	3.27	80	5.84	3.88	76	5.99	4.15	73
Trading revenue	1.08	0.97	71	0.52	1.58	59	1.03	1.24	67	0.92	1.18	61	0.72	0.85	67
Investment banking fees and commissions	2.46	2.51	65	2.20	2.81	58	2.19	2.46	64	2.12	3.54	57	2.15	3.42	57
Insurance activities revenue	0.04	0.38	44	0.05	0.40	50	0.05	0.41	45	0.06	0.47	46	0.07	0.47	49
Venture capital revenue	0.04	0.02	91	0.02	-0.01	95	0.01	0.01	87	0.03	0.02	87	0.06	0.02	89
Net servicing fees	-1.60	0.99	0	1.22	-0.41	89	0.28	0.01	74	1.09	0.28	87	1.79	0.65	84
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	9.84	3.74	87	4.63	1.88	83	7.38	3.92	77	3.33	1.86	77	4.42	1.61	89
Other non-interest income	19.58	8.65	90	22.88	9.85	88	21.77	9.67	89	23.21	10.04	91	21.36	9.86	89
Overhead less non-interest income	18.74	29.65	20	14	36.23	8	15.42	31.96	12	13.22	31.06	12	12.68	31.46	10
Applicable income taxes / Pretax net operating income (tax equivalent)	20.80	21.04	45	17.77	17.54	43	17.33	18.62	33	18.95	20.56	35	17.67	19.04	32
Applicable income tax + TE / Pretax net operating income + TE	21.69	22.74	36	19.41	22.86	27	18.94	21.20	25	20.13	23.23	21	18.99	21.56	22

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	130,861,000	129,888,000	134,974,000	129,145,000	120,643,000	0.75	9.98
Commercial and industrial loans	78,059,000	99,889,000	76,481,000	78,746,000	78,395,000	-21.85	13.30
Loans to individuals	58,638,000	56,499,000	58,745,000	58,366,000	55,122,000	3.79	18.48
Loans to depository institutions and acceptances of other banks	85,000	71,000	87,000	85,000	96,000	19.72	-15.84
Agricultural loans	585,000	566,000	659,000	683,000	793,000	3.36	-43.64
Other loans and leases	35,190,000	36,015,000	35,522,000	34,655,000	33,725,000	-2.29	21.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	303,418,000	322,928,000	306,468,000	301,680,000	288,774,000	-6.04	13.41
Less: Allowance for loan and lease losses	6,343,000	6,216,000	7,314,000	4,020,000	3,973,000	2.04	64.62
Net loans and leases	297,075,000	316,712,000	299,154,000	297,660,000	284,801,000	-6.20	12.66
Debt securities that reprice or mature in over 1 year	138,121,000	105,623,000	118,569,000	103,434,000	92,816,000	30.77	82.81
Mutual funds and equity securities	11,000	15,000	24,000	38,000	35,000	-26.67	-94.55
Subtotal	435,207,000	422,350,000	417,747,000	401,132,000	377,652,000	3.04	28.21
Interest-bearing bank balances	37,631,000	40,329,000	56,197,000	16,861,000	14,963,000	-6.69	476.63
Federal funds sold and reverse repos	403,000	236,000	377,000	1,036,000	306,000	70.76	210.00
Debt securities that reprice or mature within 1 year	17,879,000	18,053,000	18,267,000	19,174,000	19,341,000	-0.96	-42.81
Trading assets	4,727,000	7,027,000	5,744,000	3,702,000	2,662,000	-32.73	52.93
Total earning assets	495,850,000	488,000,000	498,336,000	441,910,000	414,932,000	1.61	30.33
Non-interest-bearing cash and due from depository institutions	5,870,000	6,476,000	6,383,000	5,544,000	6,490,000	-9.36	31.76
Premises, fixed assets, and leases	3,388,000	3,660,000	3,468,000	3,702,000	2,457,000	-7.43	36.28
Other real estate owned	19,000	70,000	24,000	78,000	111,000	-72.86	-93.09
Investment in unconsolidated subsidiaries	93,000	87,000	94,000	75,000	72,000	6.90	-47.75
Intangible and other assets	48,155,000	44,616,000	45,600,000	44,117,000	43,312,000	7.93	18.10
Total assets	553,375,000	542,909,000	553,905,000	495,426,000	467,374,000	1.93	29.10
Quarterly average assets	546,896,000	493,381,000	545,547,000	485,437,000	464,285,000	10.85	29.93
Average loans and leases (YTD)	304,021,000	302,405,000	314,249,750	294,336,250	283,495,500	0.53	14.97
Memoranda							
Loans held-for-sale	8,991,000	4,623,000	8,761,000	5,578,000	2,056,000	94.48	124.49
Loans not held-for-sale	294,427,000	318,305,000	297,707,000	296,102,000	286,718,000	-7.50	11.72
Real estate loans secured by 1–4 family	94,172,000	90,618,000	97,151,000	91,183,000	83,191,000	3.92	19.61
Commercial real estate loans	35,840,000	38,294,000	36,935,000	36,973,000	36,415,000	-6.41	-8.42
Construction and land development	10,381,000	10,598,000	10,576,000	10,091,000	10,600,000	-2.05	-3.41
Multifamily	3,921,000	3,954,000	3,878,000	3,868,000	3,589,000	-0.83	-9.68
Nonfarm nonresidential	21,538,000	23,742,000	22,481,000	23,014,000	22,226,000	-9.28	-10.43
Real estate loans secured by farmland	786,000	920,000	825,000	929,000	993,000	-14.57	-25.43
Total investment securities	156,014,000	123,696,000	136,864,000	122,651,000	112,200,000	26.13	45.77
U.S. Treasury securities	21,406,000	18,136,000	19,250,000	18,986,000	23,318,000	18.03	133.28
US agency securities (excluding mortgage-backed securities)	2,911,000	973,000	3,141,000	853,000	1,041,000	199.18	93.94
Municipal securities	9,215,000	7,454,000	8,861,000	6,814,000	6,707,000	23.62	77.04
Mortgage-backed securities	122,262,000	96,733,000	105,374,000	95,564,000	80,674,000	26.39	36.20
Asset-backed securities	202,000	376,000	205,000	383,000	408,000	-46.28	-63.93
Other debt securities	7,000	9,000	9,000	13,000	17,000	-22.22	-98.86
Mutual funds and equity securities	11,000	15,000	24,000	38,000	35,000	-26.67	-94.55
Available-for-sale securities	156,003,000	123,681,000	136,840,000	122,613,000	66,115,000	26.13	140.33
U.S. Treasury securities	21,406,000	18,136,000	19,250,000	18,986,000	18,585,000	18.03	210.82
US agency securities (excluding mortgage-backed securities)	2,911,000	973,000	3,141,000	853,000	672,000	199.18	230.05
Municipal securities	9,215,000	7,454,000	8,861,000	6,814,000	6,701,000	23.62	77.31
Mortgage-backed securities	122,262,000	96,733,000	105,374,000	95,564,000	39,754,000	26.39	141.59
Asset-backed securities	202,000	376,000	205,000	383,000	403,000	-46.28	-63.34
Other debt securities	7,000	9,000	9,000	13,000	0	-22.22	-98.81
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)					-1,086,000		
Available-for-sale securites appreciation (depreciation)	-172,000	3,234,000	3,229,000	496,000	-1,266,000		
Structured notes, fair value	0	0	0	0	383,000		-100.00
Pledged securities	39,263,000	10,642,000	10,993,000	8,422,000	10,861,000	268.94	202.56

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	126,525,000	91,200,000	117,850,000	75,292,000	81,580,000	38.73	57.63
NOW, ATS and transaction accounts	92,245,000	76,097,000	85,845,000	68,445,000	67,713,000	21.22	69.06
Time deposits less brokered deposits < $250K	-17,847,000	-15,315,000	-15,404,000	-13,077,000	-15,568,000		
MMDA and other savings accounts	179,484,000	177,210,000	185,093,000	167,483,000	145,116,000	1.28	35.28
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	380,407,000	329,192,000	373,384,000	298,143,000	278,841,000	15.56	47.65
Time deposits of $250K or more	3,076,000	8,087,000	4,413,000	7,823,000	15,284,000	-61.96	
Foreign deposits	19,023,000	28,451,000	22,382,000	26,995,000	23,686,000	-33.14	-4.21
Federal funds purchased and repos	2,407,000	2,459,000	2,207,000	1,993,000	3,040,000	-2.11	63.63
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	6,014,000	8,216,000	6,007,000	7,576,000	6,940,000	-26.80	-69.02
Other borrowings w/remaining maturity of 1 year or less	9,917,000	20,704,000	9,061,000	16,297,000	11,022,000	-52.10	24.04
Other borrowings w/remaining maturity over 1 year	24,591,000	41,152,000	29,543,000	31,898,000	29,760,000	-40.24	-7.14
Brokered deposits < $250K	31,255,000	29,124,000	29,591,000	28,955,000	27,664,000	7.32	
Noncore funding	96,283,000	138,193,000	103,204,000	121,537,000	117,396,000	-30.33	-7.49
Trading liabilities	3,325,000	3,035,000	2,795,000	2,397,000	2,002,000	9.56	39.18
Subordinated notes and debentures + trust preferred securities	4,499,000	4,497,000	4,488,000	4,498,000	3,499,000	0.04	81.48
Other liabilities	16,553,000	15,830,000	16,309,000	16,368,000	13,979,000	4.57	12.84
Total liabilities	501,067,000	490,747,000	500,180,000	442,943,000	415,717,000	2.10	31.43
Equity Capital							
Perpetual preferred stock (including surplus)	5,968,000	5,984,000	5,983,000	5,984,000	5,984,000	-0.27	8.49
Common stock	21,000	21,000	21,000	21,000	21,000	0.00	0.00
Common surplus	8,487,000	8,452,000	8,511,000	8,475,000	8,469,000	0.41	1.42
Retained earnings	65,740,000	62,544,000	64,188,000	63,186,000	59,065,000	5.11	39.08
Accumulated other comprehensive income	-2,095,000	503,000	322,000	-1,373,000	-2,322,000		
Other equity capital components	-26,443,000	-25,972,000	-25,930,000	-24,440,000	-20,188,000		
Total holding company equity capital	51,678,000	51,532,000	53,095,000	51,853,000	51,029,000	0.28	10.53
Noncontrolling (minority) interest in subsidiaries	630,000	630,000	630,000	630,000	628,000	0.00	-1.25
Total equity capital, including minority interest	52,308,000	52,162,000	53,725,000	52,483,000	51,657,000	0.28	10.37
Total liabilities and capital	553,375,000	542,909,000	553,905,000	495,426,000	467,374,000	1.93	29.10
Memoranda							
Non-interest-bearing deposits	126,754,000	91,432,000	118,089,000	75,590,000	81,811,000	38.63	57.64
Interest-bearing deposits	307,007,000	303,422,000	311,681,000	286,326,000	263,664,000	1.18	35.88
Total deposits	433,761,000	394,854,000	429,770,000	361,916,000	345,475,000	9.85	41.59
Long-term debt that reprices within 1 year	5,610,000	17,011,000	7,210,000	8,561,000	8,986,000	-67.02	-55.02
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	53,095,000	51,853,000	51,853,000	51,029,000	49,040,000		
Accounting restatements	0	-1,099,000	-1,099,000	2,000	-1,000		
Net income	2,280,000	1,171,000	4,959,000	6,914,000	7,096,000		
Net sale of new perpetual preferred stock	-20,000	0	-14,000	0	565,000		
Net sale of new common stock	95,000	85,000	190,000	180,000	172,000		
Sale of treasury stock	18,000	9,000	17,000	89,000	91,000		
Less: Purchase of treasury stock	650,000	1,649,000	1,661,000	4,515,000	2,844,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	723,000	714,000	2,845,000	2,795,000	2,472,000		
Change in other comprehensive income	-2,417,000	1,876,000	1,695,000	949,000	-618,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	51,678,000	51,532,000	53,095,000	51,853,000	51,029,000		

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	23.65	36.10	23	23.92	38.37	24	24.37	36.21	25	26.07	37.78	30	25.81	37.19	29
Commercial and industrial loans	14.11	13.88	54	18.40	12.73	75	13.81	13.51	52	15.89	12.02	71	16.77	12.85	69
Loans to individuals	10.60	3.42	86	10.41	3.84	84	10.61	3.40	86	11.78	4.20	86	11.79	4.31	86
Loans to depository institutions and acceptances of other banks	0.02	0.02	83	0.01	0.03	75	0.02	0.03	80	0.02	0.04	73	0.02	0.05	74
Agricultural loans	0.11	0.19	64	0.10	0.20	66	0.12	0.19	66	0.14	0.24	69	0.17	0.30	68
Other loans and leases	6.36	4.29	69	6.63	4.96	66	6.41	4.63	68	6.99	5.01	69	7.22	5	67
Net loans and leases	53.68	60.99	20	58.34	64.23	22	54.01	61.58	21	60.08	63.77	29	60.94	63.98	28
Debt securities over 1 year	24.96	16.70	82	19.46	14.63	78	21.41	15.55	77	20.88	14.60	84	19.86	14.63	74
Mutual funds and equity securities	0	0.06	35	0	0.05	36	0	0.05	36	0.01	0.06	38	0.01	0.06	39
Subtotal	78.65	78.43	40	77.79	80.12	25	75.42	78.16	24	80.97	79.65	33	80.80	79.97	30
Interest-bearing bank balances	6.80	9.08	37	7.43	4.14	80	10.15	7.51	71	3.40	3.06	65	3.20	3.04	63
Federal funds sold and reverse repos	0.07	0.50	71	0.04	0.78	67	0.07	0.82	70	0.21	1.57	70	0.07	1.66	64
Debt securities 1 year or less	3.23	1.59	85	3.33	1.72	80	3.30	1.68	83	3.87	1.91	82	4.14	1.96	81
Trading assets	0.85	0.56	81	1.29	1.27	75	1.04	1.01	76	0.75	1.19	76	0.57	1.33	74
Total earning assets	89.60	91.48	25	89.89	89.78	51	89.97	91.05	34	89.20	89.53	44	88.78	89.74	38
Non-interest cash and due from depository institutions	1.06	1	55	1.19	1.12	56	1.15	1.07	51	1.12	1.14	43	1.39	1.21	65
Other real estate owned	0	0.02	30	0.01	0.03	39	0	0.02	30	0.02	0.03	44	0.02	0.04	49
All other assets	9.33	7.44	73	8.92	9.05	50	8.88	7.82	66	9.68	9.27	57	9.83	8.98	63
Memoranda															
Short-term investments	10.10	11.92	47	10.80	7.73	75	13.51	11.17	72	7.48	7.63	65	7.41	7.80	66
U.S. Treasury securities	3.87	0.98	86	3.34	0.86	85	3.48	0.84	84	3.83	1.03	87	4.99	1.04	90
US agency securities (excluding mortgage-backed securities)	0.53	0.73	59	0.18	0.51	47	0.57	0.63	62	0.17	0.54	46	0.22	0.69	51
Municipal securities	1.67	1.77	58	1.37	1.44	62	1.60	1.69	58	1.38	1.34	64	1.44	1.62	58
Mortgage-backed securities	22.09	12.38	90	17.82	11.43	82	19.02	11.75	86	19.29	11.44	86	17.26	11.13	84
Asset-backed securities	0.04	0.35	58	0.07	0.27	64	0.04	0.32	56	0.08	0.28	65	0.09	0.33	66
Other debt securities	0	0.46	19	0	0.39	22	0	0.42	22	0	0.39	23	0	0.41	25
Loans held-for-sale	1.62	0.46	88	0.85	0.40	78	1.58	0.52	88	1.13	0.39	84	0.44	0.30	73
Loans held for investment	53.21	61.15	21	58.63	64.43	23	53.75	61.72	23	59.77	63.50	30	61.35	63.93	30
Real estate loans secured by 1–4 family	17.02	11.69	74	16.69	13.18	65	17.54	11.91	72	18.40	13.29	70	17.80	13.46	68
Revolving	1.93	1.51	62	2.44	2.02	62	2.05	1.66	61	2.70	2.07	64	3.08	2.27	68
Closed-end, secured by first liens	14.91	9.76	78	13.96	10.62	70	15.29	9.81	77	15.37	10.69	76	14.35	10.57	72
Closed-end, secured by junior liens	0.18	0.21	59	0.29	0.28	65	0.20	0.22	62	0.34	0.28	68	0.37	0.31	63
Commercial real estate loans	6.48	22.27	14	7.05	23.11	18	6.67	22.22	17	7.46	22.23	20	7.79	21.58	21
Construction and land development	1.88	3.32	35	1.95	3.46	37	1.91	3.40	37	2.04	3.44	42	2.27	3.51	42
Multifamily	0.71	3.21	16	0.73	3.23	19	0.70	3.12	18	0.78	3.01	20	0.77	2.72	25
Nonfarm nonresidential	3.89	14.77	13	4.37	15.32	18	4.06	14.72	16	4.65	14.69	20	4.76	14.44	21
Real estate loans secured by farmland	0.14	0.33	59	0.17	0.35	62	0.15	0.33	59	0.19	0.36	62	0.21	0.41	63

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	43.13	57.91	23	40.22	57.83	25	44.04	57.15	24	42.81	57.46	27	41.78	56.49	29
Real estate loans secured by 1–4 family	31.04	19.43	84	28.06	20.44	75	31.70	19.43	86	30.23	20.75	84	28.81	21.10	79
Revolving	3.52	2.45	64	4.10	3.09	64	3.70	2.64	64	4.43	3.15	67	4.99	3.50	67
Closed-end	27.52	16.76	82	23.96	17.13	75	28	16.59	86	25.80	17.39	78	23.82	17.39	74
Commercial real estate loans	11.81	35.36	10	11.86	34.31	15	12.05	34.63	12	12.26	33.52	14	12.61	32.14	18
Construction and land development	3.42	5.29	40	3.28	5.12	41	3.45	5.26	40	3.34	5.09	44	3.67	5.20	44
1–4 family	0.67	1.05	51	0.77	0.98	50	0.71	0.93	52	0.80	0.94	54	0.73	1.02	52
Other	2.75	4.21	35	2.51	4	37	2.74	4.19	34	2.54	4.02	38	2.94	4.05	40
Multifamily	1.29	5.08	14	1.22	4.90	17	1.27	4.96	15	1.28	4.69	18	1.24	4.10	23
Nonfarm nonresidential	7.10	23.47	11	7.35	22.69	14	7.34	22.93	14	7.63	22.15	15	7.70	21.40	16
Owner-occupied	2.39	7.93	15	2.36	7.70	19	2.41	7.68	18	2.53	7.72	21	2.82	8.03	23
Other	4.71	15.25	13	4.99	14.76	16	4.93	14.95	14	5.10	14.34	17	4.88	13.38	18
Real estate loans secured by farmland	0.26	0.56	61	0.28	0.53	64	0.27	0.54	62	0.31	0.55	63	0.34	0.63	64
Loans to depository institutions and acceptances of other banks	0.03	0.03	82	0.02	0.08	72	0.03	0.06	79	0.03	0.11	74	0.03	0.12	72
Commercial and industrial loans	25.73	23.15	64	30.93	20.31	79	24.96	22.16	65	26.10	19.53	75	27.15	20.32	73
Loans to individuals	19.33	6.02	87	17.50	6.48	84	19.17	6.13	87	19.35	7.13	84	19.09	7.36	84
Credit card loans	6.88	0.50	93	7.05	0.71	91	7.29	0.65	92	8.22	0.81	92	8.09	1.02	91
Agricultural loans	0.19	0.33	65	0.18	0.31	68	0.22	0.32	66	0.23	0.37	69	0.27	0.46	67
Other loans and leases	11.60	8.05	71	11.15	9.38	66	11.59	9.09	68	11.49	9.85	65	11.68	9.66	66
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	260.39	382.51	24	272.77	401.07	26	268.96	381.26	28	282.34	391.26	29	269.81	379.80	29
Real estate loans secured by 1–4 family	187.38	124.29	76	190.30	138.65	71	193.59	125.02	78	199.35	138.18	73	186.05	137.84	66
Revolving	21.25	16.14	64	27.82	21.22	65	22.61	17.42	64	29.20	21.26	66	32.20	23.33	66
Closed-end	166.14	106.79	81	162.48	115.78	75	170.97	106.14	82	170.14	115.20	77	153.85	112.79	74
Commercial real estate loans	71.31	237.40	14	80.42	240.54	19	73.60	234.65	17	80.83	229.44	20	81.44	219.72	22
Construction and land development	20.66	35.26	36	22.26	35.93	43	21.07	35.62	38	22.06	34.95	44	23.71	35.36	44
1–4 family	4.03	6.84	50	5.22	6.92	51	4.37	6.34	50	5.31	6.61	56	4.71	7.04	52
Other	16.63	28.01	35	17.04	27.85	39	16.71	28.16	35	16.75	27.32	39	18.99	27.26	42
Multifamily	7.80	34.02	15	8.30	33.54	19	7.73	32.74	16	8.46	31.04	20	8.03	27.85	24
Nonfarm nonresidential	42.86	157.71	13	49.86	159.79	17	44.80	155.06	16	50.31	152.10	19	49.71	147.22	20
Owner-occupied	14.40	52.99	16	16	54.16	20	14.69	52.37	19	16.70	53.07	21	18.20	54.89	22
Other	28.45	102.29	15	33.86	103.49	20	30.11	100.54	17	33.62	97.41	21	31.50	91.80	21
Real estate loans secured by farmland	1.56	3.50	59	1.93	3.48	62	1.64	3.44	59	2.03	3.60	62	2.22	4.02	62
Loans to depository institutions and acceptances of other banks	0.17	0.18	82	0.15	0.38	74	0.17	0.28	80	0.19	0.44	73	0.21	0.54	73
Commercial and industrial loans	155.32	145.20	58	209.77	132.09	80	152.40	139.89	57	172.16	122.02	73	175.33	128.82	72
Loans to individuals	116.68	35.91	87	118.65	40.80	87	117.06	37.47	89	127.60	43.51	87	123.28	42.67	88
Credit card loans	41.53	2.59	94	47.84	3.94	93	44.53	3.30	93	54.19	4.34	93	52.25	5.31	93
Agricultural loans	1.16	1.94	65	1.19	1.90	69	1.31	1.88	67	1.49	2.18	69	1.77	2.72	68
Other loans and leases	70.02	47.53	70	75.63	54.71	69	70.78	49.56	70	75.76	52.44	69	75.42	51.79	68
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.41	27.81	14	15.45	27.16	22	13.38	27.32	17	14.87	26.45	23	14.95	24.79	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	80.95	185.94	18	104.79	188.67	26	81.69	183.76	19	98.05	178.57	28	96.52	167.93	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	95.35	243.39	18	120.79	248.20	23	96.38	240.85	19	114.75	236.10	25	114.73	225.98	26

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	10.10	11.92	47	10.80	7.73	75	13.51	11.17	72	7.48	7.63	65	7.41	7.80	66
Liquid assets	35.28	27.16	78	31.30	22.73	81	35.47	26.23	80	28.77	22.44	76	27.70	22.72	76
Investment securities	28.19	18.78	82	22.78	16.91	76	24.71	17.84	78	24.76	16.99	80	24.01	17.27	81
Net loans and leases	53.68	60.99	20	58.34	64.23	22	54.01	61.58	21	60.08	63.77	29	60.94	63.98	28
Net loans, leases and standby letters of credit	55.70	61.79	26	60.49	65.22	25	56.02	62.48	24	62.44	64.84	32	63.70	65.07	34
Core deposits	68.74	73.69	23	60.63	64.18	29	67.41	70.67	29	60.18	63.09	30	59.66	62.13	32
Noncore funding	17.40	11.95	77	25.45	19.78	72	18.63	14.13	73	24.53	19.36	69	25.12	21.34	67
Time deposits of $250K or more	0.56	1.96	15	1.49	2.95	26	0.80	2.11	21	1.58	2.94	26	3.27	2.89	63
Foreign deposits	3.44	0.34	91	5.24	0.43	91	4.04	0.36	91	5.45	0.43	92	5.07	0.47	91
Federal funds purchased and repos	0.43	1.22	41	0.45	1.77	33	0.40	1.47	37	0.40	1.94	34	0.65	1.97	41
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.36	0.60	50	0.41	0.97	45	0.33	0.54	51	0.19	0.48	46	0.58	0.54	50
Commercial paper	1.09	0.01	97	1.51	0.01	97	1.08	0.01	96	1.53	0.02	97	1.48	0.02	97
Other borrowings w/remaining maturity of 1 year or less	1.79	1.11	70	3.81	3.69	58	1.64	1.24	68	3.29	3.01	56	2.36	3.67	42
Earning assets that reprice within 1 year	38.55	38.67	48	45.75	39.59	67	41.91	39.38	52	43.30	39.29	64	42.83	40.29	58
Interest-bearing liabilities that reprice within 1 year	3.24	7.73	14	6.89	10.30	29	4.30	8.20	30	7.61	10.19	35	8.14	10.01	49
Long-term debt that reprices within 1 year	1.01	0.28	85	3.13	0.79	87	1.30	0.47	82	1.73	0.96	79	1.92	1.34	74
Net assets that reprice within 1 year	34.30	29.49	59	35.73	27.26	66	36.31	29.11	61	33.97	26.63	68	32.77	27.38	59
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.28	-0.51	79	18.84	14.37	67	6.79	3.20	66	21.05	14.45	76	21.91	16.62	69
Net short-term noncore funding dependence	0.75	-6.88	76	7.05	4.94	58	-2.96	-4.76	52	10.96	3.38	73	12.08	4.66	73
Short-term investment / Short-term noncore funding	94.48	246.74	23	66.32	77.70	56	119.83	184.19	41	45.75	77.77	48	43.12	66.46	51
Liquid assets - short-term noncore funding / Nonliquid assets	37.98	30.67	65	21.86	16.50	70	37.49	28.18	71	17.43	16.97	59	14.56	16.04	58
Net loans and leases / Total deposits	68.49	76.22	27	80.21	88.34	26	69.61	79.43	25	82.25	90.31	28	82.44	90.08	27
Net loans and leases / Core deposits	78.09	83.77	42	96.21	101.46	43	80.12	88.34	36	99.84	103.93	49	102.14	105	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57			0.72		-2.67	-0.82	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.38	1.31	15	7.58	3.85	88	7.26	4.31	83	1.19	1.36	50	-3.11	-1.98	17
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0		-0.04	-0.05	23
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	41.04	16.19	83
Available-for-sale securities	99.99	85.49	89	99.99	85.17	89	99.98	87.23	87	99.97	85.40	89	58.93	81.88	16
U.S. Treasury securities	13.72	5.10	84	14.66	5.04	82	14.07	4.72	84	15.48	6.15	83	20.78	6.99	85
US agency securities (excluding mortgage-backed securities)	1.87	4.35	49	0.79	3.36	43	2.29	4.01	53	0.70	3.49	42	0.93	4.02	40
Municipal securities	5.91	9.71	50	6.03	8.69	51	6.47	9.83	50	5.56	7.75	54	5.98	9.16	50
Mortgage-backed securities	78.37	66.67	65	78.20	68.40	61	76.99	66.64	63	77.92	67.43	61	71.90	65.45	55
Asset-backed securities	0.13	1.97	58	0.30	1.67	60	0.15	1.91	56	0.31	1.66	60	0.36	2.05	61
Other debt securities	0	3.05	18	0.01	2.67	22	0.01	3.01	22	0.01	2.94	22	0.02	2.79	23
Mutual funds and equity securities	0.01	0.36	33	0.01	0.35	34	0.02	0.35	35	0.03	0.40	36	0.03	0.42	36
Debt securities 1 year or less	11.46	9.29	69	14.59	10.98	69	13.35	10.55	71	15.63	11.86	71	17.24	11.91	75
Debt securities 1 to 5 years	7.72	16.09	37	9.01	17.72	40	7.94	17.03	37	9.94	17.94	45	18.14	19.18	55
Debt securities over 5 years	80.81	72.48	55	76.38	67.50	52	78.69	69.86	59	74.40	66.02	50	64.58	64.73	39
Pledged securities	25.17	33.48	38	8.60	36.65	13	8.03	35.67	15	6.87	30.57	16	9.68	33.30	17
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0.34	0.04	90
Percent Change from Prior Like Quarter															
Short-term investments	-4.61	156.41	11	63.58	53.90	69	101.89	183.32	43	7.11	26.69	46	-7.84	6.77	30
Investment securities	26.13	31.91	56	8.10	9.51	54	11.59	23.62	36	9.31	11.75	57	-0.27	9.42	32
Core deposits	15.56	29.18	11	17.01	12	72	25.24	26.88	50	6.92	11.23	47	-2.53	7.29	8
Noncore funding	-30.33	-25.09	48	15.88	16.35	55	-15.08	-12.18	49	3.53	6.59	45	11.22	10.67	57

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)			345,129,000	325,104,000	315,437,000
Commit: Secured commercial real estate loans	10,132,000	10,481,000	10,566,000	10,537,000	9,445,000
Commit: Unsecured real estate loans	13,991,000	11,342,000	14,833,000	14,948,000	13,722,000
Credit card lines (reported semiannually, June/Dec)			147,369,000	141,069,000	137,637,000
Securities underwriting	0	860,000	0	0	0
Standby letters of credit	11,178,000	11,671,000	11,136,000	11,679,000	12,935,000
Commercial and similar letters of credit	565,000	392,000	578,000	378,000	458,000
Securities lent	8,106,000	4,579,000	6,298,000	4,468,000	3,600,000
Credit derivatives - notional amount (holding company as guarantor)	6,890,000	7,190,000	6,587,000	6,827,000	4,923,000
Credit derivatives - notional amount (holding company as beneficiary)	3,511,000	3,862,000	3,768,000	3,540,000	2,318,000
Credit derivative contracts w/ purchased credit protection-investment grade	10,320,000	11,012,000	10,286,000	10,016,000	3,126,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	81,000	40,000	69,000	351,000	4,115,000
Derivative Contracts					
Interest rate futures and forward contracts	62,132,000	79,758,000	64,637,000	42,095,000	25,591,000
Written options contracts (interest rate)	87,869,000	67,226,000	82,784,000	62,150,000	42,185,000
Purchased options contracts (interest rate)	99,969,000	67,208,000	85,719,000	69,390,000	48,731,000
Interest rate swaps	360,474,000	363,097,000	355,542,000	329,807,000	241,672,000
Futures and forward foreign exchange	64,615,000	61,664,000	73,391,000	61,170,000	46,583,000
Written options contracts (foreign exchange)	650,000	1,345,000	519,000	1,354,000	2,779,000
Purchased options contracts (foreign exchange)	650,000	1,345,000	519,000	1,354,000	2,779,000
Foreign exchange rate swaps	16,986,000	12,004,000	16,494,000	12,098,000	5,590,000
Commodity and other futures and forward contracts	622,000	2,062,000	94,000	68,000	3,000
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	1,976,000	1,900,000	1,957,000	1,937,000	1,579,000

	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)							62.31	22.01	95	65.62	23.52	95	67.49	24.05	94
Standby letters of credit	2.02	0.67	90	2.15	0.78	90	2.01	0.71	89	2.36	0.84	90	2.77	0.92	89
Commercial and similar letters of credit	0.10	0.02	89	0.07	0.02	87	0.10	0.02	93	0.08	0.02	87	0.10	0.02	89
Securities lent	1.46	0.11	91	0.84	0.16	89	1.14	0.18	89	0.90	0.40	85	0.77	0.62	84
Credit derivatives - notional amount (holding company as guarantor)	1.25	0.28	89	1.32	0.41	89	1.19	0.35	87	1.38	0.42	90	1.05	0.52	89
Credit derivatives - notional amount (holding company as beneficiary)	0.63	0.18	84	0.71	0.48	84	0.68	0.41	84	0.71	0.52	84	0.50	0.75	84
Credit derivative contracts w/ purchased credit protection-investment grade	1.86	0.17	94	2.03	0.23	92	1.86	0.25	92	2.02	0.30	91	0.67	0.52	87
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.16	70	0.01	0.38	71	0.01	0.30	68	0.07	0.45	74	0.88	0.69	86
Derivative contracts	125.76	42.67	91	121.13	54.25	87	123.06	48.41	88	117.36	68.47	86	89.33	65.81	83
Interest rate contracts	110.31	30.32	92	106.33	40.11	88	106.28	34.16	90	101.62	47.31	87	76.64	43.84	84
Interest rate futures and forward contracts	11.23	4.59	86	14.69	11.14	86	11.67	6.21	85	8.50	10.67	80	5.48	11.40	78
Written options contracts (interest rate)	15.88	2	92	12.38	2.54	91	14.95	2.18	92	12.54	2.47	90	9.03	2.16	90
Purchased options contracts (interest rate)	18.07	1.45	94	12.38	1.56	93	15.48	1.46	93	14.01	2.65	90	10.43	2.32	91
Interest rate swaps	65.14	20.33	92	66.88	23.48	89	64.19	20.62	91	66.57	28.86	88	51.71	26.74	87
Foreign exchange contracts	14.98	6.19	90	14.06	6.58	89	16.41	6.01	90	15.34	10.12	89	12.35	10.92	90
Futures and forward foreign exchange contracts	11.68	3.83	90	11.36	4.16	89	13.25	3.47	89	12.35	5.23	89	9.97	5.22	90
Written options contracts (foreign exchange)	0.12	0.03	86	0.25	0.05	88	0.09	0.03	84	0.27	0.05	88	0.59	0.14	93
Purchased options contracts (foreign exchange)	0.12	0.04	87	0.25	0.05	88	0.09	0.04	84	0.27	0.08	88	0.59	0.13	92
Foreign exchange rate swaps	3.07	0.71	91	2.21	0.85	90	2.98	0.77	90	2.44	2.03	89	1.20	2.17	85
Equity, commodity, and other derivative contracts	0.47	0.80	79	0.73	1.75	79	0.37	1.85	75	0.40	3.32	73	0.34	4.08	70
Commodity and other futures and forward contracts	0.11	0.06	88	0.38	0.13	87	0.02	0.14	86	0.01	0.19	83	0	0.25	79
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
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	0.36	0.27	81	0.35	0.30	82	0.35	0.32	80	0.39	0.38	80	0.34	0.40	79
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							109.83	42.81	89	110.45	45.53	88	111.27	44.93	89

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	695,943,000	657,609,000	681,656,000	581,423,000	417,492,000
Interest rate contracts	610,444,000	577,289,000	588,682,000	503,442,000	358,179,000
Foreign exchange contracts	82,901,000	76,358,000	90,923,000	75,976,000	57,731,000
Equity, commodity, and other contracts	2,598,000	3,962,000	2,051,000	2,005,000	1,582,000
Derivatives Position					
Futures and forwards	127,369,000	143,484,000	138,122,000	103,333,000	72,177,000
Written options	88,519,000	68,571,000	83,303,000	63,504,000	44,964,000
Exchange-traded	0	0	0	0	0
Over-the-counter	88,519,000	68,571,000	83,303,000	63,504,000	44,964,000
Purchased options	100,619,000	68,553,000	86,238,000	70,744,000	51,510,000
Exchange-traded	800,000	0	600,000	1,250,000	375,000
Over-the-counter	99,819,000	68,553,000	85,638,000	69,494,000	51,135,000
Swaps	379,436,000	377,001,000	373,993,000	343,842,000	248,841,000
Held for trading	577,960,000	508,859,000	563,689,000	480,237,000	365,103,000
Interest rate contracts	495,832,000	431,416,000	474,119,000	405,059,000	308,426,000
Foreign exchange contracts	81,506,000	75,381,000	89,476,000	75,110,000	56,674,000
Equity, commodity, and other contracts	622,000	2,062,000	94,000	68,000	3,000
Non-traded	117,983,000	148,750,000	117,967,000	101,186,000	52,389,000
Interest rate contracts	114,612,000	145,873,000	114,563,000	98,383,000	49,753,000
Foreign exchange contracts	1,395,000	977,000	1,447,000	866,000	1,057,000
Equity, commodity, and other contracts	1,976,000	1,900,000	1,957,000	1,937,000	1,579,000
Derivative contracts (excluding futures and FX 14 days or less)	603,082,000	573,185,000	590,412,000	507,724,000	364,701,000
One year or less	203,579,000	190,122,000	205,421,000	161,916,000	104,744,000
Over 1 year to 5 years	262,479,000	231,116,000	250,251,000	219,120,000	158,329,000
Over 5 years	137,024,000	151,947,000	134,740,000	126,688,000	101,628,000
Gross negative fair value (absolute value)	3,476,000	4,543,000	3,595,000	1,978,000	1,793,000
Gross positive fair value	4,893,000	7,384,000	6,000,000	2,896,000	2,010,000
Held for trading	4,103,000	6,584,000	5,552,000	2,754,000	1,855,000
Non-traded	790,000	800,000	448,000	142,000	155,000
Current credit exposure on risk-based capital derivative contracts	3,869,000	5,988,000	4,950,000	2,540,000	1,615,000
Credit losses on derivative contracts	0	1,000	2,000	0	-2,000
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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	87.71	94.52	20	87.79	94.83	20	86.36	94.07	20	86.59	93.44	23	85.79	92.91	24
Foreign exchange contracts	11.91	3.16	86	11.61	3.08	86	13.34	3.49	85	13.07	3.20	86	13.83	3.39	85
Equity, commodity, and other contracts	0.37	1.04	72	0.60	1.10	71	0.30	1.17	69	0.34	1.64	69	0.38	1.93	66
Futures and forwards	18.30	12.82	69	21.82	13.55	73	20.26	14.08	69	17.77	13.49	68	17.29	12.78	69
Written options	12.72	8.11	75	10.43	7.87	72	12.22	8.20	73	10.92	5.91	76	10.77	6.60	71
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	12.72	7.80	77	10.43	7.35	73	12.22	7.73	74	10.92	5.10	80	10.77	5.49	77
Purchased options	14.46	3.58	87	10.42	3.47	84	12.65	3.42	87	12.17	4.42	80	12.34	4.19	82
Exchange-traded	0.11	0.11	86	0	0.19	40	0.09	0.15	82	0.21	0.28	83	0.09	0.32	80
Over-the-counter	14.34	3.15	88	10.42	2.77	87	12.56	2.86	89	11.95	3.35	86	12.25	3.20	88
Swaps	54.52	69.64	27	57.33	69	25	54.87	68.70	27	59.14	69.75	32	59.60	70.34	29
Held for trading	83.05	42.14	70	77.38	45.54	65	82.69	43.59	70	82.60	44.16	69	87.45	46.31	70
Interest rate contracts	71.25	36.29	71	65.60	38.87	63	69.55	36.65	68	69.67	37.24	68	73.88	38.40	70
Foreign exchange contracts	11.71	1.47	91	11.46	1.52	91	13.13	1.60	91	12.92	1.60	91	13.57	1.85	90
Equity, commodity, and other contracts	0.09	0.51	81	0.31	0.72	79	0.01	0.68	78	0.01	0.83	75	0	1.14	71
Non-traded	16.95	57.86	29	22.62	54.46	34	17.31	56.41	29	17.40	55.84	30	12.55	53.69	29
Interest rate contracts	16.47	54.11	29	22.18	52.08	34	16.81	53.76	29	16.92	52.22	31	11.92	50.60	30
Foreign exchange contracts	0.20	0.45	75	0.15	0.31	73	0.21	0.46	77	0.15	0.34	75	0.25	0.57	74
Equity, commodity, and other contracts	0.28	0.12	85	0.29	0.08	87	0.29	0.10	86	0.33	0.13	85	0.38	0.16	86
Derivative contracts (excluding futures and forex 14 days or less)	86.66	90.92	27	87.16	91.11	26	86.61	91.48	26	87.32	93.86	22	87.36	94.47	25
One year or less	29.25	26.80	62	28.91	31.34	60	30.14	32.05	57	27.85	32.17	58	25.09	32.51	58
Over 1 year to 5 years	37.72	28.69	64	35.14	27.94	61	36.71	27.06	64	37.69	30.45	62	37.92	31.16	63
Over 5 years	19.69	30.03	40	23.11	31.18	47	19.77	29.56	42	21.79	28.09	45	24.34	28.71	50
Gross negative fair value (absolute value)	0.50	1.21	26	0.69	1.98	21	0.53	1.55	28	0.34	0.83	33	0.43	0.72	28
Gross positive fair value	0.70	1.70	10	1.12	2.70	17	0.88	2.23	13	0.50	1.19	18	0.48	0.85	24
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.05	84	0.11	0.11	76	0.08	0.07	76	0.05	0.06	79	0.04	0.06	78
Gross positive fair value (X)	0.11	0.07	81	0.17	0.13	77	0.13	0.09	78	0.07	0.07	78	0.05	0.06	77
Held for trading (X)	0.09	0.05	81	0.15	0.10	80	0.12	0.07	82	0.07	0.06	80	0.05	0.05	78
Non-traded (X)	0.02	0.01	68	0.02	0.02	62	0.01	0.02	54	0	0.01	53	0	0.01	55
Current credit exposure (X)	0.09	0.05	81	0.14	0.09	74	0.11	0.07	77	0.06	0.05	77	0.04	0.04	79
Credit losses on derivative contracts	0	0	47	0	0	92	0	0	89	0	0	45	0	0	1
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	0.98	0.61	78	1.48	1.16	73	1.26	0.89	75	0.65	0.73	75	0.42	0.53	77

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	7,314,000	4,020,000	4,020,000	3,973,000	3,925,000
Gross losses	374,000	491,000	2,180,000	1,867,000	1,760,000
Write-downs, transfers to loans held-for-sale	111,000	0	99,000	49,000	6,000
Recoveries	151,000	98,000	394,000	413,000	406,000
Net losses	223,000	393,000	1,786,000	1,454,000	1,354,000
Provision for loan and lease losses	-748,000	1,032,000	3,523,000	1,501,000	1,403,000
Adjustments	0	1,557,000	1,557,000	0	-1,000
Ending balance	6,343,000	6,216,000	7,314,000	4,020,000	3,973,000
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	-0.55	-0.11	7	0.84	0.87	56	0.67	0.51	77	0.32	0.15	86	0.31	0.14	85
Provision for loan and lease losses / Average loans and leases	-0.98	-0.20	7	1.37	1.41	58	1.12	0.82	78	0.51	0.24	86	0.49	0.24	84
Provision for loan and lease losses / Net loan and lease losses	-335.43	-168.35	25	262.60	730.69	23	197.26	487.86	18	103.23	130.58	36	103.62	134.68	42
Allowance for loan and lease losses / Total loans and leases not held for sale	2.15	1.49	83	1.95	1.32	86	2.46	1.58	86	1.36	0.83	88	1.39	0.90	88
Allowance for loan and lease losses / Total loans and leases	2.09	1.47	84	1.92	1.30	86	2.39	1.55	86	1.33	0.81	88	1.38	0.89	88
Allowance for loan and lease losses / Net loans and leases losses (X)	7.11	18.09	35	3.95	10.10	30	4.10	11.58	22	2.76	8.03	28	2.93	7.54	24
Allowance for loan and lease losses / Nonaccrual assets	549.18	291.29	87	735.62	310.68	88	583.72	299.44	88	555.25	218.72	88	481.58	214.03	88
ALLL / 90+ days past due + nonaccrual loans and leases	193.50	246.27	42	205.49	221.69	52	208.67	244.62	47	134.22	151.73	52	129.16	160.51	50
Gross loan and lease losses / Average loans and leases	0.49	0.24	84	0.65	0.34	80	0.69	0.34	85	0.63	0.28	88	0.62	0.30	87
Recoveries / Average loans and leases	0.20	0.08	88	0.13	0.07	82	0.13	0.07	83	0.14	0.08	84	0.14	0.09	79
Net losses / Average loans and leases	0.29	0.16	76	0.52	0.27	79	0.57	0.27	84	0.49	0.21	88	0.48	0.22	87
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.04	0	99	0	0	46	0.03	0	95	0.02	0	93	0	0	83
Recoveries / Prior year-end losses	6.93	7.39	58	5.25	8.09	34	21.10	33.98	31	23.47	36.22	34	23.19	41.30	30
Earnings coverage of net loan and lease losses (X)	9.61	25.70	38	6.29	17.23	36	5.36	22.89	24	6.94	24.40	28	7.45	21.75	27
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	0.03	7	0	0.01	39	0.13	0.04	80	0.01	0.01	56	0	0.02	31
Real estate loans secured by 1–4 family	-0.03	-0.01	26	0.01	0.01	58	-0.02	0.01	26	0	0.01	42	0.02	0.01	55
Revolving	-0.04	-0.03	32	0.03	0	65	0.01	0.01	63	0.01	0.02	55	0.01	0.03	45
Closed-end	-0.03	-0.01	25	0.01	0.01	60	-0.02	0	22	0	0	37	0.02	0.01	65
Commercial real estate loans	-0.08	0.05	4	-0.02	0.01	14	0.50	0.07	96	0.04	0.01	78	-0.04	0.01	10
Construction and land development	0.19	0	93	-0.04	-0.01	23	0.02	0	77	0.02	-0.01	85	-0.02	-0.03	36
1–4 family	0	0	58	-0.04	0	6	-0.01	0	13	-0.01	0	11	0	-0.01	63
Other	0.19	0	94	0	-0.01	65	0.03	0	81	0.03	-0.01	88	-0.02	-0.02	34
Multifamily	0.10	0	95	0	0	61	-0.03	0	7	0.03	0	90	-0.06	0	9
Nonfarm nonresidential	-0.24	0.07	2	-0.02	0.02	12	0.82	0.11	96	0.06	0.02	78	-0.05	0.02	4
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	46	0	0.01	66	0	0.01	56
Other	-0.24	0.06	1	-0.02	0.01	12	0.82	0.08	98	0.05	0.01	90	-0.06	0.01	4
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	-0.10	0	10
Commercial and industrial loans	0.26	0.21	64	0.28	0.48	48	0.62	0.47	70	0.34	0.37	57	0.29	0.31	58
Loans to individuals	1.23	1.06	64	2.12	1.43	76	1.74	1.13	78	1.96	1.17	79	1.99	1.16	79
Credit card loans	2.76	2.41	58	4.11	3.52	60	3.71	2.92	66	3.60	3.11	60	3.62	2.92	63
Agricultural loans	0.68	0.02	95	0	0.11	43	0.30	0.19	81	0.15	0.08	75	0.13	0.15	70
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.07	0.09	69	0.27	0.15	74	0.32	0.15	76	0.07	0.15	52	0.09	0.14	55

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	2,423,000	1,674,000	2,695,000	1,637,000	1,730,000
90+ days past due loans and leases	2,150,000	2,210,000	2,281,000	2,303,000	2,259,000
Nonaccrual loans and leases	1,128,000	815,000	1,224,000	692,000	817,000
Total past due and nonaccrual loans and leases	5,701,000	4,699,000	6,200,000	4,632,000	4,806,000
Restructured 30–89 days past due	334,000	194,000	330,000	203,000	204,000
Restructured 90+ days past due	602,000	819,000	680,000	856,000	838,000
Restructured nonaccrual	550,000	333,000	580,000	302,000	381,000
Total restructured loans and leases	1,486,000	1,346,000	1,590,000	1,361,000	1,423,000
30–89 days past due loans held for sale	0	0	2,000	1,000	1,000
90+ days past due loans held for sale	1,000	1,000	2,000	1,000	0
Nonaccrual loans held for sale	8,000	1,000	59,000	2,000	2,000
Total past due and nonaccrual loans held for sale	9,000	2,000	63,000	4,000	3,000
Restructured loans and leases in compliance	2,586,000	2,684,000	2,597,000	2,690,000	2,813,000
Other real estate owned	19,000	70,000	24,000	78,000	111,000
Other Assets					
30–89 days past due	2,000	1,000	3,000	1,000	1,000
90+ days past due	0	0	0	0	0
Nonaccrual	27,000	30,000	29,000	32,000	8,000
Total other assets past due and nonaccrual	29,000	31,000	32,000	33,000	9,000

	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	0.80	0.33	89	0.52	0.52	54	0.88	0.39	87	0.54	0.43	71	0.60	0.44	74
90+ days past due loans and leases	0.71	0.11	91	0.68	0.12	90	0.74	0.12	90	0.76	0.15	89	0.78	0.17	87
Nonaccrual loans and leases	0.37	0.65	26	0.25	0.57	16	0.40	0.66	29	0.23	0.51	19	0.28	0.54	20
90+ days past due and nonaccrual loans and leases	1.08	0.82	76	0.94	0.75	69	1.14	0.85	77	0.99	0.71	78	1.07	0.75	78
30–89 days past due restructured	0.11	0.01	93	0.06	0.01	89	0.11	0.01	92	0.07	0.01	91	0.07	0.02	86
90+ days past due restructured	0.20	0	97	0.25	0.01	98	0.22	0.01	97	0.28	0.01	98	0.29	0.01	98
Nonaccrual restructured	0.18	0.13	71	0.10	0.14	50	0.19	0.13	73	0.10	0.14	49	0.13	0.16	47
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	79	0	0	80	0	0	78
90+ days past due loans held for sale	0	0	85	0	0	88	0	0	83	0	0	85	0	0	43
Nonaccrual loans held for sale	0	0	80	0	0	79	0.02	0.01	85	0	0	80	0	0	78
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.80	0.33	89	0.52	0.52	54	0.88	0.40	87	0.54	0.43	72	0.60	0.44	74
90+ days past due assets	0.71	0.11	91	0.68	0.12	90	0.74	0.12	90	0.76	0.15	89	0.78	0.18	87
Nonaccrual assets	0.38	0.66	27	0.26	0.58	15	0.41	0.67	30	0.24	0.53	19	0.29	0.57	21
30+ days past due and nonaccrual assets	1.89	1.18	82	1.46	1.32	67	2.03	1.29	82	1.55	1.19	73	1.67	1.26	76
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.60	0.50	71	0.56	0.48	69	0.64	0.52	69	0.61	0.44	76	0.66	0.48	76
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.53	69	0.58	0.51	62	0.64	0.55	68	0.63	0.48	72	0.68	0.52	71
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.84	0.58	81	0.84	0.57	81	0.88	0.60	79	0.91	0.53	88	1.02	0.60	88
Allowance for loan and lease losses	73.61	69.27	61	73.71	74.58	55	66.38	66.54	57	112.41	115.41	57	120.39	118.28	56
Equity capital + allowance for loan and lease losses	8.05	5.03	82	7.93	4.68	85	8.04	4.97	84	8.09	4.28	88	8.70	4.79	87
Tier 1 capital + allowance for loan and lease losses	9	5.96	79	9.38	5.89	84	9.37	6.04	82	9.88	5.65	88	10.70	6.16	87
Loans and leases + other real estate owned	1.54	0.97	85	1.42	0.91	85	1.58	0.97	86	1.50	0.85	88	1.66	0.96	89

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	1.43	0.32	94	0.55	0.48	70	1.40	0.39	94	0.54	0.38	76	0.64	0.42	81
	90+ days past due	1.42	0.13	93	1.38	0.12	93	1.47	0.16	92	1.45	0.16	92	1.53	0.22	91
	Nonaccrual	0.55	0.76	45	0.35	0.54	33	0.58	0.75	42	0.34	0.46	44	0.46	0.57	46
Commercial and industrial	30–89 days past due	0.18	0.22	54	0.28	0.36	48	0.28	0.23	71	0.30	0.31	60	0.32	0.30	64
	90+ days past due	0.08	0.02	88	0.08	0.03	82	0.07	0.03	78	0.10	0.05	79	0.09	0.05	76
	Nonaccrual	0.37	0.69	35	0.27	0.90	17	0.41	0.75	32	0.21	0.83	19	0.23	0.76	19
Individuals	30–89 days past due	0.58	0.53	58	0.99	0.84	58	0.76	0.83	52	1.01	0.83	57	1.09	0.84	64
	90+ days past due	0.38	0.11	83	0.60	0.15	87	0.40	0.14	82	0.60	0.17	86	0.62	0.16	88
	Nonaccrual	0.05	0.22	37	0.06	0.19	43	0.06	0.28	34	0.06	0.17	42	0.07	0.23	36
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	0.17	70	0.88	0.35	78	0.46	0.17	82	0.15	0.24	64	0.63	0.17	86
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0.34	0.44	67	1.06	0.76	77	0.61	0.49	74	0.73	0.67	71	0.63	0.75	64
Foreign governments	30–89 days past due		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0.23	0.13	75	0.32	0.26	68	0.39	0.18	78	0.33	0.20	72	0.31	0.17	77
	90+ days past due	0	0.01	76	0.01	0.01	75	0.01	0.01	79	0.01	0.01	82	0.01	0.01	77
	Nonaccrual	0.24	0.16	73	0.15	0.13	67	0.24	0.15	74	0.14	0.13	69	0.12	0.14	64

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	1.85	0.47	95	0.70	0.73	53	1.77	0.65	90	0.72	0.67	64	0.84	0.71	66
	90+ days past due	1.97	0.28	90	1.97	0.24	90	2.04	0.33	88	2.05	0.31	90	2.22	0.46	88
	Nonaccrual	0.40	0.88	25	0.39	0.79	27	0.36	0.89	23	0.39	0.73	30	0.53	0.86	36
Revolving	30–89 days past due	0.37	0.31	71	0.54	0.50	55	0.54	0.48	56	0.53	0.45	59	0.59	0.50	58
	90+ days past due	0.38	0.03	96	0.33	0.03	94	0.36	0.03	95	0.34	0.05	93	0.39	0.05	93
	Nonaccrual	1.07	1.31	64	0.78	1.07	55	0.84	1.13	60	0.80	1	61	0.95	1.17	65
Closed-end	30–89 days past due	2.04	0.48	96	0.73	0.76	52	1.93	0.65	92	0.76	0.70	62	0.90	0.75	66
	90+ days past due	2.18	0.31	90	2.25	0.27	90	2.27	0.38	88	2.34	0.35	90	2.60	0.53	88
	Nonaccrual	0.32	0.85	21	0.33	0.77	23	0.30	0.87	20	0.32	0.70	26	0.44	0.84	33
Junior lien	30–89 days past due	0	0.01	37	0.01	0.02	32	0.01	0.02	46	0.01	0.02	33	0.01	0.03	32
	90+ days past due	0	0	75	0	0	76	0	0	80	0	0	71	0	0	59
	Nonaccrual	0.02	0.05	31	0.01	0.05	28	0.01	0.04	33	0.01	0.04	31	0.01	0.06	30
Commercial real estate	30–89 days past due	0.33	0.22	74	0.21	0.28	46	0.47	0.26	78	0.08	0.18	36	0.19	0.17	59
	90+ days past due	0.01	0.02	65	0.01	0.01	60	0.01	0.02	61	0.01	0.03	53	0	0.03	20
	Nonaccrual	0.93	0.62	74	0.25	0.32	51	1.17	0.62	83	0.21	0.23	53	0.30	0.28	61
Construction and development	30–89 days past due	0.63	0.22	84	0.06	0.32	37	0.38	0.28	69	0.02	0.28	32	0.27	0.21	68
	90+ days past due	0.03	0.01	87	0.02	0.01	76	0.02	0.01	84	0	0.02	33	0	0.02	31
	Nonaccrual	0.87	0.50	79	0.11	0.24	50	0.37	0.41	69	0.08	0.20	50	0.37	0.19	81
1–4 family	30–89 days past due	0.10	0.03	81	0.04	0.06	62	0.11	0.03	86	0.01	0.06	52	0.01	0.06	55
	90+ days past due	0.03	0	94	0.02	0	86	0.02	0	90	0	0	41	0	0	43
	Nonaccrual	0.01	0.02	65	0	0.03	30	0	0.03	27	0.01	0.02	63	0.01	0.02	61
Other	30–89 days past due	0.53	0.16	84	0.02	0.24	34	0.26	0.22	72	0.01	0.20	34	0.26	0.13	79
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.86	0.43	81	0.11	0.18	56	0.37	0.35	71	0.07	0.17	53	0.36	0.15	83
Multifamily	30–89 days past due	0.05	0.08	69	0.28	0.10	81	0.08	0.09	65	0.16	0.08	81	0.11	0.10	69
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.43	0.13	83	0.10	0.06	78	0.31	0.11	84	0.08	0.05	75	0.31	0.08	85
Nonfarm non-residential	30–89 days past due	0.24	0.20	66	0.27	0.27	55	0.57	0.23	81	0.10	0.14	45	0.16	0.17	51
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0.01	0.03	60	0	0.03	21
	Nonaccrual	1.06	0.78	70	0.33	0.37	53	1.69	0.79	88	0.28	0.28	58	0.27	0.30	50
Owner Occupied	30–89 days past due	0.10	0.06	79	0.08	0.11	44	0.08	0.07	60	0.04	0.07	41	0.10	0.09	57
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.40	0.32	70	0.21	0.20	58	0.38	0.27	67	0.19	0.16	61	0.20	0.17	64
Other	30–89 days past due	0.14	0.12	63	0.18	0.14	68	0.50	0.14	88	0.06	0.07	57	0.06	0.07	61
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0.01	0.01	76	0	0.01	31
	Nonaccrual	0.66	0.40	73	0.11	0.16	52	1.31	0.44	89	0.10	0.10	55	0.07	0.13	47
Farmland	30–89 days past due	0.13	0.13	69	0.22	0.32	55	0.12	0.11	72	0.32	0.23	74	0.10	0.25	55
	90+ days past due	0.13	0.01	90	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.02	1.14	67	0.54	1.10	49	0.73	1.13	55	0.43	0.84	53	0.40	1.23	54
Credit card	30–89 days past due	0.90	0.75	58	1.29	1.31	52	1.03	0.95	52	1.29	1.19	55	1.39	1.22	61
	90+ days past due	0.95	0.56	67	1.29	0.83	66	0.88	0.63	63	1.23	0.78	72	1.25	0.73	70
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

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

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	-17,935,000	-17,499,000	-17,398,000	-15,944,000	-11,698,000
Retained earnings	67,344,000	63,793,000	65,792,000	63,186,000	59,065,000
Accumulated other comprehensive income (AOCI)	-2,095,000	503,000	322,000	-1,373,000	-2,322,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	47,314,000	46,797,000	48,716,000	45,869,000	45,045,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	10,242,000	9,969,000	10,272,000	10,198,000	10,209,000
Accumulated other comprehensive income-related adjustments	-2,050,000	578,000	387,000	-51,000	112,000
Other deductions from common equity tier 1 capital	19,000	26,000	12,000	9,000	0
Subtotal:	39,103,000	36,224,000	38,045,000	35,713,000	34,724,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	39,103,000	36,224,000	38,045,000	35,713,000	34,724,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	5,968,000	5,984,000	5,983,000	5,984,000	5,984,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	450,000	450,000	451,000	28,000	36,000
Additional tier 1 capital before deductions	6,418,000	6,434,000	6,434,000	6,012,000	6,020,000
Less: Additional tier 1 capital deductions	4,000	7,000	5,000	4,000	3,000
Additional tier 1 capital	6,414,000	6,427,000	6,429,000	6,008,000	6,017,000
Tier 1 Capital	45,517,000	42,651,000	44,474,000	41,721,000	40,741,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	3,055,000	3,518,000	3,056,000	3,518,000	2,979,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	167,000	167,000	167,000	14,000	17,000
Allowance for loan and lease losses in tier 2 capital	4,886,000	4,941,000	4,905,000	4,491,000	4,441,000
Exited advanced approach eligible credit reserves					1,399,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	8,108,000	8,626,000	8,128,000	8,023,000	7,437,000
Exited advanced approach tier 2 capital before deductions					4,395,000
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	8,108,000	8,626,000	8,128,000	8,023,000	7,437,000
Exited advanced approach tier 2 capital					4,395,000
Total capital	53,625,000	51,277,000	52,602,000	49,744,000	48,178,000
Exited advanced approach total capital					45,136,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	548,511,000	493,381,000	547,165,000	485,437,000	464,285,000
Less: Deductions from common equity tier 1 capital	10,246,000	9,976,000	10,277,000	10,202,000	10,212,000
Less: Other deductions	-1,832,000	-1,628,000	-1,561,000	-415,000	2,009,000
Total assets for leverage ratio	540,097,000	485,033,000	538,449,000	475,650,000	452,064,000
Total risk-weighted assets	396,351,218	404,626,970	393,647,833	391,269,143	381,660,883
Exited advanced approach total RWA					295,001,940

	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	9.87	12.55	8	8.95	11.59	5	9.66	12.38	6	9.13	12.11	4	9.10	12.09	3
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	11.77	0.52	92
Tier 1 capital, column A	11.48	13.32	18	10.54	12.25	22	11.30	13.11	23	10.66	12.78	16	10.67	12.85	12
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	13.81	0.60	93
Total capital, column A	13.53	15.39	15	12.67	14.01	27	13.36	15.26	19	12.71	14.36	21	12.62	14.45	20
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	15.30	0.67	93
Tier 1 leverage	8.43	9.15	32	8.79	9.43	32	8.26	9.13	24	8.77	9.76	23	9.01	9.71	28
Supplementary leverage ratio, advanced approaches HCs	7.35	7.95	43	7.05	7.28	52	7.29	8.71	31	7	7.41	50	7.20	7.31	55

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	96,000	96,000	96,000	96,000	97,000	0.00	-11.93
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	96,000	96,000	96,000	96,000	97,000	0.00	-11.93
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	92,000	91,000	92,000	91,000	91,000	1.10	2.22
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	92,000	91,000	92,000	91,000	91,000	1.10	2.22
Total insurance underwriting net income	0	0	1,000	1,000	1,000		-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	1,000	1,000	1,000		-100.00
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)	2,000	2,000	2,000	2,000	4,000	0.00	-86.67
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,000	3,000	11,000	13,000	15,000	-33.33	-60.00
Other insurance activities income	2,000	2,000	9,000	11,000	12,000	0.00	-50.00
Insurance and reinsurance underwriting income	0	1,000	2,000	2,000	3,000	-100.00	-100.00
Premiums	0	1,000	2,000	2,000	3,000	-100.00	-100.00
Credit related insurance underwriting	0	1,000	2,000	2,000	3,000	-100.00	-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	1,000	1,000	2,000	3,000	-100.00	-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	6,769,000	6,704,000	6,761,000	6,681,000	6,599,000	0.97	6.83

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.02	0	90	0.02	0.01	85	0.02	0	89	0.02	0.01	84	0.02	0.01	84
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	54.39	17	0	56.62	15	0	53.67	17	0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	45.61	82	100	43.38	84	100	46.33	82	100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	0.04	0.38	44	0.05	0.40	50	0.05	0.41	45	0.06	0.47	46	0.07	0.47	49
Premium income / Insurance activities revenue	0	2.23	43	33.33	2.84	92	18.18	2.84	89	15.38	7.32	83	20	4.86	86
Credit related premium income / Total premium income		33.33		100	45.10	76	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income		66.67		0	54.90	23	0	61.77	18	0	65.09	16	0	55.46	21
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0.02	0.03	86	0.01	0.08	79	0.01	0.08	80
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)	0	3.56	37	0	-116.81	28	1.09	3.62	38	1.10	5.13	22	1.10	1.99	44
Insurance benefits, losses, expenses / Insurance premiums		1,367.96		100	1,046.57	50	50	447.82	36	100	233.61	64	100	160.49	61
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	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
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	13.05	11	58	13.72	11.59	57	13.06	11.03	56	14.61	11.51	62	14.76	10.22	66
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		5,644,000			4,637,000			4,519,000			3,965,000			3,362,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	1.02	0.50	89	0.85	0.78	87	0.82	0.75	87	0.80	1.39	84	0.72	1.79	84

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	1,293,000	1,714,000	1,115,000	1,467,000	1,374,000
Real estate loans	340,000	352,000	336,000	348,000	315,000
Commercial and industrial loans	913,000	1,330,000	731,000	1,080,000	1,030,000
Loans to depository institutions and other banks acceptances	26,000	19,000	32,000	19,000	21,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	7,000	0
Lease financing receivables	14,000	13,000	16,000	13,000	8,000
Debt securities	7,000	5,000	9,000	9,000	9,000
Interest-bearing bank balances	12,804,000	8,759,000	11,308,000	8,837,000	7,430,000
Total selected foreign assets	14,104,000	10,478,000	12,432,000	10,313,000	8,813,000
Total foreign deposits	19,023,000	28,451,000	22,382,000	26,995,000	23,686,000
Interest-bearing deposits	18,794,000	28,219,000	22,143,000	26,697,000	23,455,000
Non-interest-bearing deposits	229,000	232,000	239,000	298,000	231,000

	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	0.34	0.69	67	0.76	0.99	68	0.50	0.87	66	0.84	1.25	66	0.92	1.17	65
Cost: Interest-bearing deposits	0	0.13	25	0.86	0.79	53	0.26	0.42	28	1.42	1.19	63	1.13	0.97	59
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			0.64		0.28	0.29	75		1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-24.56	-6.17	23	4.64	12.26	57	-23.99	-2.41	16	6.77	22.48	55	16.94	7.24	64
Total selected assets	34.61	-2.57	82	18.41	7.32	68	20.55	2.04	75	17.02	12.40	75	-26.08	3.24	15
Deposits	-33.14	2.95	20	36.52	13.75	83	-17.09	3.46	26	13.97	10.36	63	-6.38	5	32

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	0.11	0.16	0.13	0.17	0.20

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	2,029,463	71,639	1,669,585	7,380,580	5,482,993	2732.90	5998.51
Dividends	2,000,000	0	1,500,000	7,100,000	5,300,000		
Interest	29,054	70,983	163,595	272,399	174,456	-59.07	0.65
Management and service fees	409	656	5,990	8,181	8,537	-37.65	-90.73
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,011	27,993	32,278	50,704	50,844	-96.39	-70.18
Dividends	632	22,000	24,078	6,067	5,596	-97.13	-16.62
Interest	373	5,985	8,130	44,556	45,164	-93.77	-85.80
Management and service fees	6	8	70	81	84	-25.00	0.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,030,474	99,632	1,701,863	7,431,284	5,533,837	1937.97	5437.46
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	9,839	43,985	78,828	16,770	25,088	-77.63	9.76
Total operating income	2,040,313	143,617	1,780,691	7,448,054	5,558,925	1320.66	4161.22
Operating Expenses							
Personnel expenses	1,059	1,812	4,314	4,198	3,818	-41.56	62.17
Interest expense	96,237	134,709	433,357	551,539	471,108	-28.56	33.73
Other expenses	34,177	32,944	135,671	135,654	129,148	3.74	10.32
Provision for loan and lease losses	0	0	0	0	-3		
Total operating expenses	131,473	169,465	573,342	691,391	604,071	-22.42	26.91
Income (loss) before taxes	1,908,852	-25,900	1,207,332	6,756,696	4,954,821		
Applicable income taxes (credit)	-17,304	-16,388	-78,450	-91,934	-90,967		
Extraordinary items							
Income before undistributed income of subsidiaries	1,926,156	-9,512	1,285,782	6,848,630	5,045,788		
Equity in undistributed income of subsidiaries	353,844	1,180,512	3,673,218	65,370	2,050,212	-70.03	-75.07
Bank subsidiaries	308,980	1,155,662	3,509,143	5,614	2,010,606	-73.26	-77.02
Nonbank subsidiaries	44,864	24,850	164,075	59,756	39,606	80.54	-39.77
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	2,280,000	1,171,000	4,959,000	6,914,000	7,096,000	94.71	64.50
Memoranda							
Bank net income	2,308,980	1,155,662	5,009,143	7,105,614	7,310,606	99.80	71.71
Nonbank net income	45,496	46,850	188,153	65,823	45,202	-2.89	-39.54
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	57,419,780	77.46	54,259,454	75.60	56,474,378	74.88	52,456,923	51,383,734	5.82	21.70
Common and preferred stock	50,486,033	68.11	50,369,890	70.18	52,551,067	69.68	48,517,525	47,548,817	0.23	16.48
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	6,850,000	9.24	3,850,000	5.36	3,850,000	5.10	3,850,000	3,800,000	77.92	80.26
Other receivables	83,747	0.11	39,564	0.06	73,311	0.10	89,398	34,917	111.67	114.70
Investment in nonbank subsidiaries	4,462,153	6.02	4,741,901	6.61	4,405,771	5.84	4,595,071	5,115,582	-5.90	44.01
Common and preferred stock	3,330,941	4.49	3,146,924	4.38	3,286,084	4.36	3,128,336	2,567,955	5.85	56.05
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,130,000	1.52	1,593,700	2.22	1,118,000	1.48	1,464,600	2,543,100	-29.10	17.53
Other receivables	1,212	0	1,277	0	1,687	0	2,135	4,527	-5.09	-52.26
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	15		-100.00
Securities	1,400,783	1.89	1,542,818	2.15	1,488,714	1.97	1,651,020	939,579	-9.21	324.67
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	10,054,787	13.56	10,127,166	14.11	12,278,763	16.28	11,583,416	9,969,355	-0.71	23.47
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment	3,611	0	3,787	0.01	3,632	0	3,813	4,040	-4.65	-23.88
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	788,301	1.06	1,099,158	1.53	770,504	1.02	1,095,912	750,799	-28.28	-17.83
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	74,129,415	100.00	71,774,284	100.00	75,421,762	100.00	71,386,155	68,163,104	3.28	24.13
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		-100.00
Other borrowings 1 year or less	4,000,000	5.40	1,219,282	1.70	1,500,102	1.99	8,750	1,500,000	228.06	220.00
Borrowings with maturity over 1 year	12,315,322	16.61	13,645,529	19.01	14,924,958	19.79	14,102,753	11,291,485	-9.75	48.64
Subordinated notes and debentures	4,499,000	6.07	4,499,000	6.27	4,499,000	5.97	4,499,000	3,499,473	0.00	80.00
Other liabilities	1,635,929	2.21	871,187	1.21	1,399,420	1.86	922,421	843,104	87.78	80.87
Balance due to subsidiaries and related institutions	1,164	0	7,286	0.01	3,282	0	231	42	-84.02	-71.39
Total liabilities	22,451,415	30.29	20,242,284	28.20	22,326,762	29.60	19,533,155	17,134,104	10.91	73.16
Equity Capital	51,678,000	69.71	51,532,000	71.80	53,095,000	70.40	51,853,000	51,029,000	0.28	10.53
Perpetual preferred stock (income surplus)	5,968,000	8.05	5,984,000	8.34	5,983,000	7.93	5,984,000	5,984,000	-0.27	8.49
Common stock	21,000	0.03	21,000	0.03	21,000	0.03	21,000	21,000	0.00	0.00
Common surplus	8,487,000	11.45	8,452,000	11.78	8,511,000	11.28	8,475,000	8,469,000	0.41	1.42
Retained earnings	65,740,000	88.68	62,544,000	87.14	64,188,000	85.11	63,186,000	59,065,000	5.11	39.08
Accumulated other comprehensive income	-2,095,000	-2.83	503,000	0.70	322,000	0.43	-1,373,000	-2,322,000		
Other equity capital components	-26,443,000	-35.67	-25,972,000	-36.19	-25,930,000	-34.38	-24,440,000	-20,188,000		
Total liabilities and equity capital	74,129,415	100.00	71,774,284	100.00	75,421,762	100.00	71,386,155	68,163,104	3.28	24.13
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	17.30	12.54	83	9.16	3.93	84	9.49	7.28	71	13.14	9.68	87	14.26	10.40	87
Bank net income / Average equity investment in banks	17.93	12.55	83	9.35	4.73	79	9.82	7.44	75	14.64	10.51	84	15.64	11.19	84
Nonbank net income / Average equity investment in nonbanks	5.50	12.53	42	5.97	5.73	65	5.86	9.75	50	2.19	7.89	33	1.77	7.10	34
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	101.27	95.97	46	98.69	95.67	21	101.01	88.16	38	102.77	82.22	52	103.02	82.56	52
Nonbank net income / Parent net income	2	2.83	67	4	5.47	74	3.79	3.59	71	0.95	5.93	53	0.64	3.78	49
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	43.44	17.74	85	39.28	19.50	79	42.05	20.06	83	37.67	20.43	77	33.58	20.88	77
Total debt / Equity capital	40.28	11.90	88	37.58	13.54	83	39.41	14.41	85	35.89	14.31	80	31.92	14.69	79
Total debt + notes payable to subs that issued TPS / Equity capital	40.28	14.30	88	37.58	15.86	83	39.41	16.67	85	35.89	16.36	80	31.92	17.10	78
Total debt + Loans guaranteed for affiliate / Equity capital	40.28	12.02	88	37.58	13.93	83	39.41	14.68	85	35.89	14.56	80	31.92	15.14	79
Total debt / Equity capital – excess over fair value	40.28	12	88	37.58	13.68	82	39.41	14.52	85	35.89	14.51	80	31.92	14.81	79
Long-term debt / Equity capital	32.54	11.33	88	35.21	12.46	83	36.58	13.56	85	35.87	13.04	82	28.99	13.37	78
Short-term debt / Equity capital	7.74	0.52	94	2.37	0.88	83	2.83	0.77	83	0.02	1.02	76	2.94	1.14	82
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	57.80	35.48	70	39.75	27.67	62	57.08	34.67	71	51.11	28.44	72	44.47	28.63	68
Double Leverage															
Equity investment in subs / Equity capital	104.14	102.85	60	103.85	103.91	50	105.16	102.81	65	99.60	103.22	29	98.21	103.10	21
Total investment in subs / Equity capital	119.75	108.21	86	114.49	111.18	80	114.66	110.16	80	110.03	111.07	68	110.72	112.48	64
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.23	0.22	56	0.42	1.22	44	0.55	0.47	58	-0.03	0.36	30	-0.13	0.35	22
Equity investment in subs – equity cap / Net income-div (X)	0.34	0.74	34	1.09	2.81	36	1.30	1.82	51		1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	240.81	111.23	89	18.12	154.20	9	54.39	136.61	7	216.28	177.68	70	183.68	162.34	61
Cash from ops + noncash items + op expense / Op expense + dividend	237.18	98.58	90	105.56	176.81	33	90.45	147.26	15	216.28	190.27	66	194.76	174.91	63
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-163.35	85.36	4	-64.09	90.08	11	120.31	134.09	55	146.98	116.34	74	127.35	103.19	74
Pretax operating income + interest expense / Interest expense	2,083.49	1,142.88	78	80.77	2,355.68	18	378.60	2,016.32	23	1,325.06	1,968.54	52	1,151.74	2,898.75	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,083.49	1,357.31	77	80.77	1,688.78	17	378.60	1,539.23	22	1,325.06	1,632.83	54	1,151.74	1,369.37	55
Dividends + interest from subsidiaries / Interest expense + dividends	247.80	117.86	86	11.66	186.57	11	51.73	150.43	9	221.81	210.80	62	187.73	188.90	54
Fees + other income from subsidiaries / Salary + other expenses	1.18	13.36	67	1.91	14.22	66	4.33	13.95	65	5.91	16.52	62	6.48	16.08	65
Net income / Current part of long-term debt + preferred dividends (X)	25.33	33.13	53	15.01	20.55	68	16.31	35.64	50	22.89	57.11	45	25.16	33.93	45
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.99	3.98	78	13.19	2.60	91	13.93	3.86	89	17.76	2.64	96	14.30	2.61	94
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04		0	0.24	47
Nonaccrual		1.22			1.57			1.03			0.54		0	6.54	38
Total		1.27			1.72			1.13			0.58		0	6.78	36
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	1.78	1.80	82	1.73	3.20	77	1.60	2.66	79	1.78	5.62	73	1.37	5.50	72
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	0.07	82	0	0.08	76	0	0.08	78	0	0.19	73	0	0.21	73

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	37.54	74.87	26		61.08		221.27	81.10	93	40.81	57.84	36	48.99	57.26	49
Dividends declared / Net income	31.71	23.13	63	60.97	81.32	48	57.37	42.29	72	40.43	33.08	63	34.84	27.33	66
Net income – dividends / Average equity	11.81	9.52	72	3.57	0.55	72	4.05	4.13	50	7.83	6.46	69	9.29	7.33	75
Percent of Dividends Paid															
Dividends from bank subsidiaries	276.63	101.14	88	0	182.33	14	52.72	132.17	22	254.03	178.13	76	214.40	157.73	65
Dividends from nonbank subsidiaries	0.09	3.28	72	3.08	2.35	85	0.85	3.41	65	0.22	7.53	48	0.23	7.13	57
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	276.71	128.99	84	3.08	229.19	15	53.57	174.85	12	254.24	260.40	63	214.63	215.26	55
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	86.62	30.63	90	0	123.04	10	29.95	60.28	24	99.92	66.55	83	72.50	60.71	67
Interest income from bank subsidiaries	1.26	0.12	92	6.14	0.70	93	3.27	0.36	92	3.83	0.54	91	2.39	0.52	88
Management and service fees from bank subsidiaries	0.02	1.08	73	0.06	2.97	76	0.12	1.47	74	0.12	1.55	72	0.12	1.88	73
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	87.89	33.49	88	6.20	148.03	18	33.33	62.88	25	103.87	69.36	83	75	63.43	63
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.39	47.24	49	46.96	39.62	63	12.80	56.39	42	9.22	82.95	32	12.38	51.40	41
Interest income from nonbank subsidiaries	0.82	2.80	71	12.77	14.44	76	4.32	7.38	75	67.69	20.25	81	99.92	18.56	87
Management and service fees from nonbank subsidiaries	0.01	0.53	80	0.02	1.68	80	0.04	0.86	79	0.12	1.92	77	0.19	2.96	77
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	2.22	69.48	31	59.75	76.32	52	17.16	79.84	33	77.03	150.41	42	112.48	99.33	67
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	98.02	58.57	65	0	62.43	15	84.24	69.76	39	95.33	67.32	57	95.34	65.18	60
Interest income from bank subsidiaries	1.42	0.72	84	49.43	2.52	94	9.19	0.63	95	3.66	0.80	86	3.14	0.92	84
Management and service fees from bank subsidiaries	0.02	4.11	72	0.46	1.69	76	0.34	1.87	76	0.11	1.81	74	0.15	2.01	74
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	99.47	71.70	64	49.88	76.26	25	93.76	82.20	37	99.09	78.80	64	98.63	74.20	55
Dividends from nonbank subsidiaries	0.03	5.32	65	15.32	2.51	90	1.35	1.95	67	0.08	2.65	47	0.10	2.57	54
Interest income from nonbank subsidiaries	0.02	0.82	76	4.17	1.82	88	0.46	0.73	83	0.60	1.19	79	0.81	2.32	77
Management and service fees from nonbank subsidiaries	0	0.05	85	0.01	0.08	84	0	0.02	85	0	0.06	82	0	0.03	82
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	0.05	10.59	51	19.49	9.13	83	1.81	4.70	61	0.68	7.29	45	0.91	7.64	58
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	0	142.34	12	0	447.79	11	0	135.13	12	0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12