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

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BHC Name AMERICAN EXPRESS COMPANY

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 193,067,000
Peer Group Number: 9 Number in Peer Group: _____
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:

AMERICAN EXPRESS COMPANY
200 VESEY STREET

NEW YORK, NY 10285

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	192,129,000	193,416,000	188,628,000	193,637,000	181,288,750
Net income ($000)	2,235,000	368,000	3,139,000	6,758,000	6,926,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.81			4.82			4.23			4.45			4.23		
+ Non-interest income	15.06			16.50			14.90			18.05			18.04		
– Overhead expense	14.89			15			14.45			16.36			15.96		
– Provision for credit losses	-1.41			5.42			2.51			1.84			1.83		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	6.19			0.93			2.25			4.35			4.48		
Net operating income	4.65			0.76			1.66			3.49			3.82		
Net income	4.65			0.76			1.66			3.49			3.82		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.07			7.02			5.90			6.92			6.49		
Interest expense	0.84			1.65			1.23			1.98			1.80		
Net interest income (tax equivalent)	4.23			5.37			4.68			4.94			4.69		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.31			2.59			2.63			2.28			2.11		
Earnings coverage of net loan and lease losses (X)	6.23			3.31			2.81			3.70			4.12		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	4.21			4.66			4.88			2.11			2		
Allowance for loan and lease losses / Total loans and leases	4.21			4.66			4.88			2.11			2		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.23			0.46			0.26			0.40			0.36		
30–89 days past due loans and leases / Total loans and leases	0.31			0.70			0.37			0.59			0.57		
Liquidity and Funding															
Net noncore funding dependence	5.61			35.94			13.79			42.08			44.80		
Net short-term noncore funding dependence	-26.74			-4.31			-19.44			5.41			3.37		
Net loans and leases / Total assets	56.75			65.40			59.61			73.81			73.55		
Capitalization															
Tier 1 leverage ratio	11.40			9.97			10.95			10.21			10.41		
Holding company equity capital / Total assets	12.66			11.29			12.01			11.63			11.82		
Total equity capital (including minority interest) / Total assets	12.68			11.32			12.02			11.66			11.86		
Common equity tier 1 capital / Total risk-weighted assets	14.78			11.85			13.51			10.71			11.02		
Net loans and leases / Equity capital (X)	4.48			5.79			4.96			6.35			6.22		
Cash dividends / Net income	16.11			103.26			46.89			21.29			19.55		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	3.77			-5.65			-3.50			5.15			4.11		
Equity capital	16.42			-5.46			-0.36			3.50			22.33		
Net loans and leases	-9.96			-12.48			-22.07			5.53			8.52		
Noncore funding	-22.49			-7.35			-26.86			-0.41			0.06		
Parent Company Ratios															
Short-term debt / Equity capital	17.38			13.15			21.78			8.67			2.87		
Long-term debt / Equity capital	72.39			105.50			77.48			96.99			78.76		
Equity investment in subsidiaries / Equity capital	100.90			99.99			101.41			100.44			100.06		
Cash from ops + noncash items + op expense / Op expense + dividends	121.71			288.27			145.27			264.02			138.59		

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	2,145,000	2,909,000	9,779,000	11,308,000	9,943,000	-26.26	10.68
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	2,145,000	2,909,000	9,779,000	11,308,000	9,943,000	-26.26	10.68
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	2,145,000	2,909,000	9,779,000	11,308,000	9,943,000	-26.26	10.68
Investment interest income (tax equivalent)	24,000	45,000	135,000	203,000	125,000	-46.67	-55.56
Interest on balances due from depository institutions	22,000	86,000	153,000	555,000	524,000	-74.42	-24.14
Interest income on other earning assets	1,000	6,000	17,000	22,000	22,000	-83.33	-50.00
Total interest income (tax equivalent)	2,192,000	3,046,000	10,084,000	12,088,000	10,614,000	-28.04	8.35
Interest on time deposits of $250K or more	4,000	4,000	20,000	11,000	2,000	0.00	
Interest on time deposits < $250K	40,000	58,000	217,000	287,000	354,000	-31.03	
Interest on foreign office deposits	0	1,000	1,000	5,000	5,000	-100.00	-100.00
Interest on other deposits	89,000	262,000	702,000	1,256,000	926,000	-66.03	7.23
Interest on other borrowings and trading liabilities	223,000	385,000	1,135,000	1,883,000	1,624,000	-42.08	-12.89
Interest on subordinated debt and mandatory convertible securities	6,000	6,000	22,000	22,000	33,000	0.00	-68.42
Total interest expense	362,000	716,000	2,097,000	3,464,000	2,944,000	-49.44	-14.82
Net interest income (tax equivalent)	1,830,000	2,330,000	7,987,000	8,624,000	7,670,000	-21.46	14.52
Non-interest income	7,233,000	7,980,000	28,098,000	34,945,000	32,711,000	-9.36	9.03
Adjusted operating income (tax equivalent)	9,063,000	10,310,000	36,085,000	43,569,000	40,381,000	-12.10	10.09
Overhead expense	7,151,000	7,254,000	27,259,000	31,673,000	28,927,000	-1.42	27.36
Provision for credit losses	-675,000	2,620,000	4,726,000	3,554,000	3,319,000		
Securities gains (losses)	0	0	0	-1,000	1,000		-100.00
Other tax equivalent adjustments	0	0	1,000	0	-5,000		
Pretax net operating income (tax equivalent)	2,971,000	449,000	4,253,000	8,422,000	8,130,000	561.69	34.92
Applicable income taxes	758,000	86,000	1,161,000	1,670,000	1,201,000	781.40	0.00
Tax equivalent adjustments	0	0	2,000	4,000	2,000		-100.00
Applicable income taxes (tax equivalent)	758,000	86,000	1,163,000	1,674,000	1,203,000	781.40	-2.32
Minority interest	-22,000	-5,000	-49,000	-10,000	1,000		
Net income before discontinued operations, net of minority interest	2,235,000	368,000	3,139,000	6,758,000	6,926,000	507.34	56.73
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	2,235,000	368,000	3,139,000	6,758,000	6,926,000	507.34	56.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest	2,213,000	363,000	3,090,000	6,748,000	6,927,000	509.64	55.19
Investment securities income (tax equivalent)	24,000	45,000	135,000	203,000	125,000	-46.67	-55.56
US Treasury and agency securities (excluding mortgage-backed securities)	18,000	29,000	95,000	143,000	62,000	-37.93	1700.00
Mortgage-backed securities	0	0	1,000	1,000	2,000		-100.00
All other securities	6,000	16,000	39,000	59,000	61,000	-62.50	-88.46
Cash dividends declared	360,000	380,000	1,472,000	1,439,000	1,354,000	-5.26	20.40
Common	346,000	348,000	1,393,000	1,358,000	1,273,000	-0.57	24.46
Preferred	14,000	32,000	79,000	81,000	81,000	-56.25	-33.33

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.56			6.30			5.35			6.24			5.85		
Less: Interest expense	0.75			1.48			1.11			1.79			1.62		
Equals: Net interest income (tax equivalent)	3.81			4.82			4.23			4.45			4.23		
Plus: Non-interest income	15.06			16.50			14.90			18.05			18.04		
Equals: adjusted operating income (tax equivalent)	18.87			21.32			19.13			22.50			22.27		
Less: Overhead expense	14.89			15			14.45			16.36			15.96		
Less: Provision for credit losses	-1.41			5.42			2.51			1.84			1.83		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	6.19			0.93			2.25			4.35			4.48		
Less: Applicable income taxes (tax equivalent)	1.58			0.18			0.62			0.86			0.66		
Less: Minority interest	-0.05			-0.01			-0.03			-0.01			0		
Equals: Net operating income	4.65			0.76			1.66			3.49			3.82		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	4.65			0.76			1.66			3.49			3.82		
Memo: Net income (last four quarters)	2.66			2.88			1.66			3.49			3.82		
Net income–BHC and noncontrolling (minority) interest	4.61			0.75			1.64			3.48			3.82		
Margin Analysis															
Average earning assets / Average assets	90			89.76			90.53			90.16			90.20		
Average interest-bearing funds / Average assets	68.21			69.82			70.42			69.13			68.89		
Interest income (tax equivalent) / Average earning assets	5.07			7.02			5.90			6.92			6.49		
Interest expense / Average earning assets	0.84			1.65			1.23			1.98			1.80		
Net interest income (tax equivalent) / Average earning assets	4.23			5.37			4.68			4.94			4.69		
Yield or Cost															
Total loans and leases (tax equivalent)	7.59			8.26			8.13			7.96			7.55		
Interest-bearing bank balances	0.26			1.27			0.50			2.35			2		
Federal funds sold and reverse repos	3.42			8			5.23			3.96			5.94		
Trading assets	0			0			0			0			0		
Total earning assets	5.07			7.02			5.90			6.92			6.49		
Investment securities (tax equivalent)	0.45			1.95			0.87			2.73			2.67		
US Treasury and agency securities (excluding mortgage-backed securities)	0.35			2.89			0.58			2.07			1.94		
Mortgage-backed securities	0			0			3.05			2.31			3.54		
All other securities	2.58			6.82			4.35			6.08			3.93		
Interest-bearing deposits	0.61			1.77			1.17			2.17			1.92		
Time deposits of $250K or more	1.82			2.32			2.35			2.40			1.19		
Time deposits < $250K	2.38			2.36			2.42			2.47			2.24		
Other domestic deposits	0.45			1.64			1			2.11			1.82		
Foreign deposits	0			7.55			2.74			54.05			14.93		
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	2.08			2.60			2.26			3.09			2.87		
All interest-bearing funds	1.10			2.12			1.58			2.59			2.36		

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	7,233,000	7,980,000	28,098,000	34,945,000	32,711,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	22,000	24,000	90,000	98,000	107,000
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	53,000	68,000	218,000	302,000	307,000
Venture capital revenue	0	-1,000	-3,000	-3,000	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-1,000	-1,000	-3,000	9,000	36,000
Other non-interest income	7,159,000	7,890,000	27,796,000	34,539,000	32,261,000
Total overhead expenses	7,151,000	7,254,000	27,259,000	31,673,000	28,927,000
Personnel expense	1,550,000	1,395,000	5,718,000	5,911,000	5,250,000
Net occupancy expense	150,000	186,000	796,000	748,000	708,000
Goodwill impairment losses	0	0	0	0	1,000
Amortization expenses and impairment loss (other intangible assets)	15,000	14,000	54,000	49,000	212,000
Other operating expenses	5,436,000	5,659,000	20,691,000	24,965,000	22,756,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	62,262	65,407	63,718	64,611	58,959
Average personnel expense per employee	24.89	21.33	89.74	91.49	89.04
Average assets per employee	3,085.81	2,957.11	2,960.36	2,996.97	3,074.83

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	78.90			70.36			75.54			72.70			71.65		
Percent of Average Assets															
Total overhead expense	14.89			15			14.45			16.36			15.96		
Personnel expense	3.23			2.88			3.03			3.05			2.90		
Net occupancy expense	0.31			0.38			0.42			0.39			0.39		
Other operating expenses	11.35			11.73			11			12.92			12.67		
Overhead less non-interest income	-0.17			-1.50			-0.44			-1.69			-2.09		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	78.90			70.36			75.54			72.70			71.64		
Personnel expense	17.10			13.53			15.85			13.57			13		
Net occupancy expense	1.66			1.80			2.21			1.72			1.75		
Other operating expenses	60.15			55.02			57.49			57.41			56.88		
Total non-interest income	79.81			77.40			77.87			80.21			81.01		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.24			0.23			0.25			0.22			0.26		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	0.58			0.66			0.60			0.69			0.76		
Venture capital revenue	0			-0.01			-0.01			-0.01			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	-0.01			-0.01			-0.01			0.02			0.09		
Other non-interest income	78.99			76.53			77.03			79.27			79.89		
Overhead less non-interest income	-0.90			-7.04			-2.33			-7.51			-9.37		
Applicable income taxes / Pretax net operating income (tax equivalent)	25.51			19.15			27.30			19.83			14.77		
Applicable income tax + TE / Pretax net operating income + TE	25.51			19.15			27.35			19.88			14.80		

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	0	0	0	0	0		
Commercial and industrial loans	39,727,000	45,100,000	39,690,000	50,663,000	48,404,000	-11.91	251.60
Loans to individuals	74,458,000	82,268,000	80,009,000	98,595,000	92,879,000	-9.49	26.80
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	193,000	255,000	227,000	284,000	264,000	-24.31	-99.57
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	114,378,000	127,623,000	119,926,000	149,542,000	141,547,000	-10.38	-0.36
Less: Allowance for loan and lease losses	4,812,000	5,942,000	5,852,000	3,162,000	2,835,000	-19.02	220.59
Net loans and leases	109,566,000	121,681,000	114,074,000	146,380,000	138,712,000	-9.96	-3.29
Debt securities that reprice or mature in over 1 year	1,404,000	2,232,000	1,847,000	1,721,000	2,121,000	-37.10	-55.37
Mutual funds and equity securities	97,000	2,088,000	129,000	163,000	48,000	-95.35	94.00
Subtotal	111,067,000	126,001,000	116,050,000	148,264,000	140,881,000	-11.85	-4.65
Interest-bearing bank balances	37,286,000	33,695,000	29,733,000	20,522,000	24,282,000	10.66	70.52
Federal funds sold and reverse repos	119,000	230,000	92,000	87,000	64,000	-48.26	260.61
Debt securities that reprice or mature within 1 year	19,982,000	2,872,000	19,812,000	6,745,000	2,644,000	595.75	1843.77
Trading assets	8,000	19,000	18,000	7,000	12,000	-57.89	-78.38
Total earning assets	168,462,000	162,817,000	165,705,000	175,625,000	167,883,000	3.47	20.81
Non-interest-bearing cash and due from depository institutions	2,662,000	2,523,000	2,984,000	3,613,000	3,296,000	5.51	-3.59
Premises, fixed assets, and leases	3,001,000	2,611,000	3,002,000	2,592,000	1,616,000	14.94	94.49
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	758,000	1,151,000	844,000	1,249,000	1,191,000	-34.14	-37.15
Intangible and other assets	18,184,000	16,952,000	18,830,000	15,235,000	14,610,000	7.27	31.33
Total assets	193,067,000	186,054,000	191,365,000	198,314,000	188,596,000	3.77	21.58
Quarterly average assets	192,129,000	193,416,000	187,756,000	195,720,000	186,432,000	-0.67	20.10
Average loans and leases (YTD)	113,073,000	140,792,000	120,230,000	141,984,250	131,769,750	-19.69	-2.21
Memoranda							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	114,378,000	127,623,000	119,926,000	149,542,000	141,547,000	-10.38	10.94
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	21,483,000	7,192,000	21,788,000	8,629,000	4,813,000	198.71	408.59
U.S. Treasury securities	20,419,000	4,105,000	20,730,000	7,429,000	3,440,000	397.42	5203.64
US agency securities (excluding mortgage-backed securities)	7,000	8,000	7,000	9,000	10,000	-12.50	250.00
Municipal securities	149,000	204,000	178,000	243,000	596,000	-26.96	-94.62
Mortgage-backed securities	27,000	40,000	30,000	41,000	51,000	-32.50	-77.87
Asset-backed securities	0	0	0	0	0		
Other debt securities	784,000	747,000	714,000	744,000	668,000	4.95	-12.69
Mutual funds and equity securities	97,000	2,088,000	129,000	163,000	48,000	-95.35	94.00
Available-for-sale securities	21,386,000	5,104,000	21,659,000	8,466,000	4,765,000	319.00	406.30
U.S. Treasury securities	20,419,000	4,105,000	20,730,000	7,429,000	3,440,000	397.42	5203.64
US agency securities (excluding mortgage-backed securities)	7,000	8,000	7,000	9,000	10,000	-12.50	250.00
Municipal securities	149,000	204,000	178,000	243,000	596,000	-26.96	-94.62
Mortgage-backed securities	27,000	40,000	30,000	41,000	51,000	-32.50	-77.87
Asset-backed securities	0	0	0	0	0		
Other debt securities	784,000	747,000	714,000	744,000	668,000	4.95	-12.69
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	69,000	119,000	85,000	44,000	-9,000	-42.02	-26.60
Structured notes, fair value	0	0	0	0	0		
Pledged securities	60,000	2,028,000	61,000	99,000	16,000	-97.04	36.36

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	259,000	480,000	335,000	183,000	176,000	-46.04	245.33
NOW, ATS and transaction accounts	667,000	880,000	652,000	870,000	311,000	-24.20	319.50
Time deposits less brokered deposits < $250K	-12,628,000	-14,813,000	-12,499,000	-14,878,000	-15,616,000		
MMDA and other savings accounts	80,204,000	64,505,000	76,930,000	61,645,000	55,349,000	24.34	96.50
Other non-interest-bearing deposits	2,585,000	2,348,000	2,426,000	2,309,000	2,447,000	10.09	-20.44
Core deposits	71,087,000	53,400,000	67,844,000	50,129,000	42,667,000	33.12	82.83
Time deposits of $250K or more	838,000	770,000	917,000	610,000	264,000	8.83	
Foreign deposits	773,000	703,000	902,000	470,000	488,000	9.96	49.23
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	1,574,000	0	3,001,000	752,000	-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	11,049,000	8,928,000	10,006,000	12,133,000	10,144,000	23.76	16.05
Other borrowings w/remaining maturity over 1 year	31,950,000	44,985,000	34,227,000	49,329,000	49,624,000	-28.98	-17.02
Brokered deposits < $250K	19,006,000	25,118,000	19,583,000	24,198,000	28,836,000	-24.33	
Noncore funding	63,616,000	82,078,000	65,635,000	89,741,000	90,108,000	-22.49	-6.35
Trading liabilities	8,000	15,000	18,000	5,000	9,000	-46.67	-76.47
Subordinated notes and debentures + trust preferred securities	598,000	597,000	598,000	597,000	1,003,000	0.17	-65.69
Other liabilities	33,275,000	28,907,000	34,276,000	34,714,000	32,450,000	15.11	12.83
Total liabilities	168,584,000	164,997,000	168,371,000	175,186,000	166,237,000	2.17	22.09
Equity Capital							
Perpetual preferred stock (including surplus)	1,584,000	1,584,000	1,584,000	1,584,000	1,584,000	0.00	0.00
Common stock	161,000	161,000	161,000	163,000	170,000	0.00	-15.71
Common surplus	10,565,000	10,377,000	10,576,000	10,482,000	10,841,000	1.81	-10.03
Retained earnings	15,308,000	12,155,000	13,834,000	13,864,000	12,493,000	25.94	54.05
Accumulated other comprehensive income	-2,898,000	-2,996,000	-2,895,000	-2,737,000	-2,597,000		
Other equity capital components	-271,000	-281,000	-279,000	-292,000	-207,000		
Total holding company equity capital	24,449,000	21,000,000	22,981,000	23,064,000	22,284,000	16.42	18.03
Noncontrolling (minority) interest in subsidiaries	34,000	57,000	13,000	64,000	75,000	-40.35	240.00
Total equity capital, including minority interest	24,483,000	21,057,000	22,994,000	23,128,000	22,359,000	16.27	18.13
Total liabilities and capital	193,067,000	186,054,000	191,365,000	198,314,000	188,596,000	3.77	21.58
Memoranda							
Non-interest-bearing deposits	3,609,000	3,517,000	3,655,000	2,947,000	3,083,000	2.62	-3.89
Interest-bearing deposits	88,095,000	76,474,000	85,591,000	72,460,000	69,172,000	15.20	60.11
Total deposits	91,704,000	79,991,000	89,246,000	75,407,000	72,255,000	14.64	56.02
Long-term debt that reprices within 1 year	6,487,000	8,696,000	6,876,000	8,693,000	12,271,000	-25.40	-56.69
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,981,000	23,064,000	23,064,000	22,284,000	18,216,000		
Accounting restatements	0	0	0	0	34,000		
Net income	2,235,000	368,000	3,139,000	6,758,000	6,926,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-413,000	-916,000	-721,000	-4,403,000	-1,376,000		
Sale of treasury stock	6,000	5,000	6,000	4,000	9,000		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	360,000	380,000	1,472,000	1,439,000	1,354,000		
Change in other comprehensive income	-3,000	-259,000	-158,000	-140,000	-169,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,000	-882,000	-877,000	0	-2,000		
Holding company equity capital, ending balance	24,449,000	21,000,000	22,981,000	23,064,000	22,284,000		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	0			0			0			0			0		
Commercial and industrial loans	20.58			24.24			20.74			25.55			25.67		
Loans to individuals	38.57			44.22			41.81			49.72			49.25		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.10			0.14			0.12			0.14			0.14		
Net loans and leases	56.75			65.40			59.61			73.81			73.55		
Debt securities over 1 year	0.73			1.20			0.97			0.87			1.12		
Mutual funds and equity securities	0.05			1.12			0.07			0.08			0.03		
Subtotal	57.53			67.72			60.64			74.76			74.70		
Interest-bearing bank balances	19.31			18.11			15.54			10.35			12.88		
Federal funds sold and reverse repos	0.06			0.12			0.05			0.04			0.03		
Debt securities 1 year or less	10.35			1.54			10.35			3.40			1.40		
Trading assets	0			0.01			0.01			0			0.01		
Total earning assets	87.26			87.51			86.59			88.56			89.02		
Non-interest cash and due from depository institutions	1.38			1.36			1.56			1.82			1.75		
Other real estate owned	0			0			0			0			0		
All other assets	11.37			11.13			11.85			9.62			9.24		
Memoranda															
Short-term investments	29.72			19.78			25.94			13.79			14.31		
U.S. Treasury securities	10.58			2.21			10.83			3.75			1.82		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0.01		
Municipal securities	0.08			0.11			0.09			0.12			0.32		
Mortgage-backed securities	0.01			0.02			0.02			0.02			0.03		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.41			0.40			0.37			0.38			0.35		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	59.24			68.59			62.67			75.41			75.05		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	34.73			35.34			33.10			33.88			34.20		
Loans to individuals	65.10			64.46			66.72			65.93			65.62		
Credit card loans	49.22			50.05			50.13			49.02			49.11		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.17			0.20			0.19			0.19			0.19		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	156.49			190.99			159.62			222.30			220.97		
Loans to individuals	293.30			348.39			321.76			432.62			424.01		
Credit card loans	221.76			270.52			241.77			321.68			317.32		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.76			1.08			0.91			1.25			1.21		
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.06			0.07			0.06			0.05			0.06		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.26			0.38			0.28			0.32			0.36		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.26			0.38			0.28			0.32			0.36		

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	29.72			19.78			25.94			13.79			14.31		
Liquid assets	31.35			21.83			28.01			15.99			16.52		
Investment securities	11.13			3.87			11.39			4.35			2.55		
Net loans and leases	56.75			65.40			59.61			73.81			73.55		
Net loans, leases and standby letters of credit	56.75			65.40			59.61			73.81			73.55		
Core deposits	36.82			28.70			35.45			25.28			22.62		
Noncore funding	32.95			44.12			34.30			45.25			47.78		
Time deposits of $250K or more	0.43			0.41			0.48			0.31			0.14		
Foreign deposits	0.40			0.38			0.47			0.24			0.26		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.06			-0.12			-0.05			-0.04			-0.03		
Commercial paper	0			0.85			0			1.51			0.40		
Other borrowings w/remaining maturity of 1 year or less	5.72			4.80			5.23			6.12			5.38		
Earning assets that reprice within 1 year	66.27			63.54			64.57			58.68			58.40		
Interest-bearing liabilities that reprice within 1 year	1.76			2.72			2			2.34			2.52		
Long-term debt that reprices within 1 year	3.36			4.67			3.59			4.38			6.51		
Net assets that reprice within 1 year	61.15			56.14			58.98			51.96			49.37		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.61			35.94			13.79			42.08			44.80		
Net short-term noncore funding dependence	-26.74			-4.31			-19.44			5.41			3.37		
Short-term investment / Short-term noncore funding	207.25			117.30			183.35			77.32			85.04		
Liquid assets - short-term noncore funding / Nonliquid assets	24.78			6.36			19.25			-2.20			-0.37		
Net loans and leases / Total deposits	119.48			152.12			127.82			194.12			191.98		
Net loans and leases / Core deposits	154.13			227.87			168.14			292.01			325.10		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.32			0.63			0.42			0.22			-0.05		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.55			70.97			99.41			98.11			99		
U.S. Treasury securities	95.05			57.08			95.14			86.09			71.47		
US agency securities (excluding mortgage-backed securities)	0.03			0.11			0.03			0.10			0.21		
Municipal securities	0.69			2.84			0.82			2.82			12.38		
Mortgage-backed securities	0.13			0.56			0.14			0.48			1.06		
Asset-backed securities	0			0			0			0			0		
Other debt securities	3.65			10.39			3.28			8.62			13.88		
Mutual funds and equity securities	0.45			29.03			0.59			1.89			1		
Debt securities 1 year or less	93.01			39.93			90.93			78.17			54.93		
Debt securities 1 to 5 years	5.80			25.97			7.59			15.44			33.39		
Debt securities over 5 years	0.73			5.06			0.89			4.51			10.68		
Pledged securities	0.28			28.20			0.28			1.15			0.33		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	55.96			8.13			81.46			1.35			-6.94		
Investment securities	198.71			10.68			152.50			79.29			49.06		
Core deposits	33.12			14.65			35.34			17.49			21.93		
Noncore funding	-22.49			-7.35			-26.86			-0.41			0.06		

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)			315,389,000	306,418,000	301,526,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	24,000	50,000	24,000	70,000	26,000
Credit card lines (reported semiannually, June/Dec)			314,405,000	305,269,000	301,269,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	15,800,000	20,550,000	15,800,000	22,550,000	24,000,000
Futures and forward foreign exchange	25,778,000	34,196,000	26,111,000	36,486,000	29,143,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	6,000
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							164.81			154.51			159.88		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	21.54			29.42			21.90			29.77			28.18		
Interest rate contracts	8.18			11.05			8.26			11.37			12.73		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	8.18			11.05			8.26			11.37			12.73		
Foreign exchange contracts	13.35			18.38			13.64			18.40			15.45		
Futures and forward foreign exchange contracts	13.35			18.38			13.64			18.40			15.45		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
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	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							262.32			215.81			228.83		

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	41,578,000	54,746,000	41,911,000	59,036,000	53,149,000
Interest rate contracts	15,800,000	20,550,000	15,800,000	22,550,000	24,000,000
Foreign exchange contracts	25,778,000	34,196,000	26,111,000	36,486,000	29,143,000
Equity, commodity, and other contracts	0	0	0	0	6,000
Derivatives Position					
Futures and forwards	25,778,000	34,196,000	26,111,000	36,486,000	29,143,000
Written options	0	0	0	0	6,000
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	6,000
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	15,800,000	20,550,000	15,800,000	22,550,000	24,000,000
Held for trading	1,101,000	980,000	1,215,000	1,214,000	1,208,000
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	1,101,000	980,000	1,215,000	1,214,000	1,208,000
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	40,477,000	53,766,000	40,696,000	57,822,000	51,941,000
Interest rate contracts	15,800,000	20,550,000	15,800,000	22,550,000	24,000,000
Foreign exchange contracts	24,677,000	33,216,000	24,896,000	35,272,000	27,935,000
Equity, commodity, and other contracts	0	0	0	0	6,000
Derivative contracts (excluding futures and FX 14 days or less)	41,578,000	54,746,000	41,911,000	58,965,000	53,143,000
One year or less	30,478,000	38,946,000	29,061,000	43,162,000	34,143,000
Over 1 year to 5 years	10,250,000	14,950,000	12,000,000	14,953,000	16,750,000
Over 5 years	850,000	850,000	850,000	850,000	2,250,000
Gross negative fair value (absolute value)	212,000	418,000	702,000	440,000	214,000
Gross positive fair value	629,000	2,206,000	629,000	343,000	514,000
Held for trading	15,000	29,000	27,000	12,000	16,000
Non-traded	614,000	2,177,000	602,000	331,000	498,000
Current credit exposure on risk-based capital derivative contracts	518,000	1,940,000	531,000	253,000	424,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	38			37.54			37.70			38.20			45.16		
Foreign exchange contracts	62			62.46			62.30			61.80			54.83		
Equity, commodity, and other contracts	0			0			0			0			0.01		
Futures and forwards	62			62.46			62.30			61.80			54.83		
Written options	0			0			0			0			0.01		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0.01		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	38			37.54			37.70			38.20			45.16		
Held for trading	2.65			1.79			2.90			2.06			2.27		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	2.65			1.79			2.90			2.06			2.27		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	97.35			98.21			97.10			97.94			97.73		
Interest rate contracts	38			37.54			37.70			38.20			45.16		
Foreign exchange contracts	59.35			60.67			59.40			59.75			52.56		
Equity, commodity, and other contracts	0			0			0			0			0.01		
Derivative contracts (excluding futures and forex 14 days or less)	100			100			100			99.88			99.99		
One year or less	73.30			71.14			69.34			73.11			64.24		
Over 1 year to 5 years	24.65			27.31			28.63			25.33			31.52		
Over 5 years	2.04			1.55			2.03			1.44			4.23		
Gross negative fair value (absolute value)	0.51			0.76			1.67			0.75			0.40		
Gross positive fair value	1.51			4.03			1.50			0.58			0.97		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0.02			0.03			0.02			0.01		
Gross positive fair value (X)	0.03			0.12			0.03			0.02			0.03		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.03			0.11			0.03			0.02			0.03		
Current credit exposure (X)	0.02			0.10			0.03			0.01			0.02		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.38			1.33			0.38			0.15			0.27		

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	5,852,000	3,162,000	3,162,000	2,835,000	2,317,000
Gross losses	641,000	1,153,000	4,134,000	4,148,000	3,598,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	271,000	241,000	973,000	915,000	817,000
Net losses	370,000	912,000	3,161,000	3,233,000	2,781,000
Provision for loan and lease losses	-665,000	2,570,000	4,641,000	3,554,000	3,319,000
Adjustments	-5,000	1,122,000	1,210,000	6,000	-20,000
Ending balance	4,812,000	5,942,000	5,852,000	3,162,000	2,835,000
Memo: Allocated transfer risk reserve (ATRR)	0	6,000	3,000	7,000	6,000

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-1.38			5.31			2.46			1.84			1.83		
Provision for loan and lease losses / Average loans and leases	-2.35			7.30			3.86			2.50			2.52		
Provision for loan and lease losses / Net loan and lease losses	-179.73			281.80			146.82			109.93			119.35		
Allowance for loan and lease losses / Total loans and leases not held for sale	4.21			4.66			4.88			2.11			2		
Allowance for loan and lease losses / Total loans and leases	4.21			4.66			4.88			2.11			2		
Allowance for loan and lease losses / Net loans and leases losses (X)	3.25			1.63			1.85			0.98			1.02		
Allowance for loan and lease losses / Nonaccrual assets	1,829.66			1,008.14			1,847			526.41			551.65		
ALLL / 90+ days past due + nonaccrual loans and leases	886.19			489.05			939.33			251.55			260.33		
Gross loan and lease losses / Average loans and leases	2.27			3.28			3.44			2.92			2.73		
Recoveries / Average loans and leases	0.96			0.68			0.81			0.64			0.62		
Net losses / Average loans and leases	1.31			2.59			2.63			2.28			2.11		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	6.56			5.81			23.46			25.43			27.68		
Earnings coverage of net loan and lease losses (X)	6.23			3.31			2.81			3.70			4.12		
Net Loan and Lease Losses By Type															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0.78			2.15			2.36			1.66			1.64		
Loans to individuals	1.57			3.26			2.78			2.43			2.14		
Credit card loans	1.87			3.43			3.10			2.66			2.32		
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

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	354,000	888,000	441,000	877,000	800,000
90+ days past due loans and leases	280,000	625,000	306,000	655,000	574,000
Nonaccrual loans and leases	263,000	590,000	317,000	602,000	515,000
Total past due and nonaccrual loans and leases	897,000	2,103,000	1,064,000	2,134,000	1,889,000
Restructured 30–89 days past due	95,000	35,000	70,000	31,000	21,000
Restructured 90+ days past due	44,000	15,000	15,000	12,000	7,000
Restructured nonaccrual	19,000	11,000	14,000	10,000	6,000
Total restructured loans and leases	158,000	61,000	99,000	53,000	34,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,143,000	1,082,000	3,343,000	969,000	626,000
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.31			0.70			0.37			0.59			0.57		
90+ days past due loans and leases	0.24			0.49			0.26			0.44			0.41		
Nonaccrual loans and leases	0.23			0.46			0.26			0.40			0.36		
90+ days past due and nonaccrual loans and leases	0.47			0.95			0.52			0.84			0.77		
30–89 days past due restructured	0.08			0.03			0.06			0.02			0.01		
90+ days past due restructured	0.04			0.01			0.01			0.01			0		
Nonaccrual restructured	0.02			0.01			0.01			0.01			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.31			0.70			0.37			0.59			0.57		
90+ days past due assets	0.24			0.49			0.26			0.44			0.41		
Nonaccrual assets	0.23			0.46			0.26			0.40			0.36		
30+ days past due and nonaccrual assets	0.78			1.65			0.89			1.43			1.33		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28			0.65			0.33			0.63			0.58		
90+ days past due and nonaccrual assets + other real estate owned	0.28			0.65			0.33			0.63			0.58		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.84			0.93			1.96			0.81			0.62		
Allowance for loan and lease losses	73.67			28.98			64			51.04			41.23		
Equity capital + allowance for loan and lease losses	12.12			6.39			12.99			6.15			4.65		
Tier 1 capital + allowance for loan and lease losses	13.43			6.91			14.33			7.08			5.34		
Loans and leases + other real estate owned	3.10			1.35			3.12			1.08			0.83		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial and industrial	30–89 days past due	0.23			0.64			0.26			0.48			0.47		
	90+ days past due	0.12			0.37			0.14			0.33			0.30		
	Nonaccrual	0.21			0.51			0.28			0.44			0.41		
Individuals	30–89 days past due	0.35			0.73			0.42			0.64			0.62		
	90+ days past due	0.31			0.56			0.31			0.50			0.46		
	Nonaccrual	0.24			0.44			0.26			0.38			0.34		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	1.55			0			0.88			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due	0.39			0.74			0.48			0.69			0.65		
	90+ days past due	0.37			0.60			0.38			0.55			0.51		
	Nonaccrual	0.24			0.43			0.26			0.40			0.35		

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	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	10,455,000	10,257,000	10,458,000	10,353,000	10,804,000
Retained earnings	16,312,000	13,440,000	15,097,000	13,864,000	12,493,000
Accumulated other comprehensive income (AOCI)	-2,898,000	-2,996,000	-2,895,000	-2,737,000	-2,597,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	23,869,000	20,701,000	22,660,000	21,480,000	20,700,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,897,000	3,373,000	3,967,000	3,424,000	3,202,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	19,972,000	17,328,000	18,693,000	18,056,000	17,498,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	19,972,000	17,328,000	18,693,000	18,056,000	17,498,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,584,000	1,584,000	1,584,000	1,584,000	1,584,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	33,000	58,000	13,000	4,000	2,000
Additional tier 1 capital before deductions	1,617,000	1,642,000	1,597,000	1,588,000	1,586,000
Less: Additional tier 1 capital deductions	11,000	13,000	13,000	16,000	14,000
Additional tier 1 capital	1,606,000	1,629,000	1,584,000	1,572,000	1,572,000
Tier 1 Capital	21,578,000	18,957,000	20,277,000	19,628,000	19,070,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	360,000	480,000	360,000	480,000	600,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	1,000	1,000
Allowance for loan and lease losses in tier 2 capital	1,712,000	1,859,000	1,761,000	2,120,000	1,996,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,072,000	2,339,000	2,121,000	2,601,000	2,597,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	11,000	13,000	13,000	16,000	14,000
Tier 2 capital	2,061,000	2,326,000	2,108,000	2,585,000	2,583,000
Exited advanced approach tier 2 capital					
Total capital	23,639,000	21,283,000	22,385,000	22,213,000	21,653,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	193,132,000	193,416,000	189,019,000	195,720,000	186,432,000
Less: Deductions from common equity tier 1 capital	3,908,000	3,386,000	3,980,000	3,440,000	3,216,000
Less: Other deductions	-82,000	-62,000	-94,000	-51,000	36,000
Total assets for leverage ratio	189,306,000	190,092,000	185,133,000	192,331,000	183,180,000
Total risk-weighted assets	135,099,720	146,208,660	138,340,900	168,538,560	158,814,800
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.78			11.85			13.51			10.71			11.02		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	15.97			12.97			14.66			11.65			12.01		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	17.50			14.56			16.18			13.18			13.63		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.40			9.97			10.95			10.21			10.41		
Supplementary leverage ratio, advanced approaches HCs										8.76			8.89		

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	401,000	438,000	414,000	412,000	382,000	-8.45	-12.45
Total property and casualty assets	401,000	438,000	414,000	412,000	382,000	-8.45	-12.45
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	215,000	280,000	234,000	264,000	273,000	-23.21	-33.44
Total property and casualty equity	215,000	280,000	234,000	264,000	273,000	-23.21	-33.44
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	9,000	15,000	49,000	82,000	85,000	-40.00	-50.00
Total property and casualty	9,000	15,000	49,000	82,000	85,000	-40.00	-50.00
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	79,000	96,000	74,000	86,000	80,000	-17.71	-23.30
Unearned premiums (P/C)	4,000	7,000	4,000	7,000	5,000	-42.86	-71.43
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	53,000	68,000	218,000	302,000	307,000	-22.06	-41.76
Other insurance activities income	36,000	38,000	147,000	154,000	153,000	-5.26	-16.28
Insurance and reinsurance underwriting income	17,000	30,000	71,000	148,000	154,000	-43.33	-64.58
Premiums	16,000	30,000	71,000	148,000	154,000	-46.67	-66.67
Credit related insurance underwriting	1,000	2,000	6,000	7,000	8,000	-50.00	-66.67
Other insurance underwriting	15,000	28,000	65,000	141,000	146,000	-46.43	-66.67
Insurance benefits, losses, expenses	23,000	30,000	90,000	126,000	110,000	-23.33	-25.81
Net assets of insurance underwriting subsidiaries	401,000	438,000	414,000	412,000	382,000	-8.45	-12.45
Life insurance assets	187,000	319,000	187,000	314,000	453,000	-41.38	-57.31

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.21			0.24			0.22			0.21			0.20		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100			100			100			100			100		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0			0			0			0			0		
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.58			0.66			0.60			0.69			0.76		
Premium income / Insurance activities revenue	30.19			44.12			32.57			49.01			50.16		
Credit related premium income / Total premium income	6.25			6.67			8.45			4.73			5.19		
Other premium income / Total premium income	93.75			93.33			91.55			95.27			94.81		
Insurance underwriting net income / Consolidated net income	0.40			4.08			1.56			1.21			1.23		
Insurance net income (P/C) / Equity (P/C)	16.74			21.43			20.94			31.06			31.14		
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums	143.75			100			126.76			85.14			71.43		
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.21			0.24			0.22			0.21			0.20		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.71			1.28			0.72			1.38			2.07		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

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	20,210,000	20,819,000	22,300,000	29,607,000	26,615,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	6,298,000	7,212,000	6,816,000	10,057,000	9,320,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	13,912,000	13,584,000	15,460,000	19,479,000	17,242,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	23,000	24,000	71,000	53,000
Lease financing receivables	0	0	0	0	0
Debt securities	760,000	744,000	710,000	742,000	667,000
Interest-bearing bank balances	2,014,000	2,211,000	2,257,000	2,320,000	2,094,000
Total selected foreign assets	22,984,000	23,774,000	25,267,000	32,669,000	29,376,000
Total foreign deposits	773,000	703,000	902,000	470,000	488,000
Interest-bearing deposits	8,000	14,000	8,000	15,000	28,000
Non-interest-bearing deposits	765,000	689,000	894,000	455,000	460,000

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	5.25			5.85			5.58			5.13			4.79		
Cost: Interest-bearing deposits	0			7.55			2.74			54.05			14.93		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans	0.89			2.33			2.95			1.29			1.67		
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-2.93			-23.96			-24.68			11.24			4.73		
Total selected assets	-3.32			-21.19			-22.66			11.21			5.79		
Deposits	9.96			59.77			91.91			-3.69			2.09		

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	45,389	144,321	339,744	679,928	456,973	-68.55	234.21
Dividends	0	0	0	0	0		
Interest	0	33,273	48,317	209,195	185,605	-100.00	-100.00
Management and service fees	45,389	111,048	291,427	470,733	271,368	-59.13	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	63,342	65,126	179,762	551,957	245,454	-2.74	82.56
Dividends	45,000	0	44,200	115,220	83,000		462.50
Interest	8,070	49,358	83,005	369,085	120,058	-83.65	-35.36
Management and service fees	10,272	15,768	52,557	67,652	42,396	-34.86	-27.72
Other income	0	0	0	0	0		
Income from subsidiary holding companies	971,682	1,523,767	2,862,784	6,433,871	3,362,225	-36.23	-12.50
Dividends	906,000	1,475,000	2,635,000	6,265,000	3,139,000	-38.58	-9.40
Interest	15,588	35,567	96,880	113,582	116,525	-56.17	-46.61
Management and service fees	50,094	13,200	130,904	55,289	106,700	279.50	-38.34
Other income	0	0	0	0	0		
Total income from subsidiaries	1,080,413	1,733,214	3,382,290	7,665,756	4,064,652	-37.66	-6.76
Securities gains (losses)	0	0	0	0	0		
Other operating income	78	963	5,253	4,339	5,961	-91.90	-91.28
Total operating income	1,080,491	1,734,177	3,387,543	7,670,095	4,070,613	-37.69	-6.82
Operating Expenses							
Personnel expenses	101,863	83,783	332,765	365,615	336,275	21.58	-9.22
Interest expense	119,188	184,691	570,950	827,565	550,929	-35.47	0.37
Other expenses	107,325	105,641	618,734	891,214	666,242	1.59	-4.54
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	328,376	374,115	1,522,449	2,084,394	1,553,446	-12.23	-4.37
Income (loss) before taxes	752,464	1,359,964	1,865,797	5,585,616	2,517,227	-44.67	-7.81
Applicable income taxes (credit)	-71,936	-45,806	-236,399	-281,645	-178,930		
Extraordinary items							
Income before undistributed income of subsidiaries	824,400	1,405,770	2,102,196	5,867,261	2,696,157	-41.36	-7.07
Equity in undistributed income of subsidiaries	1,410,246	-1,038,203	1,037,023	890,291	4,230,293		161.94
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-27,847	5,558	-23,178	-17,370	15,539		
Subsidiary holding companies	1,438,093	-1,043,761	1,060,201	907,661	4,214,754		167.20
Net income (loss)	2,234,646	367,567	3,139,219	6,757,552	6,926,450	507.96	56.76
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	17,153	5,558	21,022	97,850	98,539	208.62	109.77
Subsidiary holding companys' net income	2,344,093	431,239	3,695,201	7,172,661	7,353,754	443.57	52.39

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	177,257	0.34	3,421,309	6.79	0	0	4,393,294	6,811,171	-94.82	-94.97
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	3,000,000	5.96	0	0	4,350,000	6,800,000	-100.00	-100.00
Other receivables	177,257	0.34	421,309	0.84	0	0	43,294	11,171	-57.93	0.60
Investment in nonbank subsidiaries	6,032,372	11.51	6,959,242	13.82	6,910,857	13.44	15,719,036	9,476,754	-13.32	126.29
Common and preferred stock	411,918	0.79	444,899	0.88	441,840	0.86	428,075	425,964	-7.41	-2.26
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	4,671,756	8.91	5,419,010	10.76	5,535,656	10.77	14,300,145	7,445,245	-13.79	353.10
Other receivables	948,698	1.81	1,095,333	2.17	933,361	1.82	990,816	1,605,545	-13.39	-21.81
Investment in subsidiary holding companies	35,034,671	66.84	26,878,697	53.36	33,366,491	64.91	26,571,235	25,738,618	30.34	46.64
Common and preferred stock	24,257,407	46.28	20,552,677	40.80	22,864,339	44.48	22,736,990	21,872,077	18.03	21.41
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	10,572,112	20.17	6,109,186	12.13	10,351,112	20.14	3,700,000	3,700,000	73.05	185.73
Other receivables	205,152	0.39	216,834	0.43	151,040	0.29	134,245	166,541	-5.39	-3.21
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	1,225	0	342	0	876	0	440	539	258.19	29.63
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	10,977,458	20.94	12,841,858	25.50	10,967,258	21.33	4,428,311	3,284,621	-14.52	96.46
Cash and due from unrelated depository institution	5,360	0.01	2,590	0.01	929	0	1,527	1,917	106.95	65.13
Premises, furnishings, fixtures and equipment	3,581	0.01	1,123	0	3,692	0.01	1,118	605	218.88	41.10
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	187,070	0.36	264,092	0.52	156,714	0.30	214,575	289,814	-29.16	-60.13
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	52,418,994	100.00	50,369,253	100.00	51,406,817	100.00	51,329,536	45,604,039	4.07	45.01
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	4,249,150	8.11	2,762,162	5.48	5,005,403	9.74	2,000,125	640,614	53.83	608.57
Borrowings with maturity over 1 year	17,101,225	32.62	21,558,641	42.80	17,207,395	33.47	21,771,483	16,953,709	-20.68	118.73
Subordinated notes and debentures	597,693	1.14	597,119	1.19	597,547	1.16	596,978	596,429	0.10	-55.42
Other liabilities	2,006,409	3.83	2,595,090	5.15	1,742,613	3.39	2,196,513	1,960,551	-22.68	16.49
Balance due to subsidiaries and related institutions	4,015,960	7.66	1,856,246	3.69	3,872,674	7.53	1,700,663	3,168,493	116.35	1.61
Total liabilities	27,970,437	53.36	29,369,258	58.31	28,425,632	55.30	28,265,762	23,319,796	-4.76	81.23
Equity Capital	24,448,557	46.64	20,999,995	41.69	22,981,185	44.70	23,063,774	22,284,243	16.42	18.02
Perpetual preferred stock (income surplus)	1,583,814	3.02	1,583,814	3.14	1,583,814	3.08	1,583,814	1,583,814	0.00	0.00
Common stock	161,042	0.31	161,367	0.32	161,431	0.31	162,517	169,803	-0.20	-15.53
Common surplus	10,564,875	20.15	10,377,054	20.60	10,575,875	20.57	10,481,883	10,841,344	1.81	-10.03
Retained earnings	15,307,699	29.20	12,154,969	24.13	13,834,188	26.91	13,864,378	12,493,091	25.94	54.04
Accumulated other comprehensive income	-2,897,702	-5.53	-2,996,421	-5.95	-2,894,986	-5.63	-2,737,196	-2,596,921		
Other equity capital components	-271,171	-0.52	-280,788	-0.56	-279,137	-0.54	-291,622	-206,888		
Total liabilities and equity capital	52,418,994	100.00	50,369,253	100.00	51,406,817	100.00	51,329,536	45,604,039	4.07	45.01
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	3,225,526	6.15	1,285,400	2.55	2,772,226	5.39	0	0	150.94	1.75
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	1,091,400	2,591,000		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	37.02			6.06			13.71			28.13			32.93		
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks	16.07			5.09			4.92			21.77			22.90		
Subsidiary HCs net income / Average equity investment in sub HCs	39.80			7.97			17.01			32.09			36.66		
Bank net income / Parent net income	0			0			0			0			0		
Nonbank net income / Parent net income	0.77			1.51			0.67			1.45			1.42		
Subsidiary holding companies' net income / Parent net income	104.90			117.32			117.71			106.14			106.17		
Leverage															
Total liabilities / Equity capital	114.41			139.85			123.69			122.55			104.65		
Total debt / Equity capital	89.77			118.66			99.26			105.66			81.63		
Total debt + notes payable to subs that issued TPS / Equity capital	89.77			118.66			99.26			105.66			81.63		
Total debt + Loans guaranteed for affiliate / Equity capital	89.77			118.66			99.26			105.66			81.63		
Total debt / Equity capital – excess over fair value	89.77			118.66			99.26			105.66			81.63		
Long-term debt / Equity capital	72.39			105.50			77.48			96.99			78.76		
Short-term debt / Equity capital	17.38			13.15			21.78			8.67			2.87		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	54.38			48.61			51.13			44.80			34.67		
Double Leverage															
Equity investment in subs / Equity capital	100.90			99.99			101.41			100.44			100.06		
Total investment in subs / Equity capital	168.70			177.43			175.26			202.41			188.59		
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)	0.02			0			0.10			0.01			0		
Equity investment in subs – equity cap / Net income-div (X)	0.03						0.19			0.02			0		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	167.42			236.04			121.03			225.69			146.18		
Cash from ops + noncash items + op expense / Op expense + dividend	121.71			288.27			145.27			264.02			138.59		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.12			1,211.49			318.23			132.61			49.98		
Pretax operating income + interest expense / Interest expense	731.33			836.35			426.79			774.95			556.91		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	731.33			836.35			426.79			774.95			556.91		
Dividends + interest from subsidiaries / Interest expense + dividends	203.40			282.14			142.31			312.02			191.30		
Fees + other income from subsidiaries / Salary + other expenses	50.56			73.92			49.91			47.24			41.94		
Net income / Current part of long-term debt + preferred dividends (X)	159.62			11.49			39.74			83.43			85.51		
Other Ratios															
Net assets that reprice within 1 year / Total assets	14.84			11.75			13.11			-7.16			-7.74		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	26.02			25.76			26.70			32.81			31.96		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	13.69			12.22			14.74			19.90			20.06		

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	43.67			27.03			70.02			24.53			50.22		
Dividends declared / Net income	16.11			103.38			46.89			21.29			19.55		
Net income – dividends / Average equity	31.06			-0.21			7.28			22.14			26.49		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	12.50			0			3			8.01			6.13		
Dividends from subsidiary holding companies	251.67			388.16			179.01			435.37			231.83		
Dividends from all subsidiaries	264.17			388.16			182.01			443.38			237.96		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	262.34			0			210.26			117.75			84.23		
Interest income from nonbank subsidiaries	47.05			888.05			394.85			377.19			121.84		
Management and service fees from nonbank subsidiaries	59.88			283.70			250.01			69.14			43.02		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	369.28			1,171.75			855.11			564.08			249.09		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	38.65			342.04			71.31			87.35			42.69		
Interest income from subsidiary holding companies	0.66			8.25			2.62			1.58			1.58		
Management and service fees from subsidiary holding companies	2.14			3.06			3.54			0.77			1.45		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	41.45			353.35			77.47			89.70			45.72		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries	0			1.92			1.43			2.73			4.56		
Management and service fees from bank subsidiaries	4.20			6.40			8.60			6.14			6.67		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	4.20			8.32			10.03			8.86			11.23		
Dividends from nonbank subsidiaries	4.16			0			1.30			1.50			2.04		
Interest income from nonbank subsidiaries	0.75			2.85			2.45			4.81			2.95		
Management and service fees from nonbank subsidiaries	0.95			0.91			1.55			0.88			1.04		
Other income from nonbank subsidiaries	0			0			0			0			0		
Operating income from nonbank subsidiaries	5.86			3.76			5.31			7.20			6.03		
Dividends from subsidiary holding companies	83.85			85.05			77.78			81.68			77.11		
Interest income from subsidiary holding companies	1.44			2.05			2.86			1.48			2.86		
Management and service fees from subsidiary holding companies	4.64			0.76			3.86			0.72			2.62		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	89.93			87.87			84.51			83.88			82.60		
Loans and advances from subsidiaries / Short term debt	75.91			46.54			55.38			54.57			404.46		
Loans and advances from subsidiaries / Total debt	14.70			5.16			12.15			4.48			14.24		