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

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BHC Name LAKELAND BANCORP, INC.

City/State OAK RIDGE, NJ

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 7,773,812
Peer Group Number: 2 Number in Peer Group: 146
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:

LAKELAND BANCORP, INC.
250 OAK RIDGE ROAD

OAK RIDGE, NJ 07438

Table of Contents

Section — Page Number

Summary Ratios 1

Consolidated Information:
Income Statement - Revenues and Expenses 2
Relative Income Statement and Margin Analysis 3
Non-Interest Income and Expenses 4
Assets 5
Liabilities and Changes in Capital 6
Percent Composition of Assets 7
Loan Mix and Analysis of Concentrations of Credit 7A
Liquidity and Funding 8
Derivatives and Off-Balance-Sheet Transactions 9
Derivative Instruments 10
Derivatives Analysis 11
Allowance and Net Loan and Lease Losses 12
Past Due and Nonaccrual Assets 13
Past Due and Nonaccrual Loans and Leases 13A
Past Due and Nonaccrual Loans and Leases—Continued 13B
Regulatory Capital Components and Ratios 14
Insurance and Broker-Dealer Activities 15
Foreign Activities 16
Servicing, Securitization and Asset Sale Activities–Part 1 17
Servicing, Securitization and Asset Sale Activities–Part 2 18
Servicing, Securitization and Asset Sale Activities–Part 3 19

Parent Company Information:
Parent Company Income Statement 20
Parent Company Balance Sheet 21
Parent Company Analysis–Part 1 22
Parent Company Analysis–Part 2 23

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	7,692,625	6,555,747	7,197,366	6,323,095	5,542,867
Net income ($000)	23,175	12,392	57,518	70,672	63,401
Number of BHCs in peer group	146	146	147	146	154

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.96	2.88	49	3.05	3.13	36	2.89	2.96	36	3.11	3.21	35	3.14	3.33	32
+ Non-interest income	0.31	0.98	13	0.51	0.89	25	0.37	0.98	16	0.42	0.90	20	0.41	0.90	17
– Overhead expense	1.76	2.32	17	1.98	2.60	19	1.86	2.48	18	2	2.59	20	2.01	2.58	18
– Provision for credit losses	-0.14	0	21	0.56	0.58	55	0.36	0.38	54	0.03	0.12	23	0.08	0.12	45
+ Securities gains (losses)	0	0.01	35	0.02	0.02	73	0.01	0.02	60	0	0.01	29	0	0	42
+ Other tax equivalent adjustments	0	0	44	0	0	52	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.63	1.77	36	0.99	0.88	53	1.05	1.22	39	1.49	1.53	44	1.46	1.55	41
Net operating income	1.21	1.35	38	0.76	0.71	51	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Net income	1.21	1.35	38	0.76	0.71	51	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Net income (Subchapter S adjusted)		1.59			1.10			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.52	3.43	54	4.15	4.29	38	3.70	3.78	36	4.34	4.49	36	4.12	4.38	30
Interest expense	0.37	0.35	57	0.89	0.87	53	0.61	0.57	56	1.02	1.02	50	0.76	0.81	45
Net interest income (tax equivalent)	3.15	3.06	50	3.26	3.36	36	3.09	3.17	34	3.32	3.45	33	3.36	3.58	32
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.04	73	0.03	0.11	34	0.03	0.11	25	0	0.11	11	0.05	0.09	45
Earnings coverage of net loan and lease losses (X)	26.71	4.62	57	74.29	18.72	82	66.64	33.55	80	-519.32	22.46	4	38.85	29.27	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.35	25	0.92	1.17	23	1.18	1.35	35	0.78	0.94	30	0.85	0.94	41
Allowance for loan and lease losses / Total loans and leases	1.10	1.33	27	0.92	1.15	23	1.18	1.33	38	0.78	0.93	30	0.85	0.93	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.64	44	0.62	0.60	55	0.71	0.67	60	0.42	0.56	40	0.29	0.57	27
30–89 days past due loans and leases / Total loans and leases	0.20	0.23	51	0.37	0.45	44	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
Liquidity and Funding															
Net noncore funding dependence	2.76	-2.34	68	10.20	10.43	47	3.87	0.77	58	7.14	10.70	36	7.94	13.54	27
Net short-term noncore funding dependence	0.89	-5.85	71	7.11	5.47	54	1.68	-3.25	62	4.90	5.88	42	4.91	8.57	33
Net loans and leases / Total assets	77.73	67.03	87	75.31	71.80	61	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Capitalization															
Tier 1 leverage ratio	8.51	9.68	22	9.38	10.30	25	8.37	9.65	18	9.41	10.39	25	9.39	10.37	27
Holding company equity capital / Total assets	9.88	10.24	44	10.51	11.10	40	9.96	10.51	39	10.81	11.37	42	10.74	11.21	43
Total equity capital (including minority interest) / Total assets	9.88	10.30	42	10.51	11.16	38	9.96	10.57	37	10.81	11.43	40	10.74	11.30	42
Common equity tier 1 capital / Total risk-weighted assets	9.98	12.70	8	10.08	12.03	16	9.73	12.44	8	10.46	12.50	16	10.62	12.37	24
Net loans and leases / Equity capital (X)	7.87	6.73	76	7.17	6.66	63	7.79	6.79	73	7.03	6.55	65	7.09	6.70	61
Cash dividends / Net income	27.48	19.89	63	51.36	53.69	64	44.26	29.42	70	35.26	25.65	61	33.61	24.05	63
Cash dividends / Net income (Subchapter S adjusted)		2.97			34.75			39.66			93.20			35.12	
Growth Rates															
Assets	10.83	16.88	29	10.18	9.46	59	14.20	16.11	46	15.56	8.66	80	7.44	9.35	55
Equity capital	4.23	8.37	29	8.16	8.86	51	5.31	8.42	31	16.28	12.19	75	6.97	12.50	36
Net loans and leases	14.39	9.10	69	8.17	8.61	57	16.70	9.99	75	15.37	8.63	80	7.34	10.51	51
Noncore funding	-53.79	-24.64	14	35.52	12.16	76	-20.92	-12.78	38	17.84	4.16	72	7.40	6.76	48
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	11.33	5.73	71	11.80	4.01	80	11.39	5.67	70	11.99	3.86	78	11.83	3.76	81
Equity investment in subsidiaries / Equity capital	110.04	104.94	68	110.50	104.84	73	110.46	104.49	72	110.59	104.21	75	111.52	104.10	78
Cash from ops + noncash items + op expense / Op expense + dividends	137.42	140.91	70	142.51	160.07	61	94.49	138.81	21	118.71	152.31	45	114.73	123.74	53

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	57,240	56,362	223,022	228,051	189,026	1.56	71.86
Income from lease financing receivables	1,538	1,495	6,015	5,485	4,117	2.88	88.94
Fully taxable income on loans and leases	58,725	57,754	228,727	233,066	192,661	1.68	72.82
Tax-exempt income on loans and leases	53	103	310	470	482	-48.54	-62.14
Estimated tax benefit on income on loans and leases	13	21	69	95	100	-37.65	-76.89
Income on loans and leases (tax equivalent)	58,791	57,878	229,106	233,631	193,243	1.58	72.02
Investment interest income (tax equivalent)	4,669	5,163	18,936	20,526	17,936	-9.57	39.42
Interest on balances due from depository institutions	37	159	348	1,694	1,559	-76.73	-37.29
Interest income on other earning assets	74	465	890	1,037	837	-84.09	-64.42
Total interest income (tax equivalent)	63,571	63,665	249,280	256,888	213,575	-0.15	68.21
Interest on time deposits of $250K or more	351	1,082	3,125	4,365	3,062	-67.56	
Interest on time deposits < $250K	1,828	2,870	11,213	13,391	8,553	-36.31	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	2,944	6,911	17,721	31,492	19,004	-57.40	119.54
Interest on other borrowings and trading liabilities	356	2,524	4,288	6,398	4,974	-85.90	-76.52
Interest on subordinated debt and mandatory convertible securities	1,201	291	4,808	4,807	3,969	312.71	
Total interest expense	6,680	13,678	41,155	60,453	39,562	-51.16	79.52
Net interest income (tax equivalent)	56,891	49,987	208,125	196,435	174,013	13.81	66.97
Non-interest income	5,903	8,322	26,449	26,300	22,893	-29.07	31.27
Adjusted operating income (tax equivalent)	62,794	58,309	234,574	222,735	196,906	7.69	62.81
Overhead expense	33,903	32,504	134,071	126,756	111,167	4.30	33.35
Provision for credit losses	-2,642	9,223	25,949	2,130	4,413		
Securities gains (losses)	0	342	1,064	0	0	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	31,389	16,271	75,215	94,345	80,743	92.91	152.32
Applicable income taxes	8,051	3,791	17,259	23,272	16,888	112.37	95.89
Tax equivalent adjustments	163	88	438	401	454	85.23	-26.58
Applicable income taxes (tax equivalent)	8,214	3,879	17,697	23,673	17,342	111.76	89.61
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	23,175	12,392	57,518	70,672	63,401	87.02	185.83
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	23,175	12,392	57,518	70,672	63,401	87.02	185.83
Memoranda							
Net income - holding company and noncontrolling (minority) interest	23,175	12,392	57,518	70,672	63,401	87.02	185.83
Investment securities income (tax equivalent)	4,669	5,163	18,936	20,526	17,936	-9.57	39.42
US Treasury and agency securities (excluding mortgage-backed securities)	392	663	1,990	3,452	3,403	-40.87	-50.06
Mortgage-backed securities	2,222	3,684	12,040	14,085	11,332	-39.69	23.31
All other securities	2,055	816	4,906	2,989	3,201	151.79	169.76
Cash dividends declared	6,369	6,364	25,457	24,919	21,307	0.08	80.68
Common	6,369	6,364	25,457	24,919	21,307	0.08	80.68
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.31	3.22	55	3.88	3.99	43	3.46	3.53	40	4.06	4.19	39	3.85	4.08	30
Less: Interest expense	0.35	0.33	58	0.83	0.81	53	0.57	0.54	56	0.96	0.95	51	0.71	0.75	47
Equals: Net interest income (tax equivalent)	2.96	2.88	49	3.05	3.13	36	2.89	2.96	36	3.11	3.21	35	3.14	3.33	32
Plus: Non-interest income	0.31	0.98	13	0.51	0.89	25	0.37	0.98	16	0.42	0.90	20	0.41	0.90	17
Equals: adjusted operating income (tax equivalent)	3.27	3.86	22	3.56	4	30	3.26	3.96	26	3.52	4.16	27	3.55	4.27	20
Less: Overhead expense	1.76	2.32	17	1.98	2.60	19	1.86	2.48	18	2	2.59	20	2.01	2.58	18
Less: Provision for credit losses	-0.14	0	21	0.56	0.58	55	0.36	0.38	54	0.03	0.12	23	0.08	0.12	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	35	0.02	0.02	73	0.01	0.02	60	0	0.01	29	0	0	42
Plus: other tax equivalent adjustments	0	0	44	0	0	52	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.63	1.77	36	0.99	0.88	53	1.05	1.22	39	1.49	1.53	44	1.46	1.55	41
Less: Applicable income taxes (tax equivalent)	0.43	0.39	57	0.24	0.19	58	0.25	0.27	47	0.37	0.35	55	0.31	0.32	47
Less: Minority interest	0	0	46	0	0	47	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.21	1.35	38	0.76	0.71	51	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.21	1.35	38	0.76	0.71	51	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Memo: Net income (last four quarters)	0.91	1.14	28	1.05	1.06	48	0.80	0.97	34	1.12	1.19	41	1.14	1.22	39
Net income–BHC and noncontrolling (minority) interest	1.21	1.36	36	0.76	0.71	51	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Margin Analysis															
Average earning assets / Average assets	93.99	94.02	46	93.55	93.22	53	93.55	93.47	49	93.59	93.22	52	93.48	93.23	50
Average interest-bearing funds / Average assets	68.18	66.69	56	74.44	71	63	70.07	68.25	58	71.61	70.66	57	71.32	70.70	55
Interest income (tax equivalent) / Average earning assets	3.52	3.43	54	4.15	4.29	38	3.70	3.78	36	4.34	4.49	36	4.12	4.38	30
Interest expense / Average earning assets	0.37	0.35	57	0.89	0.87	53	0.61	0.57	56	1.02	1.02	50	0.76	0.81	45
Net interest income (tax equivalent) / Average earning assets	3.15	3.06	50	3.26	3.36	36	3.09	3.17	34	3.32	3.45	33	3.36	3.58	32
Yield or Cost															
Total loans and leases (tax equivalent)	3.86	4.06	36	4.45	4.75	31	4.07	4.28	31	4.71	4.98	33	4.51	4.85	26
Interest-bearing bank balances	0.08	0.12	19	0.27	1.24	3	0.14	0.32	6	0.87	2.26	4	1.35	1.88	17
Federal funds sold and reverse repos	0	0.13	28		0.85		0	0.43	13	0.96	2.02	15	0	1.50	9
Trading assets		0.18			0.48			0.80			0.49			0.70	
Total earning assets	3.51	3.48	57	4.15	4.23	42	3.70	3.80	36	4.33	4.47	40	4.11	4.33	34
Investment securities (tax equivalent)	1.88	1.92	51	2.40	2.64	26	2.16	2.32	36	2.40	2.74	20	2.23	2.69	10
US Treasury and agency securities (excluding mortgage-backed securities)	1.32	1.23	59	1.42	2.63	9	1.46	1.87	34	2	2.54	20	1.84	2.20	37
Mortgage-backed securities	1.50	1.52	51	2.51	2.42	60	2.19	2.05	65	2.40	2.54	30	2.22	2.44	21
All other securities	2.38	2.93	36	2.30	3.38	8	2.24	3.24	20	3.42	3.80	34	3.28	3.74	36
Interest-bearing deposits	0.41	0.34	68	1.03	0.98	59	0.69	0.62	62	1.21	1.13	59	0.86	0.85	54
Time deposits of $250K or more	0.82	0.98	35	1.89	2.02	37	1.50	1.60	39	2.15	2.13	48	1.61	1.57	47
Time deposits < $250K	0.87	0.95	42	1.53	1.79	23	1.31	1.49	27	1.94	1.91	45	1.46	1.42	50
Other domestic deposits	0.30	0.19	82	0.85	0.69	68	0.51	0.36	80	1.02	0.86	64	0.69	0.64	60
Foreign deposits		0.88			1.79			1.24			2.53			1.85	
Federal funds purchased and repos	0.13	0.12	61	1.07	0.72	74	0.60	0.37	78	1.54	1.23	65	1.09	1.03	59
Other borrowed funds and trading liabilities	0.77	0.57	66	2.24	0.78	88	2.04	0.55	87	2.18	1.03	69	1.81	2.10	25
All interest-bearing funds	0.51	0.49	58	1.12	1.14	48	0.82	0.79	54	1.34	1.34	50	1	1.06	44

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	5,903	8,322	26,449	26,300	22,893
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	886	1,276	3,718	5,486	5,433
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	363	523	1,630	1,651	1,314
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	-53	1	-51	11	18
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	708	474	3,322	1,153	2,987
Other non-interest income	3,999	6,048	17,830	17,999	13,141
Total overhead expenses	33,903	32,504	134,071	126,756	111,167
Personnel expense	20,518	20,235	80,399	77,287	68,595
Net occupancy expense	6,318	5,396	21,871	19,710	18,452
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	226	265	1,025	1,182	594
Other operating expenses	6,841	6,608	30,776	28,577	23,526
Fee income on mutual funds and annuities	363	523	1,630	1,651	1,314
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	692	697	695	692	652
Average personnel expense per employee	29.65	29.03	115.68	111.69	105.21
Average assets per employee	11,116.51	9,405.66	10,355.92	9,137.42	8,501.33

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.15	0.51	93	6.28	0.72	91	6.16	0.51	93	6.28	0.66	92	5.74	1.69	85
Overhead expenses / Net Interest Income + non-interest income	54.13	58.74	31	55.83	63.41	21	57.26	61.22	29	57.01	61.79	27	56.59	61.22	29
Percent of Average Assets															
Total overhead expense	1.76	2.32	17	1.98	2.60	19	1.86	2.48	18	2	2.59	20	2.01	2.58	18
Personnel expense	1.07	1.37	18	1.23	1.50	23	1.12	1.42	20	1.22	1.50	25	1.24	1.46	30
Net occupancy expense	0.33	0.28	70	0.33	0.32	55	0.30	0.30	55	0.31	0.32	51	0.33	0.31	60
Other operating expenses	0.37	0.65	8	0.42	0.76	12	0.44	0.73	11	0.47	0.76	15	0.44	0.79	7
Overhead less non-interest income	1.46	1.31	63	1.48	1.67	33	1.50	1.44	53	1.59	1.65	44	1.59	1.65	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.99	56.76	36	55.74	61.62	23	57.16	58.93	36	56.91	59.91	36	56.46	60.51	32
Personnel expense	32.68	33.37	54	34.70	35.22	39	34.27	33.88	49	34.70	34.17	54	34.84	34.42	50
Net occupancy expense	10.06	7.02	91	9.25	7.45	78	9.32	7.04	85	8.85	7.50	70	9.37	7.33	84
Other operating expenses	11.25	16.18	9	11.79	18.43	8	13.56	17.57	14	13.36	17.93	13	12.25	18.28	9
Total non-interest income	9.40	23.02	14	14.27	20.39	32	11.28	23.45	16	11.81	19.83	27	11.63	20.30	20
Fiduciary activities income	0	1.92	23	0	1.69	23	0	1.45	22	0	1.61	22	0	1.95	20
Service charges on domestic deposit accounts	1.41	2.52	31	2.19	3.19	32	1.59	2.67	32	2.46	3.21	35	2.76	3.58	38
Trading revenue	0	0.07	38	0	0.16	45	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.58	0.91	52	0.90	1.14	57	0.69	1.03	49	0.74	0.91	60	0.67	0.85	57
Insurance activities revenue	0	0.60	23	0	0.52	23	0	0.41	22	0	0.37	22	0	0.46	19
Venture capital revenue	0	0	48	0	0	50	0	0	48	0	0	50	0	0	49
Net servicing fees	-0.08	0.81	6	0	-0.34	46	-0.02	0	29	0	0.22	33	0.01	0.52	28
Net securitization income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	1.13	4.38	40	0.81	3.28	34	1.42	5.55	31	0.52	2.27	38	1.52	1.98	56
Other non-interest income	6.37	7.50	47	10.37	7.77	75	7.60	7.76	57	8.08	7.41	63	6.67	7.05	49
Overhead less non-interest income	44.59	33.65	75	41.47	41.03	54	45.88	34.63	80	45.10	39.47	67	44.83	39.75	65
Applicable income taxes / Pretax net operating income (tax equivalent)	25.65	21.42	75	23.30	17.29	67	22.95	20.30	63	24.67	21.51	79	20.92	18.37	60
Applicable income tax + TE / Pretax net operating income + TE	26.17	23.03	70	23.84	21.44	55	23.53	22.51	55	25.09	23.31	63	21.48	21.35	45

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	5,243,391	4,736,992	5,179,827	4,584,698	4,021,013	10.69	77.42
Commercial and industrial loans	731,537	454,298	709,463	415,647	325,207	61.03	126.60
Loans to individuals	7,001	9,295	7,538	9,893	12,605	-24.68	-66.56
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	128,247	131,136	125,739	129,328	99,020	-2.20	87.68
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,110,176	5,331,721	6,022,567	5,139,566	4,457,845	14.60	81.44
Less: Allowance for loan and lease losses	67,252	48,884	71,124	40,003	37,688	37.57	120.12
Net loans and leases	6,042,924	5,282,837	5,951,443	5,099,563	4,420,157	14.39	81.09
Debt securities that reprice or mature in over 1 year	898,432	726,291	806,523	748,797	707,380	23.70	72.60
Mutual funds and equity securities	14,590	16,902	14,694	16,473	15,921	-13.68	-21.66
Subtotal	6,955,946	6,026,030	6,772,660	5,864,833	5,143,458	15.43	79.46
Interest-bearing bank balances	143,876	245,974	212,106	226,831	165,737	-41.51	-4.18
Federal funds sold and reverse repos	148	0	148	0	0		-98.79
Debt securities that reprice or mature within 1 year	154,956	202,551	139,989	131,078	84,884	-23.50	771.08
Trading assets	0	0	0	0	0		
Total earning assets	7,254,926	6,474,555	7,124,903	6,222,742	5,394,079	12.05	78.86
Non-interest-bearing cash and due from depository institutions	58,094	39,662	57,835	55,540	42,862	46.47	13.35
Premises, fixed assets, and leases	64,738	65,239	65,267	65,890	49,175	-0.77	29.66
Other real estate owned	0	393	0	563	830	-100.00	-100.00
Investment in unconsolidated subsidiaries	1,238	1,238	1,238	1,238	1,238	0.00	0.00
Intangible and other assets	394,816	433,292	416,187	366,155	319,933	-8.88	60.45
Total assets	7,773,812	7,014,379	7,665,430	6,712,128	5,808,117	10.83	76.46
Quarterly average assets	7,692,625	6,555,747	7,611,145	6,465,373	5,712,577	17.34	80.17
Average loans and leases (YTD)	6,089,757	5,208,097	5,623,990	4,960,555	4,282,819	16.93	85.42
Memoranda							
Loans held-for-sale	1,230	3,098	1,335	1,743	1,112	-60.30	6.96
Loans not held-for-sale	6,108,946	5,328,623	6,021,232	5,137,823	4,456,733	14.64	81.47
Real estate loans secured by 1–4 family	861,313	886,690	873,189	887,033	807,875	-2.86	2.37
Commercial real estate loans	4,377,251	3,845,310	4,301,760	3,692,440	3,208,568	13.83	107.41
Construction and land development	291,497	332,536	267,192	334,030	318,415	-12.34	134.86
Multifamily	858,168	631,818	815,076	578,209	540,423	35.83	225.34
Nonfarm nonresidential	3,227,586	2,880,956	3,219,492	2,780,201	2,349,730	12.03	87.37
Real estate loans secured by farmland	4,827	4,992	4,878	5,225	4,570	-3.31	36.59
Total investment securities	1,067,978	945,744	961,206	896,348	808,185	12.92	91.76
U.S. Treasury securities	7,742	76,986	9,392	12,580	4,920	-89.94	28.73
US agency securities (excluding mortgage-backed securities)	110,744	111,562	81,175	154,402	169,031	-0.73	1.18
Municipal securities	265,568	87,770	244,340	72,182	83,413	202.57	220.06
Mortgage-backed securities	593,595	599,797	535,243	629,043	524,808	-1.03	75.95
Asset-backed securities	40,187	41,113	40,691	0	0	-2.25	
Other debt securities	35,552	11,614	35,671	11,668	10,092	206.11	1310.79
Mutual funds and equity securities	14,590	16,902	14,694	16,473	15,921	-13.68	-21.66
Available-for-sale securities	968,394	813,090	855,746	755,900	638,618	19.10	119.52
U.S. Treasury securities	7,742	76,986	9,392	12,580	4,920	-89.94	28.73
US agency securities (excluding mortgage-backed securities)	85,291	80,355	55,610	123,067	136,006	6.14	5.39
Municipal securities	255,122	77,464	233,710	60,021	45,504	229.34	592.76
Mortgage-backed securities	544,500	528,058	480,672	551,064	447,096	3.11	82.56
Asset-backed securities	40,187	41,113	40,691	0	0	-2.25	
Other debt securities	35,552	9,114	35,671	9,168	5,092	290.08	6996.21
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	2,221	3,271	3,101	929	-2,713	-32.10	-13.28
Available-for-sale securites appreciation (depreciation)	-2,305	13,094	16,474	3,640	-11,123		
Structured notes, fair value	1,055	0	1,057	0	0		
Pledged securities	617,430	640,311	578,003	581,056	476,333	-3.57	70.69

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	0	0	0	0	0		
NOW, ATS and transaction accounts	499,466	246,480	534,674	243,474	194,755	102.64	80.12
Time deposits less brokered deposits < $250K	599,068	580,693	658,393	588,321	512,754	3.16	
MMDA and other savings accounts	5,184,441	4,125,084	4,843,986	4,180,394	3,670,902	25.68	91.81
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	6,282,975	4,952,257	6,037,053	5,012,189	4,378,411	26.87	97.98
Time deposits of $250K or more	159,087	238,492	183,200	218,659	167,301	-33.29	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	61,999	59,085	69,560	128,658	233,905	4.93	-65.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	50,000	406,134	100,000	255,882	40,263	-87.69	-48.32
Other borrowings w/remaining maturity over 1 year	25,000	94,580	25,000	109,934	140,855	-73.57	-84.69
Brokered deposits < $250K	195,215	264,861	236,663	63,823	76,983	-26.30	
Noncore funding	491,301	1,063,152	614,423	776,956	659,307	-53.79	-32.64
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	118,267	118,229	118,257	118,220	105,027	0.03	278.60
Other liabilities	113,204	143,819	131,913	79,500	41,633	-21.29	359.95
Total liabilities	7,005,747	6,277,457	6,901,646	5,986,865	5,184,378	11.60	76.97
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	562,984	560,653	562,421	560,263	514,703	0.42	32.75
Common surplus	0	0	0	0	0		
Retained earnings	208,224	168,780	191,418	162,752	116,874	23.37	1078.94
Accumulated other comprehensive income	-1,691	8,941	11,397	2,248	-7,838		
Other equity capital components	-1,452	-1,452	-1,452	0	0		
Total holding company equity capital	768,065	736,922	763,784	725,263	623,739	4.23	71.87
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	768,065	736,922	763,784	725,263	623,739	4.23	71.87
Total liabilities and capital	7,773,812	7,014,379	7,665,430	6,712,128	5,808,117	10.83	76.46
Memoranda							
Non-interest-bearing deposits	1,648,238	1,143,649	1,525,072	1,137,673	960,923	44.12	110.62
Interest-bearing deposits	4,989,039	4,311,961	4,931,844	4,156,998	3,661,772	15.70	86.06
Total deposits	6,637,277	5,455,610	6,456,916	5,294,671	4,622,695	21.66	91.61
Long-term debt that reprices within 1 year	0	46,135	0	55,881	40,263	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	763,784	725,263	725,263	623,739	583,122		
Accounting restatements	0	0	-3,395	125	0		
Net income	23,175	12,392	57,518	70,672	63,401		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	563	390	2,158	2,143	1,969		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,452	1,452	0	0		
Changes incident to business combinations	0	0	0	43,417	0		
Less: Dividends declared	6,369	6,364	25,457	24,919	21,307		
Change in other comprehensive income	-13,088	6,693	9,149	10,086	-3,446		
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	768,065	736,922	763,784	725,263	623,739		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	67.45	47.52	91	67.53	52.54	83	67.57	48.33	89	68.30	52.67	85	69.23	53.63	83
Commercial and industrial loans	9.41	12.96	35	6.48	11.25	27	9.26	13.47	34	6.19	11.45	27	5.60	11.42	20
Loans to individuals	0.09	2	13	0.13	2.65	17	0.10	2.29	14	0.15	2.71	16	0.22	2.65	18
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.39	17	0	0.50	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	1.65	1.35	71	1.87	1.37	70	1.64	1.39	70	1.93	1.08	74	1.70	2.64	49
Net loans and leases	77.73	67.03	87	75.31	71.80	61	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Debt securities over 1 year	11.56	14.84	40	10.35	13.39	34	10.52	13.53	38	11.16	13.66	36	12.18	13.20	49
Mutual funds and equity securities	0.19	0.05	87	0.24	0.05	89	0.19	0.05	87	0.25	0.06	89	0.27	0.05	90
Subtotal	89.48	82.50	87	85.91	85.81	46	88.35	83.47	79	87.38	86.76	47	88.56	87.24	54
Interest-bearing bank balances	1.85	8.07	14	3.51	3.70	54	2.77	6.78	27	3.38	2.97	63	2.85	2.30	70
Federal funds sold and reverse repos	0	0.02	80	0	0.04	36	0	0.02	79	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.99	1.82	63	2.89	2.03	72	1.83	2.03	63	1.95	2.10	61	1.46	2.14	54
Trading assets	0	0.03	38	0	0.05	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	93.33	93.23	52	92.30	92.21	53	92.95	92.98	46	92.71	92.39	57	92.87	92.24	61
Non-interest cash and due from depository institutions	0.75	0.99	31	0.57	1.13	18	0.75	1.07	33	0.83	1.14	31	0.74	1.25	25
Other real estate owned	0	0.03	13	0.01	0.04	34	0	0.03	13	0.01	0.04	38	0.01	0.04	41
All other assets	5.93	5.66	55	7.13	6.58	59	6.30	5.87	58	6.46	6.41	51	6.39	6.39	52
Memoranda															
Short-term investments	3.85	10.52	14	6.39	6.17	59	4.60	9.38	24	5.33	5.36	55	4.32	4.70	54
U.S. Treasury securities	0.10	0.20	70	1.10	0.24	87	0.12	0.19	77	0.19	0.29	73	0.08	0.37	63
US agency securities (excluding mortgage-backed securities)	1.42	1.50	62	1.59	1.01	70	1.06	1.28	60	2.30	1.25	76	2.91	1.67	75
Municipal securities	3.42	3.10	61	1.25	2.69	41	3.19	2.96	64	1.08	2.58	38	1.44	2.66	43
Mortgage-backed securities	7.64	9.07	46	8.55	9.31	51	6.98	8.52	45	9.37	9.38	53	9.04	8.73	59
Asset-backed securities	0.52	0.41	77	0.59	0.28	83	0.53	0.35	81	0	0.30	34	0	0.26	33
Other debt securities	0.46	0.57	59	0.17	0.53	51	0.47	0.60	58	0.17	0.53	51	0.17	0.52	49
Loans held-for-sale	0.02	0.50	21	0.04	0.45	24	0.02	0.58	17	0.03	0.39	24	0.02	0.29	28
Loans held for investment	78.58	66.84	91	75.97	71.37	69	78.55	69.07	85	76.55	72.01	69	76.73	73.24	59
Real estate loans secured by 1–4 family	11.08	13.84	43	12.64	16.12	44	11.39	14.47	44	13.22	16.02	47	13.91	16.83	45
Revolving	2.84	1.72	73	3.79	2.22	77	3.07	1.79	75	3.92	2.24	76	4.33	2.43	78
Closed-end, secured by first liens	7.83	11.57	36	8.35	13.19	31	7.89	12.11	37	8.76	13.07	33	8.99	13.60	34
Closed-end, secured by junior liens	0.41	0.24	78	0.50	0.37	70	0.43	0.27	75	0.54	0.37	71	0.59	0.41	70
Commercial real estate loans	56.31	30.69	95	54.82	32.97	91	56.12	30.65	93	55.01	33.26	91	55.24	33.39	91
Construction and land development	3.75	4.24	46	4.74	4.95	53	3.49	4.32	39	4.98	5	53	5.48	4.78	61
Multifamily	11.04	5.14	86	9.01	4.89	84	10.63	5.03	86	8.61	4.76	83	9.30	5.12	82
Nonfarm nonresidential	41.52	19.94	97	41.07	21.52	97	42	19.97	97	41.42	21.85	97	40.46	21.85	96
Real estate loans secured by farmland	0.06	0.82	40	0.07	0.95	38	0.06	0.85	41	0.08	0.95	39	0.08	0.88	38

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	85.81	70.12	85	88.85	73	84	86.01	69.38	84	89.20	72.74	85	90.20	72.88	87
Real estate loans secured by 1–4 family	14.10	20.56	36	16.63	22.54	38	14.50	20.91	36	17.26	22.29	40	18.12	23.13	41
Revolving	3.61	2.58	72	4.98	3.11	74	3.90	2.61	73	5.11	3.13	76	5.65	3.34	78
Closed-end	10.49	17.65	29	11.65	19	28	10.60	17.94	29	12.15	18.71	29	12.48	19.33	32
Commercial real estate loans	71.64	45.50	94	72.12	46.09	93	71.43	44.23	94	71.84	46.16	93	71.98	45.57	93
Construction and land development	4.77	6.33	38	6.24	6.94	51	4.44	6.26	33	6.50	6.97	51	7.14	6.53	63
1–4 family	0.74	1.28	44	1.49	1.53	57	0.83	1.14	49	1.73	1.47	64	1.94	1.52	68
Other	4.03	5	40	4.74	5.29	49	3.60	4.94	34	4.77	5.34	50	5.20	4.90	58
Multifamily	14.04	7.45	86	11.85	6.63	82	13.53	7.01	85	11.25	6.42	82	12.12	6.76	80
Nonfarm nonresidential	52.82	29.78	95	54.03	30.32	97	53.46	29.04	97	54.09	30.59	97	52.71	30.16	97
Owner-occupied	14.13	10.21	78	13.92	10.67	75	14.04	10	79	14.67	10.68	80	14.20	10.31	78
Other	38.69	19.18	94	40.12	19.09	95	39.42	18.53	95	39.43	19.36	95	38.51	19.35	96
Real estate loans secured by farmland	0.08	1.30	38	0.09	1.39	38	0.08	1.30	39	0.10	1.38	38	0.10	1.27	37
Loans to depository institutions and acceptances of other banks	0	0	45	0	0.01	43	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	11.97	19.75	21	8.52	16.08	22	11.78	19.85	25	8.09	16.16	19	7.30	16.21	18
Loans to individuals	0.11	3.22	13	0.17	3.97	17	0.13	3.53	14	0.19	4	15	0.28	3.89	17
Credit card loans	0	0.03	34	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans	0	0.63	17	0	0.74	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	2.10	2.07	68	2.46	1.96	70	2.09	2.07	67	2.52	1.48	74	2.22	3.74	50
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	740.12	470.51	97	729.86	495.64	91	745.55	473.75	97	723.66	493.53	91	716.42	505.61	88
Real estate loans secured by 1–4 family	121.58	137.40	47	136.62	152.35	48	125.68	142.34	48	140.01	151.03	50	143.94	161.34	53
Revolving	31.15	17.19	80	40.93	21.20	81	33.83	17.81	81	41.48	21.25	82	44.86	23.52	81
Closed-end	90.43	118.05	38	95.69	128.54	38	91.85	122.21	39	98.53	127.10	40	99.08	134.73	39
Commercial real estate loans	617.86	303.98	97	592.47	312.51	95	619.16	302.08	97	582.82	311.74	95	571.67	316.03	94
Construction and land development	41.15	42.34	52	51.24	46.61	59	38.46	42.85	49	52.72	46.63	61	56.73	44.92	68
1–4 family	6.41	8.34	53	12.27	10.01	63	7.22	7.52	56	14.02	9.52	72	15.42	10.21	73
Other	34.73	33.56	57	38.97	35.67	58	31.24	33.94	51	38.70	35.90	57	41.31	33.75	62
Multifamily	121.13	50.28	88	97.35	46.80	85	117.32	48.67	88	91.27	44.76	86	96.29	48.38	84
Nonfarm nonresidential	455.58	199.24	99	443.89	205.18	98	463.39	198.42	99	438.83	206.64	98	418.65	208.15	98
Owner-occupied	121.91	67.77	89	114.31	71.52	85	121.67	67.98	87	118.99	71.54	87	112.77	70.68	83
Other	333.68	127.58	97	329.57	129.31	97	341.72	125.78	97	319.85	130.65	97	305.88	134.17	97
Real estate loans secured by farmland	0.68	8.27	41	0.77	8.74	38	0.70	8.35	42	0.82	8.66	40	0.81	8.13	38
Loans to depository institutions and acceptances of other banks	0	0.04	45	0	0.03	43	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	103.26	130.49	36	70	107.03	36	102.11	133.93	39	65.61	106.70	33	57.94	107.07	24
Loans to individuals	0.99	19.83	13	1.43	24.64	17	1.08	22.15	14	1.56	24.83	17	2.25	24.45	20
Credit card loans	0	0.16	34	0	0.20	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans	0	3.79	17	0	4.59	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	18.10	13.48	74	20.20	13.34	73	18.10	13.62	73	20.41	10.25	77	17.64	25.58	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	57.62	35.09	91	58.21	35.25	90	57.50	34	91	57.18	35.38	89	57.78	35.09	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	496.92	234.14	96	478.16	239.50	95	498.44	232.08	96	463.84	239.13	94	458.90	243.62	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	618.83	306.16	97	592.47	315.61	95	620.11	304.52	97	582.82	315.15	94	571.67	318.90	94

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	3.85	10.52	14	6.39	6.17	59	4.60	9.38	24	5.33	5.36	55	4.32	4.70	54
Liquid assets	11.75	21.43	11	15.29	16.56	43	11.67	19.32	22	16.04	16.28	53	15.62	15.56	53
Investment securities	13.74	17.29	39	13.48	16.02	42	12.54	16.07	39	13.35	16.41	39	13.91	16.02	45
Net loans and leases	77.73	67.03	87	75.31	71.80	61	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Net loans, leases and standby letters of credit	77.93	67.42	86	75.56	72.18	61	77.83	69.67	80	76.23	72.78	63	76.47	73.71	57
Core deposits	80.82	78.51	59	70.60	71.07	42	78.76	76.49	59	74.67	71.61	64	75.38	69.97	70
Noncore funding	6.32	8.68	40	15.16	15.12	51	8.02	10.29	41	11.58	14.61	38	11.35	16.58	32
Time deposits of $250K or more	2.05	3.16	31	3.40	4.27	46	2.39	3.37	39	3.26	4.33	43	2.88	4.28	40
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.80	0.55	72	0.84	0.91	61	0.91	0.62	71	1.92	0.77	80	4.03	0.96	90
Secured federal funds purchased	0	0	49	0	0	47	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.80	0.53	75	0.84	0.86	63	0.91	0.59	72	1.92	0.75	82	4.03	0.97	90
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.64	0.62	72	5.79	2.71	80	1.30	1.06	70	3.81	2.75	69	0.69	3.63	29
Earning assets that reprice within 1 year	29.50	31.55	47	30.56	32.25	48	29.44	31.93	49	28.43	33.16	39	23.62	32.35	29
Interest-bearing liabilities that reprice within 1 year	9.76	13.74	51	12.61	18.02	44	11.42	14.04	56	10.65	18.54	34	9.79	18.20	30
Long-term debt that reprices within 1 year	0	0.05	39	0.66	0.12	86	0	0.10	38	0.83	0.15	87	0.69	0.16	86
Net assets that reprice within 1 year	19.74	16.94	53	17.29	13.56	55	18.02	17.03	47	16.94	13.71	54	13.15	12.98	46
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.76	-2.34	68	10.20	10.43	47	3.87	0.77	58	7.14	10.70	36	7.94	13.54	27
Net short-term noncore funding dependence	0.89	-5.85	71	7.11	5.47	54	1.68	-3.25	62	4.90	5.88	42	4.91	8.57	33
Short-term investment / Short-term noncore funding	82.87	312.26	26	51.13	85.19	50	75.53	230.45	38	55.48	78.10	59	49.80	62.28	62
Liquid assets - short-term noncore funding / Nonliquid assets	8.06	20.60	22	3.28	7.37	41	6.33	16.27	29	7.65	6.90	57	8.25	4.17	67
Net loans and leases / Total deposits	91.05	80.41	76	96.83	90.71	66	92.17	84.20	72	96.32	90.96	65	95.62	92.88	55
Net loans and leases / Core deposits	96.18	86.22	74	106.68	102.17	60	98.58	91.10	68	101.74	102.55	51	100.95	106.50	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.35	0.35	68	0.55	0.81	60	0.50	0.88	59	0.16	0.36	52	-0.52	-0.47	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.36	1.48	14	2.18	2.80	44	2.64	3.63	41	0.61	1.28	33	-2.12	-1.95	40
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	57		-0.05		0	0.03	34		-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	7.96	5.59	73	12.24	6.21	78	9.44	5.36	77	13.83	7.25	77	19.01	10.76	74
Available-for-sale securities	90.68	93.13	29	85.97	92.49	21	89.03	93.39	24	84.33	91.33	21	79.02	88.32	25
U.S. Treasury securities	0.72	1.24	69	8.14	1.66	88	0.98	1.22	74	1.40	2.07	73	0.61	2.08	65
US agency securities (excluding mortgage-backed securities)	10.37	10.18	65	11.80	6.85	76	8.45	8.39	62	17.23	8.16	77	20.91	11	76
Municipal securities	24.87	18.18	65	9.28	16.56	43	25.42	18.61	64	8.05	15.40	36	10.32	16.63	44
Mortgage-backed securities	55.58	54.12	50	63.42	57.75	55	55.68	54.48	50	70.18	57.07	69	64.94	54.50	61
Asset-backed securities	3.76	2.35	78	4.35	1.61	85	4.23	1.97	82	0	1.70	34	0	1.54	33
Other debt securities	3.33	3.84	62	1.23	3.74	54	3.71	4.34	62	1.30	3.73	52	1.25	3.75	50
Mutual funds and equity securities	1.37	0.44	83	1.79	0.46	86	1.53	0.44	82	1.84	0.49	86	1.97	0.41	89
Debt securities 1 year or less	14.51	11.82	69	21.42	13.45	76	14.56	13.69	64	14.62	13.55	62	10.50	13.91	56
Debt securities 1 to 5 years	25.98	19.62	71	41.19	22.24	81	33.73	20.49	76	49.49	23.43	83	46	23.42	85
Debt securities over 5 years	58.14	64.72	34	35.61	60.11	16	50.18	61.87	29	34.05	58.63	16	41.53	58.36	26
Pledged securities	57.81	40.97	70	67.70	46.13	73	60.13	44.55	68	64.82	43.76	73	58.94	42.20	68
Structured notes, fair value	0.10	0.16	80	0	0.05	40	0.11	0.03	89	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	-33.34	146.35	4	78.04	42.20	74	-1.58	136.94	15	42.81	32.84	68	51.20	16.28	77
Investment securities	12.92	23.84	37	13.43	4.97	67	7.24	16.36	38	10.91	4.80	69	2.85	8.02	42
Core deposits	26.87	27.92	51	4.49	9.29	34	20.45	23.17	46	14.48	9.96	74	7.52	10.40	50
Noncore funding	-53.79	-24.64	14	35.52	12.16	76	-20.92	-12.78	38	17.84	4.16	72	7.40	6.76	48

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)			1,107,279	1,086,522	973,710
Commit: Secured commercial real estate loans	436,431	352,783	346,587	412,953	384,932
Commit: Unsecured real estate loans	15,685	958	15,895	328	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	15,181	17,226	14,772	17,203	21,586
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	2,081,848	1,591,198	1,990,287	1,148,409	666,673
Futures and forward foreign exchange	0	0	0	0	0
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	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.45	16.09	39	16.19	16.97	47	16.76	17.31	48
Standby letters of credit	0.20	0.30	42	0.25	0.34	46	0.19	0.31	38	0.26	0.36	42	0.37	0.35	58
Commercial and similar letters of credit	0	0.01	38	0	0.01	37	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	48	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	26.78	4	91	22.68	4.61	89	25.96	3.72	91	17.11	2.95	87	11.48	6.51	74
Interest rate contracts	26.78	3.89	93	22.68	4.45	89	25.96	3.62	92	17.11	2.87	87	11.48	6.40	74
Interest rate futures and forward contracts	0	0.23	38	0	0.37	35	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	0.21	37	0	0.42	34	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	0.01	46	0	0.03	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	26.78	2.86	95	22.68	2.93	94	25.96	2.58	95	17.11	2.19	93	11.48	5.18	80
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							19.69	24.20	33	21.90	24.81	36	22.74	25.18	38

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,081,848	1,591,198	1,990,287	1,148,409	666,673
Interest rate contracts	2,081,848	1,591,198	1,990,287	1,148,409	666,673
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,081,848	1,591,198	1,990,287	1,148,409	666,673
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,081,848	1,591,198	1,990,287	1,148,409	666,673
Interest rate contracts	2,081,848	1,591,198	1,990,287	1,148,409	666,673
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,025,924	780,599	980,144	589,069	348,336
One year or less	0	0	0	0	0
Over 1 year to 5 years	81,779	10,624	75,133	40,967	42,202
Over 5 years	944,145	769,975	905,011	548,102	306,134
Gross negative fair value (absolute value)	52,801	91,484	80,877	26,852	11,036
Gross positive fair value	52,725	91,277	80,734	26,852	12,135
Held for trading	0	0	0	0	0
Non-traded	52,725	91,277	80,734	26,852	12,135
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	99.78	57	100	99.81	59	100	99.50	58	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	0.19	44	0	0.02	43	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	0	47	0	0.01	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards	0	14.72	14	0	16.76	14	0	15.03	15	0	14.06	16	0	11.75	16
Written options	0	8.58	15	0	14.03	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded	0	0	50	0	0	48	0	0	50	0	0	48	0	0	49
Over-the-counter	0	8.58	15	0	13.57	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options	0	0.99	37	0	1.84	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0	0.99	37	0	1.82	35	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	100	76.25	89	100	59.14	92	100	71.83	91	100	64.61	90	100	65.42	91
Held for trading	0	19.29	36	0	10.82	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	11.28	36	0	12.35	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	80.71	63	100	89.18	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	80.41	68	100	88.61	68	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.01	46	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0	48	0	0	47	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	49.28	72.89	23	49.06	67.08	26	49.25	79.60	20	51.29	80.07	20	52.25	82.85	17
One year or less	0	15.10	11	0	15.23	15	0	15.52	12	0	15.20	15	0	12.75	13
Over 1 year to 5 years	3.93	18.15	30	0.67	15.99	34	3.77	19.75	30	3.57	22.92	29	6.33	22.66	36
Over 5 years	45.35	34.72	63	48.39	28.82	70	45.47	32.47	64	47.73	34.12	61	45.92	36.28	57
Gross negative fair value (absolute value)	2.54	1.69	70	5.75	3.13	84	4.06	2.84	71	2.34	1.30	81	1.66	0.66	92
Gross positive fair value	2.53	1.70	78	5.74	2.44	93	4.06	2.25	84	2.34	1.14	85	1.82	1.10	84
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.01	94	0.15	0.02	94	0.13	0.01	95	0.05	0	95	0.02	0.01	88
Gross positive fair value (X)	0.08	0.01	95	0.15	0.01	95	0.13	0.01	95	0.05	0	95	0.02	0.01	87
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.08	0	97	0.15	0.01	98	0.13	0	98	0.05	0	98	0.02	0.01	89
Current credit exposure (X)	0	0	36	0	0.01	35	0	0.02	21	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	50	0	0	49	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.08	34	0	0.11	33	0	0.27	18	0	0.10	18	0	0.06	18

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	71,124	40,003	40,003	37,688	35,455
Gross losses	1,270	483	2,051	1,936	3,347
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	206	141	539	2,121	1,167
Net losses	1,064	342	1,512	-185	2,180
Provision for loan and lease losses	-2,808	9,223	25,977	2,130	4,413
Adjustments	0	0	6,656	0	0
Ending balance	67,252	48,884	71,124	40,003	37,688
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.15	0	19	0.56	0.58	55	0.36	0.38	55	0.03	0.12	23	0.08	0.12	45
Provision for loan and lease losses / Average loans and leases	-0.18	0	22	0.71	0.80	53	0.46	0.53	49	0.04	0.16	22	0.10	0.16	42
Provision for loan and lease losses / Net loan and lease losses	-263.91	-82.10	26	2,696.78	717.14	84	1,718.06	672.96	87	-1,151.35	142.73	3	202.43	182.69	66
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.35	25	0.92	1.17	23	1.18	1.35	35	0.78	0.94	30	0.85	0.94	41
Allowance for loan and lease losses / Total loans and leases	1.10	1.33	27	0.92	1.15	23	1.18	1.33	38	0.78	0.93	30	0.85	0.93	41
Allowance for loan and lease losses / Net loans and leases losses (X)	15.80	72.51	34	35.73	24.62	78	47.04	25.33	83		17.18		17.29	21.35	64
Allowance for loan and lease losses / Nonaccrual assets	216.06	373.63	41	150.86	334.63	26	166.32	336.78	32	189.25	315.75	50	310.70	285.36	70
ALLL / 90+ days past due + nonaccrual loans and leases	216.06	338.15	45	139.01	291.99	26	166.32	293.46	37	162.32	283.41	46	306.76	259.30	72
Gross loan and lease losses / Average loans and leases	0.08	0.08	61	0.04	0.15	25	0.04	0.16	16	0.04	0.16	18	0.08	0.15	38
Recoveries / Average loans and leases	0.01	0.04	31	0.01	0.04	25	0.01	0.04	18	0.04	0.05	59	0.03	0.05	40
Net losses / Average loans and leases	0.07	0.04	73	0.03	0.11	34	0.03	0.11	25	0	0.11	11	0.05	0.09	45
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	10.04	9.47	60	7.28	9.45	57	27.84	42.12	46	63.37	41.80	77	33.87	51.25	50
Earnings coverage of net loan and lease losses (X)	26.71	4.62	57	74.29	18.72	82	66.64	33.55	80	-519.32	22.46	4	38.85	29.27	67
Net Loan and Lease Losses By Type															
Real estate loans	0.06	0	89	0.02	0.02	69	0.01	0.04	48	0	0.02	41	0.01	0.01	58
Real estate loans secured by 1–4 family	0.06	0	93	0.07	0.01	86	0.02	0.01	68	0.01	0.02	49	0.04	0.01	75
Revolving	0	-0.01	59	0.09	0	92	0.04	0	82	-0.01	0.02	19	0.05	0.02	71
Closed-end	0.08	0	95	0.05	0.02	79	0.02	0.01	68	0.02	0.02	65	0.03	0.01	76
Commercial real estate loans	0.06	0.01	89	0.01	0.02	71	0.01	0.05	44	0	0.02	50	0.01	0.01	61
Construction and land development	-0.03	-0.01	13	0.04	-0.01	93	-0.01	0	25	-0.05	-0.02	15	0.07	-0.02	93
1–4 family	-0.03	0	2	0.04	0	96	0	0	12	-0.05	0	1	0.08	0	96
Other	0	-0.01	20	0	-0.01	21	-0.01	-0.01	25	-0.01	-0.02	29	-0.01	-0.02	27
Multifamily	0	0	53	0	0	56	0	0	51	0	0	17	0	0	50
Nonfarm nonresidential	0.08	0.01	91	0.01	0.02	73	0.01	0.07	51	0.01	0.03	54	0	0.02	28
Owner-occupied	0.01	0	88	0	0.01	79	0.01	0.01	70	0.01	0.01	69	0.01	0.01	80
Other	0.07	0	93	0.01	0.01	84	0	0.04	57	0	0.01	61	-0.01	0.01	12
Real estate loans secured by farmland	0	0	50	0	0	50	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	0.12	0.07	76	-0.01	0.23	17	0.09	0.20	43	-0.13	0.27	2	0.35	0.18	76
Loans to individuals	0.11	0.54	21	1.59	0.87	81	1.64	0.66	84	0.70	0.74	61	0.40	0.71	42
Credit card loans		1.17			2.23			1.71			1.89			1.65	
Agricultural loans		-0.01			0.01			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases	0.26	0.10	80	0.16	0.19	74	0.16	0.44	67	0.13	0.14	69	0.49	0.28	79

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	12,311	19,686	6,754	8,228	5,165
90+ days past due loans and leases	0	2,761	1	3,506	156
Nonaccrual loans and leases	31,126	32,404	42,763	21,138	12,130
Total past due and nonaccrual loans and leases	43,437	54,851	49,518	32,872	17,451
Restructured 30–89 days past due	156	186	0	464	623
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,066	2,201	1,097	1,559	3,611
Total restructured loans and leases	1,222	2,387	1,097	2,023	4,234
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	3,642	4,532	3,856	5,187	8,671
Other real estate owned	0	393	0	563	830
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.20	0.23	51	0.37	0.45	44	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
90+ days past due loans and leases	0	0.03	20	0.05	0.04	75	0	0.04	35	0.07	0.03	80	0	0.03	40
Nonaccrual loans and leases	0.51	0.58	51	0.61	0.53	65	0.71	0.60	64	0.41	0.48	47	0.27	0.49	26
90+ days past due and nonaccrual loans and leases	0.51	0.63	46	0.66	0.59	64	0.71	0.67	59	0.48	0.54	51	0.28	0.54	24
30–89 days past due restructured	0	0	85	0	0	85	0	0	32	0.01	0	77	0.01	0.01	79
90+ days past due restructured	0	0	46	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.02	0.04	64	0.04	0.04	70	0.02	0.09	31	0.03	0.07	44	0.08	0.10	53
30–89 days past due loans held for sale	0	0	48	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	46	0	0	47	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.20	0.23	51	0.37	0.46	44	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
90+ days past due assets	0	0.03	20	0.05	0.04	75	0	0.04	35	0.07	0.03	80	0	0.03	40
Nonaccrual assets	0.51	0.58	51	0.61	0.53	65	0.71	0.60	62	0.41	0.48	46	0.27	0.49	26
30+ days past due and nonaccrual assets	0.71	0.88	44	1.03	1.07	57	0.82	0.95	44	0.64	0.87	37	0.39	0.88	18
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.43	55	0.50	0.42	68	0.56	0.47	65	0.37	0.39	51	0.21	0.39	27
90+ days past due and nonaccrual assets + other real estate owned	0.40	0.47	50	0.51	0.48	59	0.56	0.52	59	0.38	0.45	46	0.23	0.45	26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.49	49	0.53	0.49	58	0.61	0.63	54	0.41	0.56	36	0.38	0.59	34
Allowance for loan and lease losses	51.93	56.71	50	76.74	63.13	70	65.55	72.10	49	68.37	92.08	43	59.05	95.97	37
Equity capital + allowance for loan and lease losses	4.18	4.51	53	4.77	4.23	63	5.58	5.64	54	3.57	4.77	41	3.36	5.09	34
Tier 1 capital + allowance for loan and lease losses	4.93	4.91	55	5.78	4.65	71	6.71	6.21	60	4.32	5.30	46	3.96	5.65	38
Loans and leases + other real estate owned	0.57	0.73	42	0.70	0.68	55	0.77	0.92	49	0.53	0.78	34	0.50	0.82	31

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.19	0.23	53	0.34	0.43	43	0.10	0.25	32	0.16	0.28	36	0.09	0.29	17
	90+ days past due	0	0.03	26	0.05	0.03	78	0	0.04	25	0.06	0.03	78	0	0.03	45
	Nonaccrual	0.54	0.61	52	0.64	0.52	68	0.77	0.63	66	0.42	0.45	47	0.26	0.48	31
Commercial and industrial	30–89 days past due	0.14	0.14	65	0.69	0.40	78	0.02	0.15	25	0.08	0.22	34	0.10	0.23	45
	90+ days past due	0	0.01	35	0.05	0.02	85	0	0.02	31	0.17	0.02	92	0	0.02	32
	Nonaccrual	0.31	0.56	43	0.42	0.73	40	0.37	0.61	46	0.37	0.74	42	0.31	0.61	39
Individuals	30–89 days past due	0.81	0.29	86	2.95	0.59	93	1.39	0.52	86	2.92	0.60	93	2.95	0.68	90
	90+ days past due	0	0.02	32	0.01	0.03	64	0.01	0.02	68	0	0.02	31	0	0.03	31
	Nonaccrual	0.51	0.13	91	0.43	0.14	86	0.49	0.14	89	0.39	0.12	88	1.26	0.15	96
Depository institution loans	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	
Agricultural	30–89 days past due		0.09			0.17			0.07			0.10			0.11	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.73			0.62			0.57			0.80			0.46	
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.81	0.55	80	0.24	0.32	70	1.02	0.67	82	0.20	0.28	72	0.67	0.18	86
	90+ days past due	0	0	42	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual	0.23	0.26	78	0.15	0.06	83	0.26	0.10	84	0.22	0.04	85	0.51	0.04	93

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.55	0.36	76	0.60	0.67	54	0.26	0.46	39	0.32	0.53	41	0.29	0.52	36
	90+ days past due	0	0.05	29	0.01	0.05	59	0	0.06	28	0	0.05	28	0	0.04	22
	Nonaccrual	0.69	0.64	64	0.75	0.60	71	0.76	0.67	67	0.83	0.55	78	0.57	0.61	51
Revolving	30–89 days past due	0.53	0.21	82	1.02	0.45	85	0.36	0.25	66	0.61	0.36	75	0.48	0.36	69
	90+ days past due	0	0.01	41	0.04	0.02	83	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.98	0.43	81	0.74	0.37	79	0.91	0.46	82	0.73	0.34	78	0.43	0.35	64
Closed-end	30–89 days past due	0.55	0.39	73	0.41	0.69	37	0.23	0.48	37	0.20	0.56	23	0.20	0.54	27
	90+ days past due	0	0.05	31	0	0.05	29	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.59	0.66	54	0.76	0.62	72	0.70	0.69	60	0.87	0.57	78	0.63	0.64	57
Junior lien	30–89 days past due	0	0.01	44	0.05	0.03	76	0.04	0.01	83	0	0.02	13	0.03	0.02	73
	90+ days past due	0	0	45	0	0	41	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.03	0.02	67	0.17	0.04	92	0.14	0.03	91	0.17	0.03	89	0.08	0.03	82
Commercial real estate	30–89 days past due	0.09	0.14	53	0.28	0.31	55	0.07	0.14	49	0.12	0.15	53	0.05	0.16	31
	90+ days past due	0	0.01	40	0.06	0.01	87	0	0.02	35	0.08	0.02	87	0	0.02	69
	Nonaccrual	0.52	0.54	58	0.61	0.43	73	0.77	0.57	71	0.32	0.34	54	0.18	0.41	40
Construction and development	30–89 days past due	0	0.15	26	0	0.36	17	0	0.16	26	0	0.20	22	0	0.17	21
	90+ days past due	0	0	45	0.32	0.01	96	0	0.01	43	0.23	0.01	94	0	0	44
	Nonaccrual	0.25	0.21	76	0.28	0.21	74	0.64	0.21	83	0.29	0.18	74	0	0.18	21
1–4 family	30–89 days past due	0	0.03	35	0	0.09	28	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0.32	0	98	0	0	46	0	0	47	0	0	48
	Nonaccrual	0.18	0.01	94	0.21	0.02	94	0.30	0.01	95	0.29	0.01	93	0	0.04	37
Other	30–89 days past due	0	0.10	30	0	0.21	22	0	0.09	30	0	0.12	26	0	0.06	28
	90+ days past due	0	0	46	0	0	44	0	0	44	0.23	0	96	0	0	45
	Nonaccrual	0.07	0.14	65	0.07	0.16	63	0.35	0.16	80	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0.02	0.03	82	0.02	0.11	71	0.03	0.03	81	0.07	0.03	83	0.09	0.03	84
	90+ days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.02	0.10	69	0.07	0.04	80	0.08	0.10	76	0.03	0.03	80	0.02	0.04	72
Nonfarm non-residential	30–89 days past due	0.12	0.15	58	0.37	0.28	69	0.09	0.14	53	0.15	0.13	65	0.04	0.17	35
	90+ days past due	0	0.01	42	0.05	0.02	85	0	0.02	38	0.07	0.02	87	0.01	0.02	73
	Nonaccrual	0.67	0.68	59	0.77	0.55	72	0.96	0.73	69	0.39	0.36	54	0.24	0.52	44
Owner Occupied	30–89 days past due	0.08	0.04	80	0.11	0.13	54	0.08	0.05	69	0.08	0.06	66	0.04	0.08	57
	90+ days past due	0	0	44	0.05	0.01	90	0	0.01	40	0.07	0.01	93	0	0	38
	Nonaccrual	0.27	0.24	63	0.47	0.23	80	0.44	0.27	74	0.27	0.19	68	0.19	0.20	60
Other	30–89 days past due	0.04	0.09	58	0.26	0.12	80	0	0.06	46	0.07	0.05	75	0	0.07	37
	90+ days past due	0	0	46	0	0.01	43	0	0	44	0	0.01	41	0.01	0.01	82
	Nonaccrual	0.40	0.32	65	0.30	0.22	67	0.51	0.33	71	0.11	0.14	60	0.05	0.22	45
Farmland	30–89 days past due	30.60	0.11	99	0	0.25	27	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	46	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0	1.38	24	0	1.20	25	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.64			0.92			1.02			0.87			1.03	
	90+ days past due		0.14			0.27			0.22			0.18			0.26	
	Nonaccrual		0.01			0.02			0.02			0			0.07	

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	561,532	560,653	560,969	560,263	514,703
Retained earnings	208,224	168,780	191,418	162,752	116,874
Accumulated other comprehensive income (AOCI)	-1,691	8,941	11,397	2,248	-7,838
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	768,065	738,374	763,784	725,263	623,739
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	158,559	159,287	158,742	159,476	137,999
Accumulated other comprehensive income-related adjustments	-1,691	8,941	11,397	2,248	-7,838
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	611,197	570,146	593,645	563,539	493,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	611,197	570,146	593,645	563,539	493,578
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	30,000	30,000	30,000	30,000	30,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	30,000	30,000	30,000	30,000	30,000
Tier 1 Capital	641,197	600,146	623,645	593,539	523,578
Tier 2 Capital					
Tier 2 capital instruments and related surplus	87,029	86,992	87,019	86,421	73,789
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	68,590	50,872	72,444	41,781	40,011
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	155,619	137,864	159,463	128,202	113,800
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	155,619	137,864	159,463	128,202	113,800
Exited advanced approach tier 2 capital					
Total capital	796,816	738,010	783,108	721,741	637,378
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	7,692,625	6,555,747	7,611,145	6,465,373	5,712,577
Less: Deductions from common equity tier 1 capital	158,560	159,287	158,743	159,476	137,999
Less: Other deductions	-30	-5	-5	39	20
Total assets for leverage ratio	7,534,095	6,396,465	7,452,407	6,305,858	5,574,558
Total risk-weighted assets	6,121,235	5,657,268	6,101,255	5,385,754	4,647,616
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.98	11.14	17	10.08	10.41	25	9.73	10.91	17	10.46	12.50	16	10.62	12.37	24
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	10.48	11.77	15	10.61	11.09	26	10.22	11.60	14	11.02	13.19	18	11.27	13.03	23
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	13.02	13.63	21	13.05	12.51	38	12.84	13.45	21	13.40	14.63	32	13.71	14.48	44
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.51	9.68	22	9.38	10.30	25	8.37	9.65	18	9.41	10.39	25	9.39	10.37	27
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	115,756	113,082	115,115	112,392	110,052	2.36	76.00

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		0			0			0			0			0	
Insurance activities revenue / Adjusted operating income	0	0.60	23	0	0.52	23	0	0.41	22	0	0.37	22	0	0.46	19
Premium income / Insurance activities revenue		0.04			0			0.01			0.03			0	
Credit related premium income / Total premium income		100			100			100			100			50	
Other premium income / Total premium income		0			0			0			0			50	
Insurance underwriting net income / Consolidated net income	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.44			32.87			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		82.49			52.20			-40.91			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.34	11.20	70	17.42	11.40	74	16.57	11.01	72	17.74	11.53	73	19.61	13.70	80
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
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	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,973	0	2,005	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,973	0	2,005	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.04			0			0.05			0			0	
Cost: Interest-bearing deposits		0.88			1.79			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans											2.35			3.83	
Foreign governments and institutions															
Growth Rates															
Net loans and leases		-40.26			-41.40			5,672.05			-47.91			-27.26	
Total selected assets		-15.36			-24.74			6.04			-25.04			5.03	
Deposits		-55.95			92.56			-44.89			2.53			-2.42	

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	0.01	0.02	0.01	0.02	0.02

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	11,987	10,302	29,961	36,905	30,589	16.36	178.44
Dividends	11,987	10,302	29,961	36,905	30,589	16.36	178.44
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	11,987	10,302	29,961	36,905	30,589	16.36	178.44
Securities gains (losses)	0	0	149	0	0		
Other operating income	8	46	151	211	213	-82.61	-83.33
Total operating income	11,995	10,348	30,261	37,116	30,802	15.92	175.56
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,201	1,201	4,810	4,807	3,969	0.00	
Other expenses	410	397	1,719	1,640	1,678	3.27	32.26
Provision for loan and lease losses	0	0	-12	0	0		
Total operating expenses	1,611	1,598	6,517	6,447	5,647	0.81	419.68
Income (loss) before taxes	10,384	7,914	22,958	30,866	24,817	31.21	156.84
Applicable income taxes (credit)	571	-172	-1,645	-1,646	-1,130		
Extraordinary items							
Income before undistributed income of subsidiaries	9,813	8,086	24,603	32,512	25,947	21.36	137.37
Equity in undistributed income of subsidiaries	13,362	4,306	32,915	38,160	37,454	210.31	236.24
Bank subsidiaries	13,362	4,306	32,915	38,160	37,454	210.31	236.24
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	23,175	12,392	57,518	70,672	63,401	87.02	185.83
Memoranda							
Bank net income	25,349	14,608	62,876	75,065	68,043	73.53	206.18
Nonbank net income	0	0	0	0	0		
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	843,905	95.18	813,024	94.81	842,473	95.37	800,841	694,333	3.80	85.17
Common and preferred stock	843,905	95.18	813,024	94.81	842,473	95.37	800,841	694,333	3.80	85.17
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,238	0.14	1,238	0.14	1,238	0.14	1,238	1,238	0.00	0.00
Common and preferred stock	1,238	0.14	1,238	0.14	1,238	0.14	1,238	1,238	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	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	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	1,915	0.22	0	0	2,735	3,743	-100.00	-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	30,409	3.43	31,142	3.63	28,066	3.18	29,681	22,985	-2.35	159.20
Cash and due from unrelated depository institution	300	0.03	300	0.03	300	0.03	300	300	0.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	474	0.05	474	0.06	474	0.05	474	474	0.00	0.00
Other assets	10,309	1.16	9,462	1.10	10,800	1.22	9,354	6,708	8.95	229.36
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	886,635	100.00	857,555	100.00	883,351	100.00	844,623	729,781	3.39	85.43
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	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	87,029	9.82	86,991	10.14	87,019	9.85	86,982	73,789	0.04	
Other liabilities	303	0.03	2,404	0.28	1,310	0.15	1,140	1,015	-87.40	765.71
Balance due to subsidiaries and related institutions	31,238	3.52	31,238	3.64	31,238	3.54	31,238	31,238	0.00	0.00
Total liabilities	118,570	13.37	120,633	14.07	119,567	13.54	119,360	106,042	-1.71	279.14
Equity Capital	768,065	86.63	736,922	85.93	763,784	86.46	725,263	623,739	4.23	71.87
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	562,984	63.50	560,653	65.38	562,421	63.67	560,263	514,703	0.42	32.75
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	208,224	23.48	168,780	19.68	191,418	21.67	162,752	116,874	23.37	1078.94
Accumulated other comprehensive income	-1,691	-0.19	8,941	1.04	11,397	1.29	2,248	-7,838		
Other equity capital components	-1,452	-0.16	-1,452	-0.17	-1,452	-0.16	0	0		
Total liabilities and equity capital	886,635	100.00	857,555	100.00	883,351	100.00	844,623	729,781	3.39	85.43
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	31,238	3.52	31,238	3.64	31,238	3.54	31,238	31,238	0.00	0.00
Notes payable to subsidiaries that issued TPS	30,000	3.38	30,000	3.50	30,000	3.40	30,000	30,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	12.03	12.87	44	6.73	6.30	51	7.71	9.11	35	10.14	10.58	46	10.59	11.03	49
Bank net income / Average equity investment in banks	12.03	13.25	39	7.24	7.10	51	7.64	9.38	32	9.81	10.85	36	10.13	11.56	39
Nonbank net income / Average equity investment in nonbanks	0	11.74	21	0	10.48	26	0	9.69	19	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs		11.13			4.73			8.82			15.16			9.40	
Bank net income / Parent net income	109.38	103.17	81	117.88	110.40	76	109.32	104.93	74	106.22	103.77	65	107.32	104.73	66
Nonbank net income / Parent net income	0	0.58	26	0	1.40	26	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		102.20			119.15			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	15.44	11.68	60	16.37	10.22	70	15.65	11.62	62	16.46	9.66	70	17	9.50	74
Total debt / Equity capital	11.33	5.76	71	11.80	4.27	80	11.39	5.79	70	11.99	3.93	78	11.83	3.94	81
Total debt + notes payable to subs that issued TPS / Equity capital	15.24	9.83	65	15.88	8.42	73	15.32	9.67	66	16.13	7.99	74	16.64	7.93	78
Total debt + Loans guaranteed for affiliate / Equity capital	11.33	5.76	71	11.80	4.31	79	11.39	5.79	70	11.99	3.97	78	11.83	3.98	81
Total debt / Equity capital – excess over fair value	11.33	5.76	71	11.80	4.27	80	11.39	5.79	70	11.99	3.93	78	11.83	3.94	81
Long-term debt / Equity capital	11.33	5.73	71	11.80	4.01	80	11.39	5.67	70	11.99	3.86	78	11.83	3.76	81
Short-term debt / Equity capital	0	0	48	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	60.75	22.37	80	40.88	15.79	82	60.74	20.97	82	38.12	14.37	80	30.01	15.49	71
Double Leverage															
Equity investment in subs / Equity capital	110.04	104.94	68	110.50	104.84	73	110.46	104.49	72	110.59	104.21	75	111.52	104.10	78
Total investment in subs / Equity capital	110.04	105.28	65	110.50	105.17	72	110.46	104.82	70	110.59	104.48	75	111.52	104.38	78
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)	0.83	0.37	74	1.56	0.93	73	1.39	0.49	80	1.09	0.44	77	1.13	0.36	81
Equity investment in subs – equity cap / Net income-div (X)	1.15	1.12	60	3.21	2.76	68	2.49	1.45	77	1.68	1.47	71	1.71	1.18	76
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	143.16	123.30	73	132.13	155.57	61	99.79	121.76	35	123.58	153.39	51	118.47	113.37	64
Cash from ops + noncash items + op expense / Op expense + dividend	137.42	140.91	70	142.51	160.07	61	94.49	138.81	21	118.71	152.31	45	114.73	123.74	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	129.36	91.27	77	118.34	75.34	69	94.95	140.42	23	121.35	105.99	72	120.74	108.88	69
Pretax operating income + interest expense / Interest expense	964.61	1,365.90	66	758.95	5,770.74	46	577.30	2,318.94	39	742.11	17,211.14	37	725.27	1,631.73	54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	830.75	1,283.53	58	609.27	1,663.81	42	487.94	1,435.81	33	582.88	2,481.22	35	553.69	1,015.91	48
Dividends + interest from subsidiaries / Interest expense + dividends	158.35	110.20	75	136.18	170.29	56	98.99	137	26	124.15	196.13	39	121.02	140.89	55
Fees + other income from subsidiaries / Salary + other expenses	0	3.06	40	0	5.48	40	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		216.97			16.34			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.46	2.39	68	3.67	1.37	78	3.21	2.19	70	3.55	1.59	76	3.19	1.59	74
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.40	0.07	87	0.45	0.11	86	0.41	0.09	85	0.47	0.13	84	0.54	0.14	83
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	64.90	65.93	46	78.70	77.30	54	103.47	79.13	78	76.65	65.39	57	82.12	87.25	49
Dividends declared / Net income	27.48	19.89	63	51.36	53.69	64	44.26	29.39	70	35.26	25.65	61	33.61	24.10	62
Net income – dividends / Average equity	8.73	10.05	37	3.27	3.31	45	4.30	6.36	25	6.57	7.61	34	7.03	8.12	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	188.21	128.37	77	161.88	147.78	66	117.69	130.75	45	148.10	160.93	53	143.56	131.90	60
Dividends from nonbank subsidiaries	0	0.45	33	0	0.72	33	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	188.21	142.60	75	161.88	168.67	63	117.69	158.62	38	148.10	209.89	48	143.56	144.51	56
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	47.29	28.97	71	70.52	86	55	47.65	43.52	53	49.16	45.88	53	44.96	33.37	65
Interest income from bank subsidiaries	0	0.02	36	0	0.13	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.25	44	0	0.79	43	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	47.29	30.88	68	70.52	92.03	54	47.65	51.02	51	49.16	48.40	50	44.96	35.67	61
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		42.53			45.12			99.52			76.61			80.47	
Interest income from nonbank subsidiaries		0.01			0.17			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0			0.18			0.02			0.02			0.17	
Other income from nonbank subsidiaries		0.01			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		45.32			57.35			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		57.61			43.92			29.39			65.48			43.51	
Interest income from subsidiary holding companies		0			0			0			0			0	
Management and service fees from subsidiary holding companies		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0.15	
Operating income from subsidiary holding companies		57.61			43.92			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.93	65.42	78	99.56	65.31	65	99.01	76.69	59	99.43	77.61	66	99.31	72.95	71
Interest income from bank subsidiaries	0	0.62	35	0	2.06	35	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	0.87	44	0	1.90	43	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries	0	0.02	46	0	0	47	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	99.93	77.21	61	99.56	80.20	47	99.01	84.80	45	99.43	94.06	52	99.31	89.39	57
Dividends from nonbank subsidiaries	0	1.26	34	0	1.90	32	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries	0	0	46	0	0.01	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	2.92	29	0	3.37	28	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		722.09			613.06			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	35.89	48.93	57	35.91	70.56	52	35.90	59.71	59	35.91	70.71	51	42.33	81.26	54