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

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BHC Name ALLY FINANCIAL INC.

City/State DETROIT, MI

Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 181,879,000
Peer Group Number: 1 Number in Peer Group: 133
Number of Bank Subsidiaries: 1

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

Mailing Address:

ALLY FINANCIAL INC.
500 WOODWARD AVENUE

DETROIT, MI 48226

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	181,275,000	178,205,000	181,603,000	179,704,500	171,823,250
Net income ($000)	796,000	-319,000	1,085,000	1,715,000	1,263,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.64	2.67	46	2.36	2.94	19	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19
+ Non-interest income	1.86	1.13	85	1.56	1.12	79	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73
– Overhead expense	2.58	2.28	73	2.63	2.68	54	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43
– Provision for credit losses	-0.03	-0.12	55	2.03	0.88	89	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94
+ Securities gains (losses)	0.07	0.01	93	0.24	0.03	94	0.09	0.02	94	0.04	0.01	91	0.01	0	84
+ Other tax equivalent adjustments	0	0	90	0	0	88	0	0	88	0	0	42	0.04	0	96
= Pretax net operating income (tax equivalent)	2.23	1.78	81	-0.91	0.64	8	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9
Net operating income	1.76	1.36	81	-0.72	0.48	9	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9
Net income	1.76	1.35	81	-0.72	0.48	9	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4	3.18	90	4.64	4.09	83	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75
Interest expense	1.27	0.29	98	2.21	0.85	96	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96
Net interest income (tax equivalent)	2.73	2.88	37	2.43	3.24	18	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.41	0.16	89	0.84	0.27	88	0.63	0.27	87	0.76	0.21	91	0.76	0.22	91
Earnings coverage of net loan and lease losses (X)	8.42	25.70	32	1.85	17.23	17	3.73	22.89	16	3.03	24.40	13	2.67	21.75	15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.79	1.49	93	2.53	1.32	91	2.77	1.58	90	0.98	0.83	69	0.96	0.90	58
Allowance for loan and lease losses / Total loans and leases	2.77	1.47	93	2.53	1.30	91	2.76	1.55	90	0.98	0.81	71	0.95	0.89	59
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.27	0.70	89	1.09	0.63	87	1.28	0.71	88	0.81	0.57	76	0.85	0.61	75
30–89 days past due loans and leases / Total loans and leases	0.99	0.33	92	1.88	0.52	95	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95
Liquidity and Funding															
Net noncore funding dependence	14.29	-0.51	86	35.55	14.37	89	18.02	3.20	86	36.32	14.45	90	44.02	16.62	94
Net short-term noncore funding dependence	0.96	-6.88	77	13.84	4.94	80	2.52	-4.76	76	13.61	3.38	81	14.35	4.66	78
Net loans and leases / Total assets	60.78	60.99	44	68.55	64.23	54	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68
Capitalization															
Tier 1 leverage ratio	9.78	9.15	73	8.92	9.43	36	9.41	9.13	61	9.08	9.76	35	9	9.71	26
Holding company equity capital / Total assets	8.04	10.72	14	7.41	11.64	7	8.07	11.16	9	7.98	12.43	4	7.42	12.22	1
Total equity capital (including minority interest) / Total assets	8.04	10.85	12	7.41	11.80	5	8.07	11.28	7	7.98	12.57	3	7.42	12.27	1
Common equity tier 1 capital / Total risk-weighted assets	11.06	12.58	30	9.27	11.64	10	10.64	12.40	28	9.54	12.17	10	9.14	12.12	3
Net loans and leases / Equity capital (X)	7.56	5.73	80	9.26	5.59	95	7.87	5.59	87	8.82	5.21	95	9.72	5.29	98
Cash dividends / Net income	9.17	23.13	22		81.34		26.64	42.30	30	15.92	33.12	20	19.16	27.31	28
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-0.36	16.49	8	1.34	11.31	11	0.84	16.68	9	0.99	9.26	13	7.01	7	63
Equity capital	8.18	9.13	59	-1.31	5.70	19	1.99	6.99	26	8.65	10.49	57	-1.67	7.89	15
Net loans and leases	-11.65	7.22	4	-2.91	9.91	4	-9.02	9.07	4	-1.45	9.10	8	5.97	7.89	47
Noncore funding	-41.33	-25.09	31	-10.21	16.35	17	-31.66	-12.18	29	-17.09	6.59	18	2.02	10.67	35
Parent Company Ratios															
Short-term debt / Equity capital	8.72	0.52	96	21.44	0.88	98	19.30	0.77	97	33.56	1.02	98	31.42	1.14	97
Long-term debt / Equity capital	54.34	11.33	92	49.54	12.46	88	59.40	13.56	90	45.49	13.04	88	64.14	13.37	91
Equity investment in subsidiaries / Equity capital	158.70	102.85	98	164.83	103.91	98	158.95	102.81	98	163.73	103.22	98	175.23	103.10	98
Cash from ops + noncash items + op expense / Op expense + dividends	40.96	98.58	29	112.21	176.81	37	85.62	147.26	12	178.20	190.27	51	142.14	174.91	40

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	1,612,000	1,760,000	6,671,000	7,449,000	6,800,000	-8.41	28.24
Income from lease financing receivables	6,000	4,000	21,000	18,000	13,000	50.00	200.00
Fully taxable income on loans and leases	1,618,000	1,764,000	6,692,000	7,467,000	6,813,000	-8.28	28.51
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)	1,618,000	1,764,000	6,692,000	7,467,000	6,813,000	-8.28	28.51
Investment interest income (tax equivalent)	126,000	216,000	697,000	893,000	735,000	-41.67	22.33
Interest on balances due from depository institutions	4,000	11,000	24,000	62,000	60,000	-63.64	33.33
Interest income on other earning assets	7,000	16,000	47,000	82,000	71,000	-56.25	75.00
Total interest income (tax equivalent)	1,755,000	2,007,000	7,460,000	8,504,000	7,679,000	-12.56	28.20
Interest on time deposits of $250K or more	25,000	38,000	142,000	140,000	79,000	-34.21	
Interest on time deposits < $250K	178,000	319,000	1,093,000	1,232,000	832,000	-44.20	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	103,000	235,000	716,000	1,165,000	823,000	-56.17	17.05
Interest on other borrowings and trading liabilities	236,000	349,000	1,228,000	1,642,000	1,738,000	-32.38	-44.73
Interest on subordinated debt and mandatory convertible securities	16,000	16,000	63,000	63,000	164,000	0.00	-46.67
Total interest expense	558,000	957,000	3,242,000	4,242,000	3,636,000	-41.69	-13.89
Net interest income (tax equivalent)	1,197,000	1,050,000	4,218,000	4,262,000	4,043,000	14.00	66.02
Non-interest income	845,000	695,000	3,146,000	2,945,000	2,933,000	21.58	-24.69
Adjusted operating income (tax equivalent)	2,042,000	1,745,000	7,364,000	7,207,000	6,976,000	17.02	10.80
Overhead expense	1,171,000	1,171,000	4,913,000	4,482,000	4,380,000	0.00	-8.37
Provision for credit losses	-14,000	903,000	1,439,000	998,000	918,000		
Securities gains (losses)	32,000	105,000	171,000	79,000	11,000	-69.52	-40.74
Other tax equivalent adjustments	1,000	2,000	2,000	0	61,000	-50.00	
Pretax net operating income (tax equivalent)	1,009,000	-406,000	1,420,000	1,971,000	1,689,000		152.88
Applicable income taxes	211,000	-92,000	328,000	246,000	359,000		40.67
Tax equivalent adjustments	2,000	5,000	6,000	4,000	67,000	-60.00	0.00
Applicable income taxes (tax equivalent)	213,000	-87,000	334,000	250,000	426,000		40.13
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	796,000	-319,000	1,086,000	1,721,000	1,263,000		222.27
Discontinued operations, net of applicable income taxes	0	0	-1,000	-6,000	0		
Net income attributable to holding company	796,000	-319,000	1,085,000	1,715,000	1,263,000		218.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest	796,000	-319,000	1,085,000	1,715,000	1,263,000		218.40
Investment securities income (tax equivalent)	126,000	216,000	697,000	893,000	735,000	-41.67	22.33
US Treasury and agency securities (excluding mortgage-backed securities)	2,000	5,000	7,000	35,000	35,000	-60.00	-33.33
Mortgage-backed securities	99,000	187,000	594,000	764,000	589,000	-47.06	45.59
All other securities	25,000	24,000	96,000	94,000	111,000	4.17	-21.88
Cash dividends declared	73,000	72,000	289,000	273,000	242,000	1.39	386.67
Common	73,000	72,000	289,000	273,000	242,000	1.39	
Preferred	0	0	0	0	0		-100.00

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

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.87	2.96	90	4.50	3.72	90	4.11	3.27	91	4.73	4	88	4.47	3.87	86
Less: Interest expense	1.23	0.27	97	2.15	0.78	97	1.79	0.48	97	2.36	0.98	95	2.12	0.79	96
Equals: Net interest income (tax equivalent)	2.64	2.67	46	2.36	2.94	19	2.32	2.77	20	2.37	3.01	22	2.35	3.08	19
Plus: Non-interest income	1.86	1.13	85	1.56	1.12	79	1.73	1.21	80	1.64	1.32	71	1.71	1.31	73
Equals: adjusted operating income (tax equivalent)	4.51	3.87	81	3.92	4.12	38	4.05	4.04	57	4.01	4.41	32	4.06	4.46	28
Less: Overhead expense	2.58	2.28	73	2.63	2.68	54	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43
Less: Provision for credit losses	-0.03	-0.12	55	2.03	0.88	89	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.01	93	0.24	0.03	94	0.09	0.02	94	0.04	0.01	91	0.01	0	84
Plus: other tax equivalent adjustments	0	0	90	0	0	88	0	0	88	0	0	42	0.04	0	96
Equals: Pretax net operating income (tax equivalent)	2.23	1.78	81	-0.91	0.64	8	0.78	1.04	27	1.10	1.56	14	0.98	1.57	9
Less: Applicable income taxes (tax equivalent)	0.47	0.40	72	-0.20	0.16	5	0.18	0.23	34	0.14	0.36	4	0.25	0.33	20
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.76	1.36	81	-0.72	0.48	9	0.60	0.81	27	0.96	1.19	20	0.74	1.24	9
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	3	0	0	1	0	0	51
Equals: Net income	1.76	1.35	81	-0.72	0.48	9	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9
Memo: Net income (last four quarters)	1.21	1.07	65	0.57	0.98	14	0.60	0.82	27	0.95	1.19	20	0.74	1.24	9
Net income–BHC and noncontrolling (minority) interest	1.76	1.37	80	-0.72	0.49	9	0.60	0.83	27	0.95	1.20	20	0.74	1.25	8
Margin Analysis															
Average earning assets / Average assets	96.83	93.08	88	96.98	91.24	94	97.06	92.32	94	96.65	91.05	94	96.30	91.48	91
Average interest-bearing funds / Average assets	88.53	62.97	99	90.61	66.92	99	89.34	64.06	99	89.22	65.57	98	89.40	65.56	99
Interest income (tax equivalent) / Average earning assets	4	3.18	90	4.64	4.09	83	4.23	3.55	87	4.90	4.41	80	4.64	4.24	75
Interest expense / Average earning assets	1.27	0.29	98	2.21	0.85	96	1.84	0.52	97	2.44	1.08	95	2.20	0.86	96
Net interest income (tax equivalent) / Average earning assets	2.73	2.88	37	2.43	3.24	18	2.39	3.01	19	2.45	3.33	19	2.44	3.38	17
Yield or Cost															
Total loans and leases (tax equivalent)	5.57	4.05	93	5.56	4.74	88	5.51	4.27	91	5.79	5.09	84	5.44	4.95	79
Interest-bearing bank balances	0.11	0.10	62	1.03	1.16	47	0.21	0.27	37	2.06	2.04	46	1.87	1.64	73
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets		0.39		0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	4	3.15	91	4.64	4.05	86	4.23	3.51	89	4.89	4.36	82	4.64	4.20	76
Investment securities (tax equivalent)	1.51	1.84	28	2.78	2.60	69	2.21	2.25	45	2.86	2.76	60	2.72	2.68	55
US Treasury and agency securities (excluding mortgage-backed securities)	0.46	1.30	12	2.54	2.31	67	0.86	1.75	14	1.65	2.32	13	1.80	2.05	34
Mortgage-backed securities	1.36	1.60	30	2.82	2.49	86	2.28	2.05	70	2.90	2.61	85	2.72	2.50	78
All other securities	2.71	2.93	47	3.97	3.62	76	3.12	3.24	51	3.56	4.06	40	3.55	4.20	41
Interest-bearing deposits	0.89	0.26	96	1.96	0.90	96	1.51	0.53	96	2.20	1.10	96	1.75	0.81	96
Time deposits of $250K or more	1.19	0.82	82	1.82	1.83	45	1.67	1.42	74	1.98	1.96	46	1.43	1.44	46
Time deposits < $250K	1.67	0.78	97	2.53	1.69	98	2.26	1.36	97	2.59	1.82	94	1.99	1.29	93
Other domestic deposits	0.47	0.17	96	1.50	0.71	93	0.99	0.36	96	1.93	0.93	94	1.59	0.67	94
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	9	1.53	1.14	77	0.74	0.62	72	2.54	1.86	80	2.05	1.51	73
Other borrowed funds and trading liabilities	4.25	1.38	95	3.51	1.90	94	3.59	1.50	96	3.50	2.38	92	3.09	2.28	86
All interest-bearing funds	1.39	0.42	97	2.37	1.15	95	2	0.74	96	2.65	1.49	89	2.37	1.19	93

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	845,000	695,000	3,146,000	2,945,000	2,933,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,000	2,000	8,000	10,000	8,000
Trading revenue	0	0	0	0	3,000
Investment banking fees and commissions	10,000	4,000	21,000	23,000	30,000
Insurance activities revenue	53,000	279,000	1,111,000	1,096,000	1,030,000
Venture capital revenue	7,000	-8,000	126,000	36,000	24,000
Net servicing fees	2,000	3,000	11,000	20,000	27,000
Net securitization income	0	0	0	1,000	2,000
Net gains (losses) on sales of loans, OREO, other assets	100,000	-11,000	236,000	93,000	112,000
Other non-interest income	670,000	426,000	1,633,000	1,666,000	1,697,000
Total overhead expenses	1,171,000	1,171,000	4,913,000	4,482,000	4,380,000
Personnel expense	395,000	361,000	1,378,000	1,224,000	1,157,000
Net occupancy expense	25,000	25,000	94,000	94,000	81,000
Goodwill impairment losses	0	0	50,000	0	0
Amortization expenses and impairment loss (other intangible assets)	5,000	5,000	18,000	13,000	11,000
Other operating expenses	746,000	780,000	3,373,000	3,151,000	3,131,000
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	9,644	8,847	9,525	8,723	8,203
Average personnel expense per employee	40.96	40.80	144.67	140.32	141.05
Average assets per employee	18,796.66	20,142.99	19,065.93	20,601.23	20,946.39

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	57.37	59.30	39	67.22	63.90	65	66.75	62.31	71	62.22	61.29	58	62.84	60.88	62
Percent of Average Assets															
Total overhead expense	2.58	2.28	73	2.63	2.68	54	2.71	2.57	68	2.49	2.69	42	2.55	2.71	43
Personnel expense	0.87	1.28	14	0.81	1.36	7	0.76	1.30	7	0.68	1.41	3	0.67	1.44	3
Net occupancy expense	0.06	0.24	2	0.06	0.27	2	0.05	0.26	1	0.05	0.28	1	0.05	0.28	1
Other operating expenses	1.66	0.73	94	1.76	0.98	87	1.89	0.94	88	1.76	0.97	86	1.83	0.97	89
Overhead less non-interest income	0.72	1.10	17	1.07	1.47	22	0.97	1.26	28	0.86	1.32	19	0.84	1.38	15
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.35	58.69	42	67.11	63.38	68	66.72	61.85	74	62.19	60.64	62	62.79	60.37	63
Personnel expense	19.34	33.29	5	20.69	33.17	5	18.71	32.40	4	16.98	32.39	3	16.59	32.51	3
Net occupancy expense	1.22	6.42	2	1.43	6.75	2	1.28	6.58	1	1.30	6.52	3	1.16	6.48	2
Other operating expenses	36.78	18.45	96	44.99	22.88	91	46.73	22.28	91	43.90	21.20	94	45.04	20.90	95
Total non-interest income	41.38	28.42	78	39.83	26.40	83	42.72	28.83	80	40.86	29.23	76	42.04	28.50	81
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.15	3.21	6	0.11	3.92	8	0.11	3.27	7	0.14	3.88	9	0.11	4.15	9
Trading revenue	0	0.97	24	0	1.58	34	0	1.24	25	0	1.18	22	0.04	0.85	49
Investment banking fees and commissions	0.49	2.51	30	0.23	2.81	19	0.29	2.46	21	0.32	3.54	21	0.43	3.42	23
Insurance activities revenue	2.60	0.38	93	15.99	0.40	98	15.09	0.41	98	15.21	0.47	98	14.76	0.47	97
Venture capital revenue	0.34	0.02	93	-0.46	-0.01	5	1.71	0.01	98	0.50	0.02	92	0.34	0.02	92
Net servicing fees	0.10	0.99	37	0.17	-0.41	70	0.15	0.01	70	0.28	0.28	66	0.39	0.65	54
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0.01	0.01	89	0.03	0.01	89
Net gain (loss) - sales of loans, OREO, and other assets	4.90	3.74	68	-0.63	1.88	8	3.20	3.92	56	1.29	1.86	47	1.61	1.61	61
Other non-interest income	32.81	8.65	96	24.41	9.85	90	22.18	9.67	90	23.12	10.04	90	24.33	9.86	93
Overhead less non-interest income	15.96	29.65	15	27.28	36.23	25	24	31.96	27	21.33	31.06	20	20.74	31.46	18
Applicable income taxes / Pretax net operating income (tax equivalent)	20.91	21.04	46		17.54		23.10	18.62	79	12.48	20.56	4	21.26	19.04	70
Applicable income tax + TE / Pretax net operating income + TE	21.11	22.74	29		22.86		23.52	21.20	68	12.68	23.23	3	25.22	21.56	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	18,096,000	21,755,000	20,114,000	22,112,000	21,298,000	-16.82	28.77
Commercial and industrial loans	27,042,000	40,191,000	30,815,000	40,412,000	45,616,000	-32.72	-31.92
Loans to individuals	66,255,000	64,799,000	65,876,000	64,409,000	62,631,000	2.25	16.52
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	2,313,000	1,629,000	2,135,000	1,456,000	695,000	41.99	726.07
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	113,706,000	128,374,000	118,940,000	128,389,000	130,240,000	-11.43	2.52
Less: Allowance for loan and lease losses	3,152,000	3,245,000	3,283,000	1,263,000	1,242,000	-2.87	192.66
Net loans and leases	110,554,000	125,129,000	115,657,000	127,126,000	128,998,000	-11.65	0.65
Debt securities that reprice or mature in over 1 year	34,412,000	30,456,000	30,843,000	31,589,000	26,605,000	12.99	110.70
Mutual funds and equity securities	1,088,000	953,000	1,096,000	690,000	802,000	14.17	32.20
Subtotal	146,054,000	156,538,000	147,596,000	159,405,000	156,405,000	-6.70	15.01
Interest-bearing bank balances	15,012,000	5,696,000	14,872,000	2,863,000	3,693,000	163.55	789.34
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	231,000	222,000	240,000	263,000	1,066,000	4.05	-90.94
Trading assets	0	2,000	0	2,000	2,000	-100.00	
Total earning assets	161,297,000	162,458,000	162,708,000	162,533,000	161,166,000	-0.71	22.91
Non-interest-bearing cash and due from depository institutions	746,000	453,000	724,000	619,000	810,000	64.68	-60.88
Premises, fixed assets, and leases	879,000	426,000	530,000	736,000	478,000	106.34	546.32
Other real estate owned	2,000	6,000	2,000	9,000	11,000	-66.67	-77.78
Investment in unconsolidated subsidiaries	372,000	352,000	322,000	361,000	265,000	5.68	86.93
Intangible and other assets	18,583,000	18,832,000	17,879,000	16,386,000	16,139,000	-1.32	-19.29
Total assets	181,879,000	182,527,000	182,165,000	180,644,000	178,869,000	-0.36	16.21
Quarterly average assets	181,275,000	178,205,000	182,873,000	179,763,000	176,388,000	1.72	15.14
Average loans and leases (YTD)	116,235,000	126,795,000	121,409,000	129,031,250	125,202,750	-8.33	4.19
Memoranda							
Loans held-for-sale	630,000	235,000	406,000	158,000	314,000	168.09	1515.38
Loans not held-for-sale	113,076,000	128,139,000	118,534,000	128,231,000	129,926,000	-11.76	1.98
Real estate loans secured by 1–4 family	13,187,000	17,077,000	15,218,000	17,353,000	16,729,000	-22.78	23.58
Commercial real estate loans	4,909,000	4,678,000	4,896,000	4,759,000	4,569,000	4.94	45.15
Construction and land development	207,000	182,000	255,000	178,000	189,000	13.74	-19.46
Multifamily	72,000	35,000	72,000	39,000	37,000	105.71	
Nonfarm nonresidential	4,630,000	4,461,000	4,569,000	4,542,000	4,343,000	3.79	48.16
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	35,731,000	31,631,000	32,179,000	32,542,000	28,473,000	12.96	81.34
U.S. Treasury securities	1,706,000	806,000	802,000	2,047,000	1,856,000	111.66	3.02
US agency securities (excluding mortgage-backed securities)	0	1,000	1,000	2,000	2,000	-100.00	-100.00
Municipal securities	1,063,000	709,000	1,095,000	641,000	802,000	49.93	43.07
Mortgage-backed securities	29,180,000	27,445,000	26,670,000	27,225,000	22,860,000	6.32	125.68
Asset-backed securities	474,000	345,000	425,000	389,000	765,000	37.39	-73.34
Other debt securities	2,220,000	1,372,000	2,090,000	1,548,000	1,386,000	61.81	25.42
Mutual funds and equity securities	1,088,000	953,000	1,096,000	690,000	802,000	14.17	32.20
Available-for-sale securities	33,446,000	29,181,000	29,830,000	30,284,000	25,309,000	14.62	70.76
U.S. Treasury securities	1,706,000	806,000	802,000	2,047,000	1,856,000	111.66	3.02
US agency securities (excluding mortgage-backed securities)	0	1,000	1,000	2,000	2,000	-100.00	-100.00
Municipal securities	1,063,000	709,000	1,095,000	641,000	802,000	49.93	43.07
Mortgage-backed securities	27,983,000	25,965,000	25,417,000	25,678,000	20,541,000	7.77	118.41
Asset-backed securities	474,000	328,000	425,000	368,000	722,000	44.51	-73.34
Other debt securities	2,220,000	1,372,000	2,090,000	1,548,000	1,386,000	61.81	25.42
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	53,000	83,000	78,000	32,000	-55,000	-36.14	
Available-for-sale securites appreciation (depreciation)	110,000	950,000	894,000	317,000	-578,000	-88.42	223.53
Structured notes, fair value	0	0	0	0	0		
Pledged securities	163,000	4,148,000	145,000	2,785,000	10,403,000	-96.07	-78.66

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	155,000	139,000	128,000	119,000	142,000	11.51	68.48
NOW, ATS and transaction accounts	3,677,000	2,368,000	3,378,000	2,291,000	1,950,000	55.28	180.69
Time deposits less brokered deposits < $250K	29,729,000	34,714,000	32,026,000	33,063,000	26,948,000	-14.36	
MMDA and other savings accounts	86,791,000	60,483,000	80,320,000	60,195,000	54,100,000	43.50	124.64
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	120,352,000	97,704,000	115,852,000	95,668,000	83,140,000	23.18	153.10
Time deposits of $250K or more	8,174,000	8,503,000	8,633,000	8,184,000	6,123,000	-3.87	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	482,000	0	0	685,000	-100.00	-100.00
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	4,292,000	14,375,000	5,653,000	12,199,000	14,932,000	-70.14	-76.81
Other borrowings w/remaining maturity over 1 year	12,596,000	22,093,000	14,875,000	23,751,000	34,960,000	-42.99	-71.72
Brokered deposits < $250K	11,059,000	16,116,000	12,551,000	16,899,000	16,914,000	-31.38	
Noncore funding	36,121,000	61,569,000	41,712,000	61,033,000	73,614,000	-41.33	-58.13
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	3,615,000	3,609,000	3,614,000	3,608,000	3,603,000	0.17	-0.66
Other liabilities	7,166,000	6,126,000	6,284,000	5,919,000	5,244,000	16.98	37.20
Total liabilities	167,254,000	169,008,000	167,462,000	166,228,000	165,601,000	-1.04	17.22
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		-100.00
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	21,561,000	21,465,000	21,539,000	21,433,000	21,340,000	0.45	2.13
Retained earnings	-3,555,000	-5,465,000	-4,278,000	-4,057,000	-5,489,000		
Accumulated other comprehensive income	27,000	706,000	631,000	123,000	-539,000	-96.18	
Other equity capital components	-3,413,000	-3,192,000	-3,194,000	-3,088,000	-2,049,000		
Total holding company equity capital	14,625,000	13,519,000	14,703,000	14,416,000	13,268,000	8.18	5.80
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	14,625,000	13,519,000	14,703,000	14,416,000	13,268,000	8.18	5.78
Total liabilities and capital	181,879,000	182,527,000	182,165,000	180,644,000	178,869,000	-0.36	16.21
Memoranda							
Non-interest-bearing deposits	155,000	139,000	128,000	119,000	142,000	11.51	68.48
Interest-bearing deposits	139,430,000	122,184,000	136,908,000	120,632,000	106,035,000	14.11	99.31
Total deposits	139,585,000	122,323,000	137,036,000	120,751,000	106,177,000	14.11	99.27
Long-term debt that reprices within 1 year	115,000	1,313,000	84,000	785,000	7,651,000	-91.24	-99.40
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	14,703,000	14,416,000	14,416,000	13,268,000	13,494,000		
Accounting restatements	0	-1,017,000	-1,017,000	-2,000	-119,000		
Net income	796,000	-319,000	1,085,000	1,715,000	1,263,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	22,000	32,000	106,000	93,000	100,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	219,000	104,000	106,000	1,039,000	939,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	73,000	72,000	289,000	273,000	242,000		
Change in other comprehensive income	-604,000	583,000	508,000	654,000	-289,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	14,625,000	13,519,000	14,703,000	14,416,000	13,268,000		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	9.95	36.10	9	11.92	38.37	14	11.04	36.21	12	12.24	37.78	15	11.91	37.19	15
Commercial and industrial loans	14.87	13.88	58	22.02	12.73	86	16.92	13.51	66	22.37	12.02	88	25.50	12.85	90
Loans to individuals	36.43	3.42	97	35.50	3.84	96	36.16	3.40	96	35.66	4.20	96	35.02	4.31	96
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	1.27	4.29	23	0.89	4.96	12	1.17	4.63	20	0.81	5.01	10	0.39	5	4
Net loans and leases	60.78	60.99	44	68.55	64.23	54	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68
Debt securities over 1 year	18.92	16.70	61	16.69	14.63	59	16.93	15.55	57	17.49	14.60	64	14.87	14.63	53
Mutual funds and equity securities	0.60	0.06	97	0.52	0.05	97	0.60	0.05	98	0.38	0.06	96	0.45	0.06	95
Subtotal	80.30	78.43	48	85.76	80.12	70	81.02	78.16	52	88.24	79.65	82	87.44	79.97	77
Interest-bearing bank balances	8.25	9.08	45	3.12	4.14	46	8.16	7.51	56	1.58	3.06	40	2.06	3.04	48
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.13	1.59	11	0.12	1.72	11	0.13	1.68	12	0.15	1.91	9	0.60	1.96	31
Trading assets	0	0.56	19	0	1.27	30	0	1.01	17	0	1.19	31	0	1.33	33
Total earning assets	88.68	91.48	16	89	89.78	39	89.32	91.05	25	89.97	89.53	55	90.10	89.74	52
Non-interest cash and due from depository institutions	0.41	1	9	0.25	1.12	5	0.40	1.07	5	0.34	1.14	6	0.45	1.21	9
Other real estate owned	0	0.02	18	0	0.03	20	0	0.02	18	0	0.03	26	0.01	0.04	21
All other assets	10.91	7.44	88	10.75	9.05	69	10.28	7.82	83	9.68	9.27	57	9.44	8.98	55
Memoranda															
Short-term investments	8.38	11.92	37	3.24	7.73	33	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38
U.S. Treasury securities	0.94	0.98	72	0.44	0.86	62	0.44	0.84	65	1.13	1.03	67	1.04	1.04	62
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	26	0	0.63	24	0	0.54	27	0	0.69	23
Municipal securities	0.58	1.77	42	0.39	1.44	33	0.60	1.69	44	0.35	1.34	36	0.45	1.62	35
Mortgage-backed securities	16.04	12.38	67	15.04	11.43	72	14.64	11.75	67	15.07	11.44	73	12.78	11.13	60
Asset-backed securities	0.26	0.35	71	0.19	0.27	70	0.23	0.32	69	0.22	0.28	69	0.43	0.33	75
Other debt securities	1.22	0.46	79	0.75	0.39	79	1.15	0.42	80	0.86	0.39	78	0.77	0.41	78
Loans held-for-sale	0.35	0.46	57	0.13	0.40	40	0.22	0.52	39	0.09	0.39	34	0.18	0.30	53
Loans held for investment	62.17	61.15	50	70.20	64.43	62	65.07	61.72	52	70.99	63.50	65	72.64	63.93	70
Real estate loans secured by 1–4 family	7.25	11.69	32	9.36	13.18	35	8.35	11.91	34	9.61	13.29	36	9.35	13.46	31
Revolving	0.16	1.51	17	0.20	2.02	17	0.17	1.66	19	0.22	2.07	19	0.31	2.27	18
Closed-end, secured by first liens	7.05	9.76	36	9.08	10.62	42	8.13	9.81	42	9.30	10.69	42	8.93	10.57	42
Closed-end, secured by junior liens	0.04	0.21	23	0.07	0.28	29	0.05	0.22	25	0.08	0.28	33	0.11	0.31	31
Commercial real estate loans	2.70	22.27	8	2.56	23.11	12	2.69	22.22	11	2.63	22.23	12	2.55	21.58	13
Construction and land development	0.11	3.32	5	0.10	3.46	8	0.14	3.40	7	0.10	3.44	9	0.11	3.51	9
Multifamily	0.04	3.21	4	0.02	3.23	5	0.04	3.12	6	0.02	3.01	7	0.02	2.72	7
Nonfarm nonresidential	2.55	14.77	11	2.44	15.32	15	2.51	14.72	13	2.51	14.69	15	2.43	14.44	15
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	15.91	57.91	5	16.95	57.83	8	16.91	57.15	7	17.22	57.46	7	16.35	56.49	8
Real estate loans secured by 1–4 family	11.60	19.43	27	13.30	20.44	29	12.79	19.43	27	13.52	20.75	28	12.84	21.10	24
Revolving	0.26	2.45	17	0.29	3.09	17	0.26	2.64	18	0.31	3.15	19	0.43	3.50	17
Closed-end	11.34	16.76	31	13.01	17.13	34	12.53	16.59	33	13.21	17.39	34	12.42	17.39	31
Commercial real estate loans	4.32	35.36	5	3.64	34.31	7	4.12	34.63	6	3.71	33.52	7	3.51	32.14	8
Construction and land development	0.18	5.29	6	0.14	5.12	8	0.21	5.26	9	0.14	5.09	9	0.15	5.20	8
1–4 family	0	1.05	4	0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	6
Other	0.18	4.21	6	0.14	4	8	0.21	4.19	9	0.14	4.02	10	0.15	4.05	9
Multifamily	0.06	5.08	4	0.03	4.90	6	0.06	4.96	6	0.03	4.69	7	0.03	4.10	7
Nonfarm nonresidential	4.07	23.47	7	3.48	22.69	8	3.84	22.93	6	3.54	22.15	7	3.33	21.40	10
Owner-occupied	3.33	7.93	21	2.86	7.70	24	3.11	7.68	22	2.93	7.72	23	2.93	8.03	24
Other	0.74	15.25	4	0.62	14.76	6	0.73	14.95	5	0.61	14.34	7	0.41	13.38	7
Real estate loans secured by farmland	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	23.78	23.15	57	31.31	20.31	81	25.91	22.16	66	31.48	19.53	84	35.02	20.32	85
Loans to individuals	58.27	6.02	97	50.48	6.48	95	55.39	6.13	96	50.17	7.13	96	48.09	7.36	95
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	2.03	8.05	23	1.27	9.38	12	1.80	9.09	20	1.13	9.85	11	0.53	9.66	4
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	91.43	382.51	6	120.73	401.07	12	103.77	381.26	10	126.11	391.26	13	124.75	379.80	13
Real estate loans secured by 1–4 family	66.63	124.29	27	94.77	138.65	34	78.51	125.02	31	98.97	138.18	37	97.99	137.84	35
Revolving	1.48	16.14	15	2.06	21.22	17	1.60	17.42	17	2.26	21.26	20	3.26	23.33	18
Closed-end	65.15	106.79	31	92.71	115.78	42	76.91	106.14	37	96.71	115.20	43	94.72	112.79	42
Commercial real estate loans	24.80	237.40	7	25.96	240.54	11	25.26	234.65	9	27.14	229.44	12	26.76	219.72	12
Construction and land development	1.05	35.26	5	1.01	35.93	7	1.32	35.62	7	1.02	34.95	8	1.11	35.36	8
1–4 family	0	6.84	3	0	6.92	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	1.05	28.01	6	1.01	27.85	8	1.32	28.16	7	1.02	27.32	8	1.11	27.26	9
Multifamily	0.36	34.02	3	0.19	33.54	5	0.37	32.74	5	0.22	31.04	6	0.22	27.85	7
Nonfarm nonresidential	23.39	157.71	9	24.76	159.79	13	23.57	155.06	11	25.90	152.10	14	25.44	147.22	14
Owner-occupied	19.12	52.99	21	20.37	54.16	25	19.08	52.37	24	21.44	53.07	26	22.34	54.89	27
Other	4.27	102.29	3	4.38	103.49	5	4.49	100.54	5	4.46	97.41	6	3.10	91.80	6
Real estate loans secured by farmland	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	136.63	145.20	48	223.05	132.09	83	158.97	139.89	59	230.48	122.02	87	267.18	128.82	94
Loans to individuals	334.76	35.91	96	359.61	40.80	97	339.85	37.47	97	367.34	43.51	97	366.84	42.67	96
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	11.69	47.53	22	9.04	54.71	14	11.01	49.56	19	8.30	52.44	12	4.07	51.79	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	1	27.81	4	0.79	27.16	6	1.02	27.32	5	0.79	26.45	6	0.59	24.79	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.73	185.94	3	5.66	188.67	5	6.25	183.76	5	5.76	178.57	5	4.49	167.93	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	24.86	243.39	7	26.03	248.20	9	25.33	240.85	9	27.20	236.10	12	26.83	225.98	12

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	8.38	11.92	37	3.24	7.73	33	8.30	11.17	44	1.73	7.63	17	2.66	7.80	38
Liquid assets	24.37	27.16	42	17.21	22.73	37	22.19	26.23	41	16.53	22.44	40	14.84	22.72	31
Investment securities	19.65	18.78	57	17.33	16.91	54	17.66	17.84	51	18.01	16.99	58	15.92	17.27	47
Net loans and leases	60.78	60.99	44	68.55	64.23	54	63.49	61.58	44	70.37	63.77	61	72.12	63.98	68
Net loans, leases and standby letters of credit	60.91	61.79	41	68.67	65.22	51	63.61	62.48	44	70.48	64.84	56	72.20	65.07	67
Core deposits	66.17	73.69	19	53.53	64.18	20	63.60	70.67	21	52.96	63.09	23	46.48	62.13	19
Noncore funding	19.86	11.95	80	33.73	19.78	81	22.90	14.13	79	33.79	19.36	81	41.16	21.34	85
Time deposits of $250K or more	4.49	1.96	90	4.66	2.95	79	4.74	2.11	89	4.53	2.94	78	3.42	2.89	66
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.22	11	0.26	1.77	26	0	1.47	10	0	1.94	9	0.38	1.97	31
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.60	29	0.26	0.97	38	0	0.54	30	0	0.48	28	0.38	0.54	43
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.36	1.11	77	7.88	3.69	87	3.10	1.24	82	6.75	3.01	88	8.35	3.67	88
Earning assets that reprice within 1 year	21.82	38.67	11	23.75	39.59	12	23.75	39.38	16	22.66	39.29	10	26.40	40.29	14
Interest-bearing liabilities that reprice within 1 year	21.17	7.73	91	22.95	10.30	90	22.96	8.20	89	22.93	10.19	89	17.62	10.01	84
Long-term debt that reprices within 1 year	0.06	0.28	63	0.72	0.79	72	0.05	0.47	55	0.43	0.96	61	4.28	1.34	84
Net assets that reprice within 1 year	0.58	29.49	3	0.08	27.26	6	0.74	29.11	4	-0.70	26.63	6	4.50	27.38	7
Other Liquidity and Funding Ratios															
Net noncore funding dependence	14.29	-0.51	86	35.55	14.37	89	18.02	3.20	86	36.32	14.45	90	44.02	16.62	94
Net short-term noncore funding dependence	0.96	-6.88	77	13.84	4.94	80	2.52	-4.76	76	13.61	3.38	81	14.35	4.66	78
Short-term investment / Short-term noncore funding	91.60	246.74	22	21.46	77.70	24	80.25	184.19	25	12.59	77.77	13	17.49	66.46	24
Liquid assets - short-term noncore funding / Nonliquid assets	20.13	30.67	38	2.54	16.50	28	15.24	28.18	35	3.34	16.97	27	-0.44	16.04	22
Net loans and leases / Total deposits	79.20	76.22	61	102.29	88.34	86	84.40	79.43	67	105.28	90.31	87	121.49	90.08	91
Net loans and leases / Core deposits	91.86	83.77	73	128.07	101.46	86	99.83	88.34	77	132.88	103.93	85	155.16	105	91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.30	0.62	51	0.52	1.57	37	0.45	1.57	34	0.20	0.72	38	-0.35	-0.82	53
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.62	1.31	36	5.96	3.85	80	5.17	4.31	68	1.95	1.36	71	-3.65	-1.98	11
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	3.35	12.84	48	4.73	12.92	49	3.89	11.38	51	4.82	12.67	49	8.30	16.19	43
Available-for-sale securities	93.60	85.49	49	92.25	85.17	48	92.70	87.23	46	93.06	85.40	48	88.89	81.88	55
U.S. Treasury securities	4.77	5.10	70	2.55	5.04	60	2.49	4.72	66	6.29	6.15	68	6.52	6.99	62
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	26	0	4.01	23	0.01	3.49	27	0.01	4.02	22
Municipal securities	2.98	9.71	39	2.24	8.69	36	3.40	9.83	42	1.97	7.75	36	2.82	9.16	38
Mortgage-backed securities	81.67	66.67	71	86.77	68.40	75	82.88	66.64	71	83.66	67.43	73	80.29	65.45	71
Asset-backed securities	1.33	1.97	69	1.09	1.67	70	1.32	1.91	69	1.20	1.66	69	2.69	2.05	76
Other debt securities	6.21	3.05	78	4.34	2.67	75	6.49	3.01	82	4.76	2.94	76	4.87	2.79	75
Mutual funds and equity securities	3.04	0.36	96	3.01	0.35	95	3.41	0.35	98	2.12	0.40	94	2.82	0.42	94
Debt securities 1 year or less	0.65	9.29	9	0.70	10.98	6	0.75	10.55	9	0.81	11.86	5	3.74	11.91	25
Debt securities 1 to 5 years	5.21	16.09	29	5.33	17.72	31	5.85	17.03	30	8.23	17.94	39	8.46	19.18	36
Debt securities over 5 years	91.10	72.48	81	90.96	67.50	86	89.99	69.86	78	88.84	66.02	79	84.98	64.73	77
Pledged securities	0.46	33.48	1	13.11	36.65	18	0.45	35.67	3	8.56	30.57	18	36.54	33.30	56
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	157.57	156.41	59	46.09	53.90	61	383.43	183.32	82	-34.31	26.69	8	8.38	6.77	55
Investment securities	12.96	31.91	31	3.34	9.51	43	-1.12	23.62	15	14.29	11.75	68	15.14	9.42	71
Core deposits	23.18	29.18	35	9.86	12	52	21.10	26.88	33	15.07	11.23	70	14.35	7.29	81
Noncore funding	-41.33	-25.09	31	-10.21	16.35	17	-31.66	-12.18	29	-17.09	6.59	18	2.02	10.67	35

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)			28,058,000	19,311,000	17,776,000
Commit: Secured commercial real estate loans	252,000	166,000	220,000	169,000	100,000
Commit: Unsecured real estate loans	8,000	8,000	9,000	8,000	12,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	222,000	221,000	217,000	183,000	139,000
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	459,000	63,000	391,000	81,000	11,000
Written options contracts (interest rate)	576,000	1,503,000	587,000	522,000	6,793,000
Purchased options contracts (interest rate)	0	1,152,000	0	14,516,000	6,742,000
Interest rate swaps	17,945,000	11,685,000	12,385,000	17,101,000	24,203,000
Futures and forward foreign exchange	465,000	235,000	323,000	269,000	317,000
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)	2,000	0	2,000	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							15.40	22.01	27	10.69	23.52	11	9.94	24.05	7
Standby letters of credit	0.12	0.67	9	0.12	0.78	9	0.12	0.71	10	0.10	0.84	9	0.08	0.92	9
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.48	28	0	0.41	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	10.69	42.67	34	8.02	54.25	19	7.51	48.41	20	17.99	68.47	44	21.28	65.81	55
Interest rate contracts	10.44	30.32	34	7.89	40.11	21	7.34	34.16	23	17.84	47.31	46	21.10	43.84	57
Interest rate futures and forward contracts	0.25	4.59	42	0.03	11.14	29	0.21	6.21	34	0.04	10.67	27	0.01	11.40	27
Written options contracts (interest rate)	0.32	2	37	0.82	2.54	45	0.32	2.18	32	0.29	2.47	41	3.80	2.16	85
Purchased options contracts (interest rate)	0	1.45	22	0.63	1.56	65	0	1.46	22	8.04	2.65	85	3.77	2.32	81
Interest rate swaps	9.87	20.33	43	6.40	23.48	25	6.80	20.62	29	9.47	28.86	32	13.53	26.74	47
Foreign exchange contracts	0.26	6.19	67	0.13	6.58	58	0.18	6.01	63	0.15	10.12	57	0.18	10.92	54
Futures and forward foreign exchange contracts	0.26	3.83	70	0.13	4.16	62	0.18	3.47	66	0.15	5.23	60	0.18	5.22	57
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	68	0	1.75	32	0	1.85	65	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	76	0	0.51	35	0	0.52	72	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.36	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.30	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							23.11	42.81	22	14.97	45.53	7	14.20	44.93	6

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	19,447,000	14,638,000	13,688,000	32,489,000	38,066,000
Interest rate contracts	18,980,000	14,403,000	13,363,000	32,220,000	37,749,000
Foreign exchange contracts	465,000	235,000	323,000	269,000	317,000
Equity, commodity, and other contracts	2,000	0	2,000	0	0
Derivatives Position					
Futures and forwards	924,000	298,000	714,000	350,000	328,000
Written options	578,000	1,503,000	589,000	522,000	6,793,000
Exchange-traded	2,000	0	2,000	0	0
Over-the-counter	576,000	1,503,000	587,000	522,000	6,793,000
Purchased options	0	1,152,000	0	14,516,000	6,742,000
Exchange-traded	0	0	0	0	0
Over-the-counter	0	1,152,000	0	14,516,000	6,742,000
Swaps	17,945,000	11,685,000	12,385,000	17,101,000	24,203,000
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	19,447,000	14,638,000	13,688,000	32,489,000	38,066,000
Interest rate contracts	18,980,000	14,403,000	13,363,000	32,220,000	37,749,000
Foreign exchange contracts	465,000	235,000	323,000	269,000	317,000
Equity, commodity, and other contracts	2,000	0	2,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	18,869,000	13,135,000	13,099,000	31,967,000	31,272,000
One year or less	6,064,000	298,000	5,834,000	1,201,000	8,114,000
Over 1 year to 5 years	11,095,000	12,637,000	4,805,000	28,316,000	22,207,000
Over 5 years	1,710,000	200,000	2,460,000	2,450,000	951,000
Gross negative fair value (absolute value)	7,000	7,000	5,000	5,000	37,000
Gross positive fair value	18,000	10,000	17,000	64,000	41,000
Held for trading	0	0	0	0	0
Non-traded	18,000	10,000	17,000	64,000	41,000
Current credit exposure on risk-based capital derivative contracts	7,000	2,000	2,000	62,000	40,000
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	97.60	94.52	35	98.39	94.83	39	97.63	94.07	37	99.17	93.44	45	99.17	92.91	52
Foreign exchange contracts	2.39	3.16	69	1.61	3.08	66	2.36	3.49	67	0.83	3.20	61	0.83	3.39	56
Equity, commodity, and other contracts	0.01	1.04	68	0	1.10	32	0.01	1.17	67	0	1.64	31	0	1.93	30
Futures and forwards	4.75	12.82	46	2.04	13.55	26	5.22	14.08	43	1.08	13.49	21	0.86	12.78	21
Written options	2.97	8.11	40	10.27	7.87	70	4.30	8.20	46	1.61	5.91	37	17.85	6.60	86
Exchange-traded	0.01	0.10	84	0	0.11	42	0.01	0.14	82	0	0.15	42	0	0.23	39
Over-the-counter	2.96	7.80	41	10.27	7.35	72	4.29	7.73	49	1.61	5.10	39	17.85	5.49	89
Purchased options	0	3.58	20	7.87	3.47	78	0	3.42	19	44.68	4.42	98	17.71	4.19	93
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	7.87	2.77	82	0	2.86	21	44.68	3.35	98	17.71	3.20	94
Swaps	92.28	69.64	71	79.83	69	54	90.48	68.70	68	52.64	69.75	25	63.58	70.34	32
Held for trading	0	42.14	20	0	45.54	17	0	43.59	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.87	17	0	36.65	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.46	82	100	56.41	80	100	55.84	81	100	53.69	81
Interest rate contracts	97.60	54.11	68	98.39	52.08	72	97.63	53.76	69	99.17	52.22	71	99.17	50.60	72
Foreign exchange contracts	2.39	0.45	88	1.61	0.31	90	2.36	0.46	88	0.83	0.34	83	0.83	0.57	82
Equity, commodity, and other contracts	0.01	0.12	79	0	0.08	38	0.01	0.10	81	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	97.03	90.92	55	89.73	91.11	32	95.70	91.48	49	98.39	93.86	56	82.15	94.47	18
One year or less	31.18	26.80	64	2.04	31.34	10	42.62	32.05	70	3.70	32.17	16	21.32	32.51	52
Over 1 year to 5 years	57.05	28.69	91	86.33	27.94	96	35.10	27.06	63	87.16	30.45	95	58.34	31.16	91
Over 5 years	8.79	30.03	25	1.37	31.18	13	17.97	29.56	40	7.54	28.09	25	2.50	28.71	17
Gross negative fair value (absolute value)	0.04	1.21	6	0.05	1.98	3	0.04	1.55	3	0.02	0.83	4	0.10	0.72	6
Gross positive fair value	0.09	1.70	3	0.07	2.70	4	0.12	2.23	3	0.20	1.19	5	0.11	0.85	3
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	6	0	0.11	5	0	0.07	6	0	0.06	9	0	0.06	22
Gross positive fair value (X)	0	0.07	7	0	0.13	8	0	0.09	5	0	0.07	20	0	0.06	16
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	21	0	0.02	21	0	0.02	21	0	0.01	56	0	0.01	45
Current credit exposure (X)	0	0.05	13	0	0.09	13	0	0.07	13	0	0.05	25	0	0.04	26
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.61	13	0	1.16	13	0	0.89	13	0.04	0.73	24	0.03	0.53	24

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	3,283,000	1,263,000	1,263,000	1,242,000	1,276,000
Gross losses	308,000	384,000	1,326,000	1,492,000	1,440,000
Write-downs, transfers to loans held-for-sale	0	0	0	2,000	7,000
Recoveries	190,000	118,000	562,000	514,000	488,000
Net losses	118,000	266,000	764,000	978,000	952,000
Provision for loan and lease losses	-13,000	903,000	1,439,000	998,000	918,000
Adjustments	0	1,345,000	1,345,000	1,000	0
Ending balance	3,152,000	3,245,000	3,283,000	1,263,000	1,242,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.03	-0.11	55	2.03	0.87	89	0.79	0.51	83	0.56	0.15	92	0.53	0.14	94
Provision for loan and lease losses / Average loans and leases	-0.04	-0.20	56	2.85	1.41	84	1.19	0.82	80	0.77	0.24	91	0.73	0.24	91
Provision for loan and lease losses / Net loan and lease losses	-11.02	-168.35	53	339.47	730.69	33	188.35	487.86	15	102.04	130.58	32	96.43	134.68	30
Allowance for loan and lease losses / Total loans and leases not held for sale	2.79	1.49	93	2.53	1.32	91	2.77	1.58	90	0.98	0.83	69	0.96	0.90	58
Allowance for loan and lease losses / Total loans and leases	2.77	1.47	93	2.53	1.30	91	2.76	1.55	90	0.98	0.81	71	0.95	0.89	59
Allowance for loan and lease losses / Net loans and leases losses (X)	6.68	18.09	34	3.05	10.10	21	4.30	11.58	25	1.29	8.03	5	1.30	7.54	4
Allowance for loan and lease losses / Nonaccrual assets	219.04	291.29	43	232.45	310.68	51	215.70	299.44	44	121.91	218.72	34	113.74	214.03	28
ALLL / 90+ days past due + nonaccrual loans and leases	219.04	246.27	53	232.45	221.69	60	215.70	244.62	50	121.91	151.73	50	113.74	160.51	42
Gross loan and lease losses / Average loans and leases	1.06	0.24	94	1.21	0.34	93	1.09	0.34	92	1.16	0.28	92	1.15	0.30	91
Recoveries / Average loans and leases	0.65	0.08	96	0.37	0.07	94	0.46	0.07	95	0.40	0.08	94	0.39	0.09	94
Net losses / Average loans and leases	0.41	0.16	89	0.84	0.27	88	0.63	0.27	87	0.76	0.21	91	0.76	0.22	91
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	82	0.01	0	87
Recoveries / Prior year-end losses	14.33	7.39	84	7.91	8.09	64	37.67	33.98	65	35.69	36.22	59	35.06	41.30	53
Earnings coverage of net loan and lease losses (X)	8.42	25.70	32	1.85	17.23	17	3.73	22.89	16	3.03	24.40	13	2.67	21.75	15
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.03	17	-0.04	0.01	10	-0.01	0.04	11	-0.03	0.01	10	0.05	0.02	76
Real estate loans secured by 1–4 family	-0.03	-0.01	25	-0.05	0.01	9	-0.02	0.01	23	-0.03	0.01	13	0.06	0.01	83
Revolving	0	-0.03	61	-1.08	0	4	0	0.01	54	0	0.02	43	1.44	0.03	98
Closed-end	-0.03	-0.01	24	-0.02	0.01	20	-0.02	0	20	-0.04	0	9	0.01	0.01	59
Commercial real estate loans	0	0.05	43	0	0.01	47	0.02	0.07	42	0	0.01	38	0	0.01	47
Construction and land development	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60	0	-0.03	70
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0.02	0.11	35	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	41	0	0.01	54	0.02	0.08	45	0	0.01	40	0	0.01	44
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans	0.28	0.21	66	0.13	0.48	32	0.28	0.47	43	0.22	0.37	41	0.10	0.31	25
Loans to individuals	0.57	1.06	40	1.56	1.43	62	1.02	1.13	60	1.39	1.17	65	1.43	1.16	66
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.86	0.09	93	0.49	0.15	85	0.23	0.15	72	0.14	0.15	62	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	1,122,000	2,416,000	1,914,000	2,709,000	2,598,000
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	1,439,000	1,396,000	1,522,000	1,036,000	1,092,000
Total past due and nonaccrual loans and leases	2,561,000	3,812,000	3,436,000	3,745,000	3,690,000
Restructured 30–89 days past due	2,000	6,000	2,000	5,000	8,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	900,000	621,000	870,000	366,000	343,000
Total restructured loans and leases	902,000	627,000	872,000	371,000	351,000
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	1,514,000	475,000	1,281,000	496,000	461,000
Other real estate owned	2,000	6,000	2,000	9,000	11,000
Other Assets					
30–89 days past due	53,000	127,000	83,000	103,000	110,000
90+ days past due	11,000	21,000	22,000	15,000	15,000
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	64,000	148,000	105,000	118,000	125,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.99	0.33	92	1.88	0.52	95	1.61	0.39	96	2.11	0.43	96	1.99	0.44	95
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	1.27	0.65	89	1.09	0.57	89	1.28	0.66	88	0.81	0.51	80	0.84	0.54	83
90+ days past due and nonaccrual loans and leases	1.27	0.82	82	1.09	0.75	81	1.28	0.85	81	0.81	0.71	60	0.84	0.75	65
30–89 days past due restructured	0	0.01	53	0	0.01	48	0	0.01	44	0	0.01	47	0.01	0.02	50
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.79	0.13	98	0.48	0.14	94	0.73	0.13	98	0.29	0.14	82	0.26	0.16	77
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.03	0.33	92	1.98	0.52	95	1.68	0.40	96	2.19	0.43	96	2.08	0.44	95
90+ days past due assets	0.01	0.11	33	0.02	0.12	38	0.02	0.12	41	0.01	0.15	24	0.01	0.18	26
Nonaccrual assets	1.26	0.66	89	1.09	0.58	87	1.28	0.67	87	0.81	0.53	80	0.84	0.57	81
30+ days past due and nonaccrual assets	2.31	1.18	87	3.08	1.32	91	2.97	1.29	89	3.01	1.19	90	2.93	1.26	92
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.80	0.50	84	0.78	0.48	83	0.85	0.52	84	0.58	0.44	69	0.62	0.48	73
90+ days past due and nonaccrual assets + other real estate owned	0.80	0.53	82	0.78	0.51	80	0.85	0.55	84	0.59	0.48	65	0.63	0.52	68
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.63	0.58	93	1.03	0.57	90	1.54	0.60	93	0.86	0.53	82	0.88	0.60	78
Allowance for loan and lease losses	93.81	69.27	79	58.03	74.58	41	85.50	66.54	76	122.41	115.41	64	126.57	118.28	61
Equity capital + allowance for loan and lease losses	16.63	5.03	94	11.23	4.68	94	15.61	4.97	95	9.86	4.28	93	10.83	4.79	93
Tier 1 capital + allowance for loan and lease losses	14.12	5.96	92	9.81	5.89	88	13.64	6.04	92	8.82	5.65	80	9.21	6.16	78
Loans and leases + other real estate owned	2.60	0.97	94	1.47	0.91	88	2.36	0.97	93	1.20	0.85	78	1.21	0.96	72

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

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.31	0.32	60	0.41	0.48	47	0.35	0.39	55	0.40	0.38	63	0.46	0.42	60
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0.54	0.76	42	0.32	0.54	30	0.53	0.75	39	0.28	0.46	34	0.39	0.57	40
Commercial and industrial	30–89 days past due	0.21	0.22	62	0.28	0.36	49	0.28	0.23	70	0.22	0.31	45	0.17	0.30	35
	90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0.82	0.69	67	0.73	0.90	46	0.72	0.75	54	0.60	0.83	44	0.81	0.76	60
Individuals	30–89 days past due	1.52	0.53	91	3.41	0.84	98	2.66	0.83	96	3.92	0.83	98	3.86	0.84	98
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	1.68	0.22	94	1.59	0.19	95	1.80	0.28	92	1.13	0.17	96	1.02	0.23	92
Depository institution loans	30–89 days past due		0.01			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.17			0.35			0.17			0.24			0.17	
	90+ days past due		0			0.02			0			0			0	
	Nonaccrual		0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0.17	0.13	70	0.43	0.26	73	0.33	0.18	76	0.41	0.20	79	0.72	0.17	88
	90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.39	0.16	79	0.12	0.13	65	0.52	0.15	85	0.14	0.13	68	0.14	0.14	66

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.41	0.47	54	0.52	0.73	37	0.46	0.65	45	0.51	0.67	48	0.58	0.71	51
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.72	0.88	51	0.36	0.79	21	0.67	0.89	48	0.33	0.73	23	0.47	0.86	31
Revolving	30–89 days past due	0.34	0.31	64	0.81	0.50	76	0.65	0.48	68	2.27	0.45	98	1.26	0.50	90
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	2.73	1.31	85	2.42	1.07	84	2.26	1.13	83	2.27	1	83	3.05	1.17	83
Closed-end	30–89 days past due	0.41	0.48	50	0.51	0.76	38	0.46	0.65	42	0.47	0.70	40	0.56	0.75	46
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.67	0.85	49	0.32	0.77	20	0.64	0.87	47	0.28	0.70	20	0.38	0.84	29
Junior lien	30–89 days past due	0.01	0.01	47	0.01	0.02	27	0	0.02	10	0.01	0.02	28	0.01	0.03	40
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.05	22	0.01	0.05	29	0.01	0.04	32	0.01	0.04	33	0.02	0.06	40
Commercial real estate	30–89 days past due	0.06	0.22	26	0	0.28	3	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.04	0.62	6	0.17	0.32	33	0.10	0.62	11	0.08	0.23	26	0.09	0.28	25
Construction and development	30–89 days past due	1.45	0.22	93	0	0.32	12	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	1.45	0.16	94	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.20	5	0	0.27	5	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.04	0.78	5	0.18	0.37	31	0.11	0.79	10	0.09	0.28	20	0.09	0.30	23
Owner Occupied	30–89 days past due	0	0.06	10	0	0.11	5	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.04	0.32	16	0.18	0.20	53	0.11	0.27	26	0.09	0.16	38	0.09	0.17	35
Other	30–89 days past due	0	0.12	8	0	0.14	7	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	5	0	0.16	7	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	18,153,000	18,278,000	18,350,000	18,350,000	19,296,000
Retained earnings	-2,400,000	-4,287,000	-3,090,000	-4,057,000	-5,489,000
Accumulated other comprehensive income (AOCI)	27,000	706,000	631,000	123,000	-539,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,780,000	14,697,000	15,891,000	14,416,000	13,268,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	414,000	465,000	402,000	475,000	428,000
Accumulated other comprehensive income-related adjustments	7,000	688,000	611,000	104,000	-557,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	15,359,000	13,544,000	14,878,000	13,837,000	13,397,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	15,359,000	13,544,000	14,878,000	13,837,000	13,397,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,500,000	2,496,000	2,499,000	2,496,000	2,493,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,500,000	2,496,000	2,499,000	2,496,000	2,493,000
Less: Additional tier 1 capital deductions	64,000	88,000	88,000	62,000	59,000
Additional tier 1 capital	2,436,000	2,408,000	2,411,000	2,434,000	2,434,000
Tier 1 Capital	17,795,000	15,952,000	17,289,000	16,271,000	15,831,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	829,000	1,034,000	829,000	1,033,000	1,031,000
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	1,680,000	1,747,000	1,748,000	1,264,000	1,243,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,509,000	2,781,000	2,577,000	2,297,000	2,274,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	64,000	88,000	88,000	62,000	59,000
Tier 2 capital	2,445,000	2,693,000	2,489,000	2,235,000	2,215,000
Exited advanced approach tier 2 capital					
Total capital	20,240,000	18,645,000	19,778,000	18,506,000	18,046,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	182,430,000	179,383,000	184,061,000	179,763,000	176,388,000
Less: Deductions from common equity tier 1 capital	414,000	465,000	402,000	475,000	428,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	182,016,000	178,918,000	183,659,000	179,288,000	175,960,000
Total risk-weighted assets	138,817,880	146,067,820	139,786,840	145,071,620	146,561,080
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.06	12.55	30	9.27	11.59	11	10.64	12.38	28	9.54	12.11	11	9.14	12.09	4
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.82	13.32	49	10.92	12.25	28	12.37	13.11	44	11.22	12.78	27	10.80	12.85	16
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.58	15.39	41	12.76	14.01	29	14.15	15.26	34	12.76	14.36	23	12.31	14.45	13
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.78	9.15	73	8.92	9.43	36	9.41	9.13	61	9.08	9.76	35	9	9.71	26
Supplementary leverage ratio, advanced approaches HCs		7.95			7.28			8.71			7.41			7.31	

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	9,221,000	8,420,000	9,137,000	8,547,000	7,733,000	9.51	28.18
Total property and casualty assets	9,221,000	8,420,000	9,137,000	8,547,000	7,733,000	9.51	28.18
Reinsurance recoverables (P/C)	113,000	130,000	113,000	111,000	118,000		-19.86
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	5,162,000	4,665,000	5,125,000	4,754,000	4,318,000	10.65	25.66
Total property and casualty equity	5,162,000	4,665,000	5,125,000	4,754,000	4,318,000	10.65	25.66
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	124,000	-64,000	284,000	308,000	120,000		195.24
Total property and casualty	124,000	-64,000	284,000	308,000	120,000		195.24
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	132,000	142,000	129,000	122,000	134,000	-7.04	-28.26
Unearned premiums (P/C)	455,000	417,000	447,000	436,000	400,000	9.11	17.88
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	279,000	1,111,000	1,096,000	1,030,000	-81.00	-77.16
Other insurance activities income	2,000	2,000	8,000	9,000	8,000	0.00	0.00
Insurance and reinsurance underwriting income	51,000	277,000	1,103,000	1,087,000	1,022,000	-81.59	-77.83
Premiums	51,000	61,000	224,000	256,000	221,000	-16.39	18.60
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	51,000	61,000	224,000	256,000	221,000	-16.39	18.60
Insurance benefits, losses, expenses	77,000	235,000	1,010,000	933,000	879,000	-67.23	-61.50
Net assets of insurance underwriting subsidiaries	2,997,000	2,764,000	2,966,000	2,771,000	2,568,000	8.43	8.74
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	5.07	0	98	4.61	0.01	98	5.02	0	98	4.73	0.01	97	4.32	0.01	98
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	54.39	76	100	56.62	75	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	45.61	23	0	43.38	24	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	2.60	0.38	93	15.99	0.40	98	15.09	0.41	98	15.21	0.47	98	14.76	0.47	97
Premium income / Insurance activities revenue	96.23	2.23	98	21.86	2.84	90	20.16	2.84	90	23.36	7.32	85	21.46	4.86	88
Credit related premium income / Total premium income	0	33.33	34	0	45.10	26	0	38.23	29	0	34.91	29	0	44.54	25
Other premium income / Total premium income	100	66.67	65	100	54.90	73	100	61.77	70	100	65.09	70	100	55.46	75
Insurance underwriting net income / Consolidated net income	15.58	0.02	98	20.06	0.05	97	26.18	0.03	98	17.96	0.08	97	9.50	0.08	98
Insurance net income (P/C) / Equity (P/C)	9.61	22.15	55	-5.49	9.66	14	5.54	15.59	36	6.48	19.86	33	2.78	15.64	34
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums	150.98	1,367.96	62	385.25	1,046.57	78	450.89	447.82	77	364.45	233.61	81	397.74	160.49	84
Reinsurance recovery (P/C) / Total assets (P/C)	1.23	0.07	94	1.54	0	95	1.24	0.07	94	1.30	0.15	85	1.53	0.17	86
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	1.65	0	99	1.51	0	99	1.63	0	99	1.53	0	98	1.44	0	99
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11	2	0	11.59	3	0	11.03	3	0	11.51	3	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

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	95,000	68,000	94,000	97,000	86,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	95,000	68,000	94,000	97,000	86,000
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	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	563,000	483,000	539,000	513,000	474,000
Interest-bearing bank balances	81,000	28,000	81,000	46,000	14,000
Total selected foreign assets	739,000	579,000	714,000	656,000	574,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	39.71	-6.17	88	-34.62	12.26	2	-3.09	-2.41	55	12.79	22.48	71	86.96	7.24	92
Total selected assets	27.63	-2.57	79	-7.95	7.32	34	8.84	2.04	66	14.29	12.40	73	-2.38	3.24	40
Deposits		2.95			13.75			3.46			10.36			5	

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	340,000	0	417,000	1,235,000	-100.00	-100.00
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	340,000	0	417,000	1,235,000	-100.00	-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	18,000	0	23,000	45,000	-100.00	
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	18,000	0	23,000	45,000		
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	0.19	0	0.23	0.69
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	0.19	0	0.23	0.69
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		12.98		13.16	12.30
Home equity lines		0.29		0.31	0.42
Credit card receivables		0		0	0
Auto loans and other consumer loans		50.61		50.33	48.58
Commercial and industrial loans		31.23		31.37	34.70
All other loans and leases		4.90		4.83	4

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		5.29		5.52	3.64
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		5.29		5.52	3.64
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)		0		0	0
Seller's interest carried as securities and loans		0		0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0.11	0	0.14	0.28
Total retained credit exposure and asset sale credit exposure	0	0.11	0	0.14	0.28

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	12,000	0	13,000	30,000	-100.00	-100.00
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	12,000	0	13,000	30,000	-100.00	-100.00
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	4,000	0	4,000	7,000	-100.00	-100.00
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	4,000	0	4,000	7,000	-100.00	-100.00
Total past due securitized assets	0	16,000	0	17,000	37,000	-100.00	-100.00
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	1,000	0	5,000	9,000	-100.00	-100.00
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	1,000	0	5,000	9,000	-100.00	-100.00

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		3.53		3.12	2.43
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets		3.53		3.12	2.43
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		1.18		0.96	0.57
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets		1.18		0.96	0.57
Total past due securitized assets percent of securitized assets		4.71		4.08	3
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		1.18		1.20	0.73
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets		1.18		1.20	0.73
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.51		0.47	0.56
Home equity lines		0.81		2.27	1.26
Credit card receivables					
Commercial and industrial loans		0.28		0.22	0.17
All other loans and leases		2.92		3.42	3.35
Total managed loans past due 30–89 days		1.89		2.11	2
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0		0	0
Home equity lines		0		0	0
Credit card receivables					
Commercial and industrial loans		0		0	0
All other loans and leases		-0.03		-0.02	-0.02
Total managed loans past due 90+ days		0		0	0.01
Total Past Due Managed Assets		1.89		2.12	2
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		-0.02		-0.04	0.01
Home equity lines		-1.08		0	1.44
Credit card receivables					
Commercial and industrial loans		0.13		0.22	0.10
All other loans and leases		1.43		1.26	1.29
Net Losses on Managed Assets Percent of Total Managed Assets		0.83		0.76	0.73

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	29,000	37,000	133,000	155,000	168,000	-21.62	-85.71
Dividends	0	0	0	0	0		
Interest	1,000	4,000	10,000	14,000	8,000	-75.00	0.00
Management and service fees	0	0	0	0	0		
Other income	28,000	33,000	123,000	141,000	160,000	-15.15	-86.14
Income from nonbank subsidiaries	13,000	25,000	89,000	503,000	569,000	-48.00	-97.72
Dividends	10,000	18,000	66,000	436,000	443,000	-44.44	-97.93
Interest	1,000	1,000	5,000	11,000	12,000	0.00	-66.67
Management and service fees	0	0	0	0	0		
Other income	2,000	6,000	18,000	56,000	114,000	-66.67	-97.62
Income from subsidiary holding companies	550,000	400,000	1,150,000	1,950,000	2,600,000	37.50	
Dividends	550,000	400,000	1,150,000	1,950,000	2,600,000	37.50	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	592,000	462,000	1,372,000	2,608,000	3,337,000	28.14	-23.32
Securities gains (losses)	0	0	0	0	0		
Other operating income	-25,000	-30,000	-119,000	-67,000	181,000		
Total operating income	567,000	432,000	1,253,000	2,541,000	3,518,000	31.25	-31.27
Operating Expenses							
Personnel expenses	13,000	6,000	25,000	36,000	84,000	116.67	-91.16
Interest expense	147,000	166,000	628,000	700,000	850,000	-11.45	-42.58
Other expenses	185,000	207,000	863,000	818,000	907,000	-10.63	-53.28
Provision for loan and lease losses	-41,000	-26,000	-68,000	36,000	176,000		
Total operating expenses	304,000	353,000	1,448,000	1,590,000	2,017,000	-13.88	-64.61
Income (loss) before taxes	263,000	79,000	-91,000	951,000	1,501,000	232.91	
Applicable income taxes (credit)	-78,000	-73,000	-301,000	-567,000	-300,000		
Extraordinary items							
Income before undistributed income of subsidiaries	341,000	152,000	209,000	1,513,000	1,799,000	124.34	2173.33
Equity in undistributed income of subsidiaries	455,000	-471,000	876,000	202,000	-536,000		93.62
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	117,000	-108,000	134,000	-8,000	78,000		
Subsidiary holding companies	338,000	-363,000	742,000	210,000	-614,000		25.19
Net income (loss)	796,000	-319,000	1,085,000	1,715,000	1,263,000		218.40
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	127,000	-90,000	200,000	428,000	521,000		-71.59
Subsidiary holding companys' net income	888,000	37,000	1,892,000	2,160,000	1,986,000	2300.00	228.89

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	147,000	0.52	205,000	0.75	152,000	0.49	122,000	164,000	-28.29	-86.66
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	0	0	0	0	0	0		-100.00
Other receivables	147,000	0.52	205,000	0.75	152,000	0.49	122,000	164,000	-28.29	-55.05
Investment in nonbank subsidiaries	6,516,000	23.27	6,309,000	23.17	6,473,000	20.99	6,860,000	7,964,000	3.28	-50.37
Common and preferred stock	6,237,000	22.27	6,080,000	22.33	6,224,000	20.18	6,649,000	7,037,000	2.58	-41.53
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	230,000	0.82	191,000	0.70	197,000	0.64	161,000	882,000	20.42	-90.09
Other receivables	49,000	0.17	38,000	0.14	52,000	0.17	50,000	45,000	28.95	-65.25
Investment in subsidiary holding companies	16,973,000	60.61	16,203,000	59.51	17,146,000	55.60	16,954,000	16,213,000	4.75	1.12
Common and preferred stock	16,973,000	60.61	16,203,000	59.51	17,146,000	55.60	16,954,000	16,213,000	4.75	1.12
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		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	449,000	1.60	858,000	3.15	706,000	2.29	2,145,000	2,294,000	-47.67	-85.97
Securities	5,000	0.02	0	0	0	0	0	0		-99.29
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,816,000	6.48	1,556,000	5.71	4,428,000	14.36	2,050,000	1,249,000	16.71	
Cash and due from unrelated depository institution	36,000	0.13	45,000	0.17	55,000	0.18	55,000	60,000	-20.00	-96.56
Premises, furnishings, fixtures and equipment	18,000	0.06	25,000	0.09	23,000	0.07	26,000	2,000	-28.00	-85.83
Intangible assets	22,000	0.08	23,000	0.08	22,000	0.07	23,000	24,000	-4.35	
Other assets	2,022,000	7.22	2,005,000	7.36	1,831,000	5.94	2,003,000	2,090,000	0.85	-55.39
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	28,004,000	100.00	27,229,000	100.00	30,836,000	100.00	30,238,000	30,060,000	2.85	-31.06
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	1,276,000	4.56	2,899,000	10.65	2,838,000	9.20	4,838,000	4,169,000	-55.98	-84.24
Borrowings with maturity over 1 year	6,911,000	24.68	5,663,000	20.80	7,698,000	24.96	5,525,000	7,479,000	22.04	-45.06
Subordinated notes and debentures	1,036,000	3.70	1,034,000	3.80	1,036,000	3.36	1,033,000	1,031,000	0.19	-3.45
Other liabilities	781,000	2.79	336,000	1.23	517,000	1.68	528,000	434,000	132.44	5.40
Balance due to subsidiaries and related institutions	3,375,000	12.05	3,778,000	13.87	4,044,000	13.11	3,898,000	3,679,000	-10.67	-21.64
Total liabilities	13,379,000	47.78	13,710,000	50.35	16,133,000	52.32	15,822,000	16,792,000	-2.41	-50.08
Equity Capital	14,625,000	52.22	13,519,000	49.65	14,703,000	47.68	14,416,000	13,268,000	8.18	5.80
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		-100.00
Common stock	5,000	0.02	5,000	0.02	5,000	0.02	5,000	5,000	0.00	0.00
Common surplus	21,561,000	76.99	21,465,000	78.83	21,539,000	69.85	21,433,000	21,340,000	0.45	2.13
Retained earnings	-3,555,000	-12.69	-5,465,000	-20.07	-4,278,000	-13.87	-4,057,000	-5,489,000		
Accumulated other comprehensive income	27,000	0.10	706,000	2.59	631,000	2.05	123,000	-539,000	-96.18	
Other equity capital components	-3,413,000	-12.19	-3,192,000	-11.72	-3,194,000	-10.36	-3,088,000	-2,049,000		
Total liabilities and equity capital	28,004,000	100.00	27,229,000	100.00	30,836,000	100.00	30,238,000	30,060,000	2.85	-31.06
Memoranda										
Loans and advances from bank subsidiaries	0	0	8,000	0.03	0	0	10,000	20,000	-100.00	
Loans and advances from nonbank subsidiaries	3,259,000	11.64	3,647,000	13.39	3,953,000	12.82	3,771,000	3,490,000	-10.64	-16.59
Notes payable to subsidiaries that issued TPS	2,579,000	9.21	2,575,000	9.46	2,578,000	8.36	2,575,000	2,572,000	0.16	0.51
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	5,000	0.02	0	0	6,000	299,000	-100.00	-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	482,000	1.77	0	0	0	686,000	-100.00	-100.00

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	21.04	12.54	91	-9.23	3.93	8	7.59	7.28	51	12.26	9.68	79	9.65	10.40	40
Bank net income / Average equity investment in banks		12.55			4.73			7.44			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	8.15	12.53	52	-5.66	5.73	11	3.21	9.75	44	6.15	7.89	57	6.99	7.10	60
Subsidiary HCs net income / Average equity investment in sub HCs	20.82	11.69	85	0.89	3.62	32	11.24	7.01	75	12.93	8.55	75	12.18	8.78	75
Bank net income / Parent net income	0	95.97	4		95.67		0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	15.95	2.83	90		5.47		18.43	3.59	90	24.96	5.93	86	41.25	3.78	94
Subsidiary holding companies' net income / Parent net income	111.56	65.70	95		89.02		174.38	68.34	95	125.95	74	92	157.24	72.48	96
Leverage															
Total liabilities / Equity capital	91.48	17.74	94	101.41	19.50	94	109.73	20.06	95	109.75	20.43	95	126.56	20.88	94
Total debt / Equity capital	63.06	11.90	93	70.98	13.54	91	78.71	14.41	93	79.05	14.31	94	95.56	14.69	94
Total debt + notes payable to subs that issued TPS / Equity capital	80.70	14.30	94	90.03	15.86	94	96.24	16.67	94	96.91	16.36	95	114.95	17.10	94
Total debt + Loans guaranteed for affiliate / Equity capital	63.06	12.02	93	74.55	13.93	91	78.71	14.68	92	79.05	14.56	92	100.73	15.14	94
Total debt / Equity capital – excess over fair value	63.06	12	93	70.98	13.68	91	78.71	14.52	93	79.05	14.51	94	95.56	14.81	94
Long-term debt / Equity capital	54.34	11.33	92	49.54	12.46	88	59.40	13.56	90	45.49	13.04	88	64.14	13.37	91
Short-term debt / Equity capital	8.72	0.52	96	21.44	0.88	98	19.30	0.77	97	33.56	1.02	98	31.42	1.14	97
Current portion of long-term debt / Equity capital	0	0.04	41	0.04	0.05	87	0	0.06	40	0.04	0.05	85	2.25	0.14	94
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	49.02	35.48	60	26.06	27.67	49	47.24	34.67	59	23.97	28.44	49	22.07	28.63	45
Double Leverage															
Equity investment in subs / Equity capital	158.70	102.85	98	164.83	103.91	98	158.95	102.81	98	163.73	103.22	98	175.23	103.10	98
Total investment in subs / Equity capital	161.61	108.21	92	168.04	111.18	91	161.67	110.16	91	166.04	111.07	91	183.46	112.48	94
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)	2.70	0.22	96		1.22		7.99	0.47	99	5.36	0.36	98	7.90	0.35	99
Equity investment in subs – equity cap / Net income-div (X)	2.97	0.74	93		2.81		10.89	1.82	97	6.37	1.22	95	9.78	1.22	98
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	163.40	111.23	77	115.53	154.20	44	92.52	136.61	21	171.18	177.68	54	177.16	162.34	56
Cash from ops + noncash items + op expense / Op expense + dividend	40.96	98.58	29	112.21	176.81	37	85.62	147.26	12	178.20	190.27	51	142.14	174.91	40
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-607.45	85.36	1	-12.12	90.08	17	226.35	134.09	85	127.61	116.34	65	107.02	103.19	59
Pretax operating income + interest expense / Interest expense	278.91	1,142.88	35	147.59	2,355.68	26	85.51	2,016.32	9	235.86	1,968.54	15	276.59	2,898.75	21
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	239.89	1,357.31	31	136.24	1,688.78	24	88.78	1,539.23	8	202.81	1,632.83	11	240.54	1,369.37	18
Dividends + interest from subsidiaries / Interest expense + dividends	255.45	117.86	87	177.73	186.57	63	134.24	150.43	52	247.79	210.80	70	280.49	188.90	80
Fees + other income from subsidiaries / Salary + other expenses	15.15	13.36	71	18.31	14.22	71	15.88	13.95	69	23.07	16.52	70	27.65	16.08	70
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64		285.83	57.11	89	4.22	33.93	11
Other Ratios															
Net assets that reprice within 1 year / Total assets	-7.12	3.98	3	-13.20	2.60	4	-2.27	3.86	10	-15.59	2.64	3	-13.56	2.61	4
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.05	46	0	0.15	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	16.93	1.22	93	16.76	1.57	92	14.11	1.03	93	6.13	0.54	93	8.68	6.54	88
Total	16.93	1.27	93	16.76	1.72	92	14.11	1.13	93	6.13	0.58	93	8.68	6.78	88
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	3.57	0	98	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	5.17	0.24	93
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	3.57	0.13	93	0	0.05	46	0	0.10	46	5.17	0.25	93
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	5.96	1.80	86	6.75	3.20	82	5.99	2.66	83	6.74	5.62	78	10.25	5.50	78
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.17	0.07	88	0.16	0.08	87	0.17	0.08	87	0.16	0.19	84	0.31	0.21	88

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	21.41	74.87	15	47.37	61.08	43	138.28	81.10	85	18.04	57.84	12	13.45	57.26	8
Dividends declared / Net income	9.17	23.13	22		81.32		26.64	42.29	30	15.92	33.08	20	19.16	27.33	28
Net income – dividends / Average equity	19.11	9.52	94	-11.32	0.55	7	5.57	4.13	70	10.31	6.46	88	7.80	7.33	55
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	13.70	3.28	87	25	2.35	92	22.84	3.41	90	159.71	7.53	95	183.06	7.13	97
Dividends from subsidiary holding companies	753.42	4.75	99	555.56	3.48	99	397.92	4.85	96	714.29	21.40	98	1,074.38	16.86	99
Dividends from all subsidiaries	767.12	128.99	95	580.56	229.19	89	420.76	174.85	90	873.99	260.40	94	1,257.44	215.26	97
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		30.63			123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries		0.12			0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		1.08			2.97			1.47			1.55			1.88	
Other income from bank subsidiaries		0			0			0			0			0	
Operating income from bank subsidiaries		33.49			148.03			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	7.87	47.24	57		39.62		33	56.39	47	101.87	82.95	72	85.03	51.40	71
Interest income from nonbank subsidiaries	0.79	2.80	70		14.44		2.50	7.38	69	2.57	20.25	59	2.30	18.56	56
Management and service fees from nonbank subsidiaries	0	0.53	40		1.68		0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	1.57	0.09	92		0.19		9	0.16	96	13.08	1.06	93	21.88	0.15	97
Operating income from nonbank subsidiaries	10.24	69.48	42		76.32		44.50	79.84	38	117.52	150.41	60	109.21	99.33	66
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	61.94	28.44	70	1,081.08	119.72	94	60.78	43.51	66	90.28	61.23	61	130.92	48.56	92
Interest income from subsidiary holding companies	0	6.44	22	0	12.80	28	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	61.94	34.47	65	1,081.08	135.14	94	60.78	55.20	57	90.28	76.49	50	130.92	61.19	88
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries	0.18	0.72	68	0.93	2.52	70	0.80	0.63	78	0.55	0.80	69	0.23	0.92	64
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	4.94	0.02	97	7.64	0.07	95	9.82	0.04	98	5.55	0.03	99	4.55	0.02	98
Operating income from bank subsidiaries	5.11	71.70	17	8.56	76.26	16	10.61	82.20	12	6.10	78.80	14	4.78	74.20	14
Dividends from nonbank subsidiaries	1.76	5.32	76	4.17	2.51	84	5.27	1.95	83	17.16	2.65	89	12.59	2.57	88
Interest income from nonbank subsidiaries	0.18	0.82	80	0.23	1.82	76	0.40	0.73	82	0.43	1.19	78	0.34	2.32	73
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0.35	0.01	93	1.39	0.04	95	1.44	0.01	96	2.20	0.04	95	3.24	0.02	95
Operating income from nonbank subsidiaries	2.29	10.59	65	5.79	9.13	75	7.10	4.70	78	19.80	7.29	83	16.17	7.64	82
Dividends from subsidiary holding companies	97	1.03	99	92.59	1.54	97	91.78	2.53	96	76.74	4.52	93	73.91	5.15	92
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	97	2.35	96	92.59	5.35	94	91.78	4.56	93	76.74	6.08	91	73.91	6.79	91
Loans and advances from subsidiaries / Short term debt	255.41	142.34	76	126.08	447.79	65	139.29	135.13	70	78.15	83.37	65	84.19	87.87	63
Loans and advances from subsidiaries / Total debt	35.34	29.59	64	38.09	30.31	71	34.16	27.08	64	33.18	28.33	68	27.68	26.53	63