



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

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**BHC Name** [CITIGROUP INC.](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [2,314,266,000](#)

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:

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[388 GREENWICH STREET](#)  
[NEW YORK, NY 10013](#)

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## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	2,313,142,000	2,077,877,000	2,222,139,000	1,979,195,500	1,923,700,750
Net income (\$000) .....	7,942,000	2,536,000	11,047,000	19,401,000	18,045,000
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
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	1.77	2.67	10	2.18	2.94	16	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20
+ Non-interest income .....	1.57	1.13	74	1.78	1.12	83	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62
– Overhead expense .....	1.97	2.28	29	2.19	2.68	25	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25
– Provision for credit losses .....	-0.36	-0.12	19	1.23	0.88	74	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90
+ Securities gains (losses) .....	0.04	0.01	85	0.07	0.03	82	0.06	0.02	85	0.07	0.01	95	0.01	0	92
+ Other tax equivalent adjustments .....	0	0	89	0	0	87	0	0	87	0	0	4	0	0	4
= Pretax net operating income (tax equivalent) .....	1.78	1.78	50	0.60	0.64	41	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19
Net operating income .....	1.37	1.36	50	0.49	0.48	44	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20
Net income .....	1.37	1.35	51	0.49	0.48	44	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.31	3.18	12	3.53	4.09	16	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31
Interest expense .....	0.43	0.29	78	1.20	0.85	80	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85
Net interest income (tax equivalent) .....	1.88	2.88	10	2.33	3.24	16	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	1.02	0.16	95	1.16	0.27	94	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92
Earnings coverage of net loan and lease losses (X) .....	5.05	25.70	20	4.61	17.23	28	3.88	22.89	17	4.11	24.40	18	4.21	21.75	18
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	3.17	1.49	95	2.80	1.32	91	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92
Allowance for loan and lease losses / Total loans and leases .....	3.15	1.47	95	2.76	1.30	91	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.78	0.70	66	0.58	0.63	47	0.83	0.71	67	0.59	0.57	56	0.54	0.61	45
30–89 days past due loans and leases / Total loans and leases .....	0.56	0.33	79	0.78	0.52	83	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	49.14	-0.51	98	59.48	14.37	95	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96
Net short-term noncore funding dependence .....	-24.40	-6.88	8	-6.90	4.94	15	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14
Net loans and leases / Total assets .....	28.77	60.99	5	32.30	64.23	8	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.47	9.15	7	7.56	9.43	7	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11
Holding company equity capital / Total assets .....	8.75	10.72	20	8.68	11.64	13	8.82	11.16	16	9.90	12.43	20	10.23	12.22	21
Total equity capital (including minority interest) / Total assets .....	8.78	10.85	19	8.71	11.80	12	8.86	11.28	16	9.94	12.57	19	10.28	12.27	21
Common equity tier 1 capital / Total risk-weighted assets .....	11.82	12.58	40	11.21	11.64	42	12.06	12.40	50	11.79	12.17	48	11.86	12.12	54
Net loans and leases / Equity capital (X) .....	3.29	5.73	8	3.72	5.59	12	3.36	5.59	10	3.65	5.21	14	3.51	5.29	15
Cash dividends / Net income .....	17.20	23.13	33	54.10	81.34	41	48.83	42.30	61	28.41	33.12	39	27.92	27.31	42
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	4.24	16.49	17	13.36	11.31	65	15.83	16.68	49	1.76	9.26	18	4.07	7	44
Equity capital .....	5.12	9.13	39	-1.82	5.70	16	3.21	6.99	32	-1.52	10.49	4	-2.25	7.89	12
Net loans and leases .....	-7.16	7.22	13	4.68	9.91	33	-5.10	9.07	9	2.45	9.10	25	1.88	7.89	20
Noncore funding .....	0.10	-25.09	81	12.79	16.35	48	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	7.36	0.52	94	4.79	0.88	87	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89
Long-term debt / Equity capital .....	72.80	11.33	95	75.54	12.46	93	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93
Equity investment in subsidiaries / Equity capital .....	107.87	102.85	77	106.40	103.91	67	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59
Cash from ops + noncash items + op expense / Op expense + dividends .....	-129.93	98.58	5	198.55	176.81	62	97.58	147.26	19	262.10	190.27	78	240.99	174.91	81

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	5-Year
Interest and fees on loans.....	9,005,000	11,562,000	40,753,000	49,106,000	47,100,000	-22.12	-10.10
Income from lease financing receivables.....	7,000	-80,000	-80,000	55,000	84,000		-79.41
Fully taxable income on loans and leases.....	9,012,000	11,477,000	40,661,000	49,156,000	47,178,000	-21.48	-10.32
Tax-exempt income on loans and leases.....	0	5,000	12,000	5,000	6,000	-100.00	-100.00
Estimated tax benefit on income on loans and leases.....	0	625	1,616	620	733	-100.00	-100.00
Income on loans and leases (tax equivalent).....	9,012,000	11,482,625	40,674,616	49,161,620	47,184,733	-21.52	-10.38
Investment interest income (tax equivalent).....	1,727,000	2,265,375	7,895,384	9,720,380	9,282,267	-23.77	-21.03
Interest on balances due from depository institutions.....	145,000	527,000	928,000	2,682,000	2,203,000	-72.49	-33.79
Interest income on other earning assets.....	1,658,000	2,873,000	8,631,000	14,990,000	12,300,000	-42.29	-22.12
Total interest income (tax equivalent).....	12,542,000	17,148,000	58,129,000	76,554,000	70,970,000	-26.86	-14.04
Interest on time deposits of \$250K or more.....	6,000	92,000	213,000	483,000	324,000	-93.48	
Interest on time deposits < \$250K.....	66,000	170,000	502,000	679,000	196,000	-61.18	
Interest on foreign office deposits.....	521,000	1,254,000	3,153,000	6,328,000	5,116,000	-58.45	-41.33
Interest on other deposits.....	211,000	956,000	1,808,000	4,714,000	3,124,000	-77.93	70.16
Interest on other borrowings and trading liabilities.....	1,265,000	3,062,000	8,068,000	16,548,000	14,518,000	-58.69	-32.86
Interest on subordinated debt and mandatory convertible securities.....	250,000	282,000	1,009,000	1,166,000	1,187,000	-11.35	-9.42
Total interest expense.....	2,319,000	5,816,000	14,753,000	29,918,000	24,465,000	-60.13	-27.67
Net interest income (tax equivalent).....	10,223,000	11,332,000	43,376,000	46,636,000	46,505,000	-9.79	-10.21
Non-interest income.....	9,055,000	9,258,000	30,151,000	26,301,000	26,764,000	-2.19	32.93
Adjusted operating income (tax equivalent).....	19,278,000	20,590,000	73,527,000	72,937,000	73,269,000	-6.37	5.94
Overhead expense.....	11,373,000	11,367,000	45,591,000	42,598,000	42,913,000	0.05	4.21
Provision for credit losses.....	-2,107,000	6,379,000	15,939,000	8,218,000	7,354,000		
Securities gains (losses).....	203,000	379,000	1,441,000	1,331,000	287,000	-46.44	
Other tax equivalent adjustments.....	2,000	3,000	10,000	-32,000	-40,000	-33.33	
Pretax net operating income (tax equivalent).....	10,319,000	3,140,000	13,682,000	23,913,000	23,460,000	228.63	104.66
Applicable income taxes.....	2,332,000	580,000	2,525,000	4,430,000	5,357,000	302.07	57.67
Tax equivalent adjustments.....	10,000	12,000	50,000	12,000	15,000	-16.67	-81.82
Applicable income taxes (tax equivalent).....	2,342,000	592,000	2,575,000	4,442,000	5,372,000	295.61	52.67
Minority interest.....	33,000	-6,000	40,000	66,000	35,000		560.00
Net income before discontinued operations, net of minority interest.....	7,944,000	2,554,000	11,067,000	19,405,000	18,053,000	211.04	126.78
Discontinued operations, net of applicable income taxes.....	-2,000	-18,000	-20,000	-4,000	-8,000		
Net income attributable to holding company.....	7,942,000	2,536,000	11,047,000	19,401,000	18,045,000	213.17	126.85
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	7,975,000	2,530,000	11,087,000	19,467,000	18,080,000	215.22	127.47
Investment securities income (tax equivalent).....	1,727,000	2,265,375	7,895,384	9,720,380	9,282,267	-23.77	-21.03
US Treasury and agency securities (excluding mortgage-backed securities) ..	313,000	433,000	1,520,000	1,975,000	2,397,000	-27.71	-37.27
Mortgage-backed securities.....	438,000	572,000	1,986,000	2,605,000	1,923,000	-23.43	-6.01
All other securities.....	976,000	1,260,375	4,389,384	5,140,380	4,962,267	-22.56	-20.12
Cash dividends declared.....	1,366,000	1,372,000	5,394,000	5,512,000	5,039,000	-0.44	280.50
Common.....	1,074,000	1,081,000	4,299,000	4,403,000	3,865,000	-0.65	620.81
Preferred.....	292,000	291,000	1,095,000	1,109,000	1,174,000	0.34	39.05

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
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.17	2.96	11	3.30	3.72	19	2.62	3.27	13	3.87	4	37	3.69	3.87	35
Less: Interest expense .....	0.40	0.27	77	1.12	0.78	81	0.66	0.48	77	1.51	0.98	84	1.27	0.79	85
Equals: Net interest income (tax equivalent) .....	1.77	2.67	10	2.18	2.94	16	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20
Plus: Non-interest income .....	1.57	1.13	74	1.78	1.12	83	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62
Equals: adjusted operating income (tax equivalent) .....	3.33	3.87	24	3.96	4.12	41	3.31	4.04	17	3.69	4.41	18	3.81	4.46	19
Less: Overhead expense .....	1.97	2.28	29	2.19	2.68	25	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25
Less: Provision for credit losses .....	-0.36	-0.12	19	1.23	0.88	74	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90
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 .....	0.04	0.01	85	0.07	0.03	82	0.06	0.02	85	0.07	0.01	95	0.01	0	92
Plus: other tax equivalent adjustments .....	0	0	89	0	0	87	0	0	87	0	0	4	0	0	4
Equals: Pretax net operating income (tax equivalent) .....	1.78	1.78	50	0.60	0.64	41	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19
Less: Applicable income taxes (tax equivalent) .....	0.40	0.40	56	0.11	0.16	37	0.12	0.23	18	0.22	0.36	13	0.28	0.33	32
Less: Minority interest .....	0.01	0	90	0	0	7	0	0	85	0	0	80	0	0	79
Equals: Net operating income .....	1.37	1.36	50	0.49	0.48	44	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20
Plus: Net extraordinary items .....	0	0	2	0	0	1	0	0	1	0	0	3	0	0	5
Equals: Net income .....	1.37	1.35	51	0.49	0.48	44	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21
Memo: Net income (last four quarters) .....	0.72	1.07	19	0.86	0.98	29	0.50	0.82	19	0.98	1.19	20	0.94	1.24	20
Net income—BHC and noncontrolling (minority) interest .....	1.38	1.37	52	0.49	0.49	42	0.50	0.83	17	0.98	1.20	21	0.94	1.25	21
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.95	93.08	61	93.61	91.24	75	94.16	92.32	72	93.37	91.05	75	93.56	91.48	74
Average interest-bearing funds / Average assets .....	67.50	62.97	72	69.28	66.92	63	68.08	64.06	70	67.43	65.57	61	64.29	65.56	43
Interest income (tax equivalent) / Average earning assets .....	2.31	3.18	12	3.53	4.09	16	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31
Interest expense / Average earning assets .....	0.43	0.29	78	1.20	0.85	80	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85
Net interest income (tax equivalent) / Average earning assets .....	1.88	2.88	10	2.33	3.24	16	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	5.25	4.05	91	6.44	4.74	91	5.80	4.27	93	7.03	5.09	92	6.84	4.95	93
Interest-bearing bank balances .....	0.20	0.10	94	0.96	1.16	41	0.35	0.27	74	1.47	2.04	21	1.27	1.64	21
Federal funds sold and reverse repos .....	0.38	0.26	74	1.80	1.34	71	0.80	0.68	64	2.59	2.44	66	2.05	2.17	49
Trading assets .....	1.47	0.39	83	2	0.75	78	1.79	0.60	79	2.69	0.99	80	2.43	1.11	76
Total earning assets .....	2.31	3.15	11	3.52	4.05	18	2.78	3.51	13	4.14	4.36	33	3.94	4.20	33
Investment securities (tax equivalent) .....	1.58	1.84	33	2.47	2.60	32	1.97	2.25	26	2.83	2.76	58	2.71	2.68	53
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.70	1.30	22	1.42	2.31	16	0.99	1.75	19	1.80	2.32	17	2.01	2.05	51
Mortgage-backed securities .....	1.62	1.60	57	2.45	2.49	44	2.12	2.05	54	3.18	2.61	91	2.57	2.50	60
All other securities .....	2.29	2.93	28	3.03	3.62	33	2.61	3.24	22	3.35	4.06	31	3.30	4.20	31
Interest-bearing deposits .....	0.30	0.26	67	1.06	0.90	66	0.55	0.53	58	1.39	1.10	73	1.11	0.81	77
Time deposits of \$250K or more .....	0.16	0.82	3	1.28	1.83	13	0.86	1.42	11	1.45	1.96	15	1.18	1.44	28
Time deposits < \$250K .....	1.33	0.78	91	2.44	1.69	96	2.02	1.36	93	2.75	1.82	97	1.72	1.29	76
Other domestic deposits .....	0.18	0.17	61	1.02	0.71	82	0.43	0.36	70	1.44	0.93	85	1.04	0.67	82
Foreign deposits .....	0.37	0.13	85	0.99	0.79	67	0.58	0.42	67	1.30	1.19	53	1.13	0.97	56
Federal funds purchased and repos .....	0.43	0.18	88	2.19	1.14	88	0.96	0.62	80	3.29	1.86	88	2.84	1.51	88
Other borrowed funds and trading liabilities .....	0.88	1.38	35	1.80	1.90	47	1.33	1.50	43	2.62	2.38	65	2.41	2.28	59
All interest-bearing funds .....	0.59	0.42	75	1.62	1.15	83	0.98	0.74	77	2.24	1.49	84	1.98	1.19	86

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

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	9,055,000	9,258,000	30,151,000	26,301,000	26,764,000
Fiduciary activities income	657,000	566,000	2,359,000	2,183,000	2,188,000
Service charges on deposit accounts - domestic	265,000	244,000	1,008,000	995,000	934,000
Trading revenue	1,979,000	1,764,000	12,819,000	13,130,000	7,691,000
Investment banking fees and commissions	2,561,000	1,879,000	7,352,000	6,528,000	6,529,000
Insurance activities revenue	152,000	152,000	589,000	640,000	659,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	104,000	-100,000	-43,000	58,000	217,000
Net securitization income	34,000	30,000	71,000	62,000	58,000
Net gains (losses) on sales of loans, OREO, other assets	225,000	-63,000	458,000	1,381,000	973,000
Other non-interest income	3,078,000	4,786,000	5,538,000	1,324,000	7,515,000
Total overhead expenses	11,373,000	11,367,000	45,591,000	42,598,000	42,913,000
Personnel expense	6,001,000	5,654,000	22,214,000	21,432,000	21,153,000
Net occupancy expense	575,000	562,000	2,324,000	2,323,000	2,324,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	95,000	109,000	457,000	566,000	557,000
Other operating expenses	4,702,000	5,042,000	20,596,000	18,277,000	18,879,000
Fee income on mutual funds and annuities	8,000	10,000	29,000	42,000	42,000
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	221,270	212,010	221,119	211,495	217,058
Average personnel expense per employee	27.12	26.67	100.46	101.34	97.45
Average assets per employee	10,453.93	9,800.84	10,049.52	9,358.12	8,862.61

## Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Mutual fund fee income / Non-interest income	0.09	2.10	25	0.11	2.64	22	0.10	2.02	24	0.16	2.72	23	0.16	3.08	20
Overhead expenses / Net Interest Income + non-interest income	59.02	59.30	49	55.23	63.90	19	62.04	62.31	53	58.44	61.29	41	58.61	60.88	38

## Percent of Average Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total overhead expense	1.97	2.28	29	2.19	2.68	25	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25
Personnel expense	1.04	1.28	24	1.09	1.36	21	1	1.30	22	1.08	1.41	22	1.10	1.44	18
Net occupancy expense	0.10	0.24	8	0.11	0.27	5	0.10	0.26	5	0.12	0.28	5	0.12	0.28	5
Other operating expenses	0.83	0.73	72	0.99	0.98	64	0.95	0.94	68	0.95	0.97	61	1.01	0.97	67
Overhead less non-interest income	0.40	1.10	9	0.41	1.47	8	0.69	1.26	14	0.82	1.32	17	0.84	1.38	14

## Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total overhead expense	58.99	58.69	51	55.21	63.38	20	62.01	61.85	56	58.40	60.64	44	58.57	60.37	42
Personnel expense	31.13	33.29	30	27.46	33.17	19	30.21	32.40	34	29.38	32.39	31	28.87	32.51	27
Net occupancy expense	2.98	6.42	9	2.73	6.75	5	3.16	6.58	8	3.18	6.52	8	3.17	6.48	9
Other operating expenses	24.88	18.45	84	25.02	22.88	72	28.63	22.28	82	25.83	21.20	79	26.53	20.90	83
Total non-interest income	46.97	28.42	85	44.96	26.40	87	41.01	28.83	79	36.06	29.23	68	36.53	28.50	71
Fiduciary activities income	3.41	2.15	72	2.75	2.03	66	3.21	2.09	69	2.99	1.97	69	2.99	2.14	68
Service charges on domestic deposit accounts	1.37	3.21	19	1.19	3.92	16	1.37	3.27	20	1.36	3.88	19	1.27	4.15	18
Trading revenue	10.27	0.97	94	8.57	1.58	90	17.43	1.24	97	18	1.18	96	10.50	0.85	96
Investment banking fees and commissions	13.28	2.51	92	9.13	2.81	86	10	2.46	89	8.95	3.54	83	8.91	3.42	84
Insurance activities revenue	0.79	0.38	80	0.74	0.40	79	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.54	0.99	61	-0.49	-0.41	20	-0.06	0.01	26	0.08	0.28	45	0.30	0.65	48
Net securitization income	0.18	0.01	93	0.15	0.01	92	0.10	0	93	0.09	0.01	92	0.08	0.01	92
Net gain (loss) - sales of loans, OREO, and other assets	1.17	3.74	35	-0.31	1.88	9	0.62	3.92	28	1.89	1.86	59	1.33	1.61	57
Other non-interest income	15.97	8.65	86	23.24	9.85	89	7.53	9.67	44	1.82	10.04	2	10.26	9.86	62
Overhead less non-interest income	12.02	29.65	11	10.24	36.23	8	21	31.96	19	22.34	31.06	22	22.04	31.46	20
Applicable income taxes / Pretax net operating income (tax equivalent)	22.60	21.04	66	18.47	17.54	50	18.45	18.62	41	18.53	20.56	31	22.83	19.04	79
Applicable income tax + TE / Pretax net operating income + TE	22.70	22.74	51	18.85	22.86	26	18.82	21.20	24	18.58	23.23	13	22.90	21.56	61

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

BHC Name

City/State

## Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	173,061,000	167,421,000	177,438,000	169,802,000	165,607,000	3.37	-1.33
Commercial and industrial loans	163,020,000	205,945,000	167,657,000	177,036,000	178,326,000	-20.84	0.65
Loans to individuals	161,236,000	183,008,000	173,176,000	200,542,000	191,199,000	-11.90	1.31
Loans to depository institutions and acceptances of other banks	11,007,000	16,581,000	11,544,000	13,556,000	16,549,000	-33.62	-42.48
Agricultural loans	862,000	1,089,000	657,000	1,316,000	1,043,000	-20.84	-60.49
Other loans and leases	178,290,000	164,068,000	164,445,000	156,458,000	148,718,000	8.67	52.12
Less: Unearned income	0	578,000	632,000	593,000	652,000	-100.00	-100.00
Loans and leases, net of unearned income	687,476,000	737,534,000	694,285,000	718,117,000	700,790,000	-6.79	8.36
Less: Allowance for loan and lease losses	21,638,000	20,380,000	24,956,000	12,783,000	12,315,000	6.17	70.22
Net loans and leases	665,838,000	717,154,000	669,329,000	705,334,000	688,475,000	-7.16	7.10
Debt securities that reprice or mature in over 1 year	345,563,000	277,449,000	319,111,000	238,860,000	229,429,000	24.55	24.23
Mutual funds and equity securities	249,000	682,000	515,000	458,000	220,000	-63.49	-70.67
Subtotal	1,011,650,000	995,285,000	988,955,000	944,652,000	918,124,000	1.64	12.32
Interest-bearing bank balances	303,234,000	266,235,000	288,133,000	174,394,000	168,432,000	13.90	122.02
Federal funds sold and reverse repos	315,072,000	262,536,000	294,712,000	251,322,000	270,684,000	20.01	39.97
Debt securities that reprice or mature within 1 year	115,537,000	109,092,000	116,136,000	117,738,000	117,994,000	5.91	74.73
Trading assets	357,774,000	360,831,000	371,872,000	274,638,000	254,760,000	-0.85	34.76
Total earning assets	2,103,267,000	1,993,979,000	2,059,808,000	1,762,744,000	1,729,994,000	5.48	31.95
Non-interest-bearing cash and due from depository institutions	26,204,000	23,755,000	26,349,000	23,967,000	23,645,000	10.31	17.82
Premises, fixed assets, and leases	13,727,000	13,396,000	13,808,000	13,884,000	8,439,000	2.47	115.66
Other real estate owned	47,000	50,000	43,000	61,000	99,000	-6.00	-77.07
Investment in unconsolidated subsidiaries	7,771,000	7,678,000	8,045,000	7,965,000	7,250,000	1.21	-10.82
Intangible and other assets	163,328,000	181,332,000	152,123,000	142,537,000	147,956,000	-9.93	-3.61
Total assets	2,314,266,000	2,220,114,000	2,260,090,000	1,951,158,000	1,917,383,000	4.24	28.50
Quarterly average assets	2,313,142,000	2,077,877,000	2,294,733,000	1,996,158,000	1,940,703,000	11.32	30.20
Average loans and leases (YTD)	686,134,000	712,778,000	701,810,250	699,708,000	689,380,250	-3.74	8.90
<b>Memoranda</b>							
Loans held-for-sale	4,821,000	8,977,000	6,383,000	7,585,000	6,676,000	-46.30	-53.64
Loans not held-for-sale	682,655,000	728,557,000	687,902,000	710,532,000	694,114,000	-6.30	9.40
Real estate loans secured by 1-4 family	91,855,000	91,400,000	93,950,000	90,884,000	88,632,000	0.50	-14.13
Commercial real estate loans	24,444,000	25,185,000	25,833,000	25,067,000	24,968,000	-2.94	84.32
Construction and land development	6,449,000	5,805,000	6,124,000	4,935,000	5,637,000	11.09	132.48
Multifamily	7,881,000	7,555,000	8,632,000	7,916,000	7,079,000	4.32	154.39
Nonfarm nonresidential	10,114,000	11,825,000	11,077,000	12,216,000	12,252,000	-14.47	36.86
Real estate loans secured by farmland	66,000	69,000	66,000	70,000	81,000	-4.35	288.24
Total investment securities	461,349,000	387,223,000	435,762,000	357,056,000	347,643,000	19.14	33.67
U.S. Treasury securities	181,030,000	121,159,000	167,446,000	106,099,000	108,070,000	49.42	63.59
US agency securities (excluding mortgage-backed securities)	50,000	4,103,000	51,000	5,319,000	9,152,000	-98.78	-99.52
Municipal securities	12,430,000	13,565,000	12,643,000	12,914,000	13,327,000	-8.37	-34.92
Mortgage-backed securities	108,967,000	94,408,000	95,495,000	84,353,000	80,447,000	15.42	56.19
Asset-backed securities	26,536,000	22,000,000	21,862,000	22,001,000	19,603,000	20.62	90.60
Other debt securities	132,087,000	131,306,000	137,750,000	125,912,000	116,824,000	0.59	9.61
Mutual funds and equity securities	249,000	682,000	515,000	458,000	220,000	-63.49	-70.67
Available-for-sale securities	299,280,000	304,150,000	330,218,000	275,823,000	284,066,000	-1.60	-2.91
U.S. Treasury securities	122,650,000	121,159,000	146,153,000	106,099,000	108,070,000	1.23	10.83
US agency securities (excluding mortgage-backed securities)	50,000	4,103,000	51,000	5,319,000	9,152,000	-98.78	-99.52
Municipal securities	2,916,000	4,296,000	3,384,000	3,810,000	5,699,000	-32.12	-73.49
Mortgage-backed securities	43,186,000	44,372,000	44,540,000	36,095,000	44,501,000	-2.67	-13.99
Asset-backed securities	274,000	467,000	277,000	522,000	847,000	-41.33	-96.87
Other debt securities	130,204,000	129,753,000	135,813,000	123,978,000	115,797,000	0.35	11.81
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	609,000	1,267,000	2,848,000	1,448,000	-467,000	-51.93	8.75
Available-for-sale securities appreciation (depreciation)	2,161,000	4,268,000	4,672,000	174,000	-2,385,000	-49.37	1.60
Structured notes, fair value	0	0	0	0	0		
Pledged securities	232,830,000	226,811,000	231,696,000	152,352,000	148,756,000	2.65	8.04



## 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	5-Year
Demand deposits	78,608,000	43,025,000	45,093,000	34,758,000	46,013,000	82.70	28.40
NOW, ATS and transaction accounts	216,695,000	103,066,000	104,797,000	84,520,000	103,025,000	110.25	295.68
Time deposits less brokered deposits < \$250K	-53,633,000	-49,755,000	-57,841,000	-32,633,000	-32,207,000		
MMDA and other savings accounts	308,232,000	372,957,000	442,302,000	324,369,000	267,027,000	-17.35	11.20
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	549,902,000	469,293,000	534,351,000	411,014,000	383,858,000	17.18	44.89
Time deposits of \$250K or more	12,991,000	29,182,000	17,451,000	28,433,000	33,898,000	-55.48	
Foreign deposits	665,448,000	609,213,000	650,516,000	570,361,000	545,761,000	9.23	30.10
Federal funds purchased and repos	219,168,000	222,324,000	199,525,000	166,339,000	177,768,000	-1.42	39.41
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	17,021,000	18,173,000	18,010,000	16,476,000	13,238,000	-6.34	70.31
Other borrowings w/remaining maturity of 1 year or less	56,374,000	79,655,000	53,326,000	65,628,000	57,778,000	-29.23	2.24
Other borrowings w/remaining maturity over 1 year	187,348,000	194,024,000	201,055,000	187,865,000	167,132,000	-3.44	41.40
Brokered deposits < \$250K	72,687,000	77,278,000	78,407,000	60,838,000	49,714,000	-5.94	
Noncore funding	1,231,037,000	1,229,849,000	1,218,290,000	1,095,940,000	1,045,289,000	0.10	35.28
Trading liabilities	176,352,000	160,474,000	164,035,000	118,431,000	143,069,000	9.89	29.67
Subordinated notes and debentures + trust preferred securities	27,679,000	29,197,000	28,809,000	27,185,000	26,197,000	-5.20	-11.00
Other liabilities	126,023,000	137,975,000	114,405,000	104,642,000	121,896,000	-8.66	9.02
Total liabilities	2,110,993,000	2,026,788,000	2,059,890,000	1,757,212,000	1,720,309,000	4.15	34.27
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	20,147,000	17,829,000	19,324,000	17,828,000	18,292,000	13.00	14.63
Common stock	31,000	31,000	31,000	31,000	31,000	0.00	0.00
Common surplus	107,827,000	107,701,000	108,002,000	107,992,000	108,090,000	0.12	0.05
Retained earnings	174,816,000	163,782,000	168,272,000	165,369,000	151,347,000	6.74	27.60
Accumulated other comprehensive income	-35,011,000	-32,521,000	-32,058,000	-36,318,000	-37,170,000		
Other equity capital components	-65,261,000	-64,147,000	-64,129,000	-61,660,000	-44,370,000		
Total holding company equity capital	202,549,000	192,675,000	199,442,000	193,242,000	196,220,000	5.12	-10.98
Noncontrolling (minority) interest in subsidiaries	724,000	651,000	758,000	704,000	854,000	11.21	-41.57
Total equity capital, including minority interest	203,273,000	193,326,000	200,200,000	193,946,000	197,074,000	5.15	-11.14
Total liabilities and capital	2,314,266,000	2,220,114,000	2,260,090,000	1,951,158,000	1,917,383,000	4.24	28.50
<b>Memoranda</b>							
Non-interest-bearing deposits	239,907,000	198,865,000	227,539,000	184,559,000	186,545,000	20.64	11.01
Interest-bearing deposits	1,061,121,000	986,101,000	1,053,186,000	886,087,000	826,686,000	7.61	47.67
Total deposits	1,301,028,000	1,184,966,000	1,280,725,000	1,070,646,000	1,013,231,000	9.79	39.20
Long-term debt that reprices within 1 year	33,050,000	43,449,000	37,225,000	33,557,000	37,816,000	-23.93	-28.77
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	199,442,000	193,242,000	193,242,000	196,220,000	200,740,000		
Accounting restatements	0	-2,746,000	-2,746,000	151,000	-87,000		
Net income	7,942,000	2,536,000	11,047,000	19,401,000	18,045,000		
Net sale of new perpetual preferred stock	823,000	1,000	1,496,000	-464,000	-777,000		
Net sale of new common stock	-175,000	-292,000	5,000	-112,000	-110,000		
Sale of treasury stock	770,000	844,000	866,000	948,000	966,000		
Less: Purchase of treasury stock	1,902,000	3,331,000	3,335,000	18,238,000	15,027,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,366,000	1,372,000	5,394,000	5,512,000	5,039,000		
Change in other comprehensive income	-2,953,000	3,797,000	4,260,000	852,000	-2,499,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-32,000	-4,000	1,000	-4,000	8,000		
Holding company equity capital, ending balance	202,549,000	192,675,000	199,442,000	193,242,000	196,220,000		

BHC Name

City/State

1951350

RSSD Number

2

FR Dist.

1

Peer #

## 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
<b>Percent of Total Assets</b>															
Real estate loans	7.48	36.10	7	7.54	38.37	11	7.85	36.21	10	8.70	37.78	13	8.64	37.19	12
Commercial and industrial loans	7.04	13.88	13	9.28	12.73	37	7.42	13.51	17	9.07	12.02	36	9.30	12.85	36
Loans to individuals	6.97	3.42	81	8.24	3.84	79	7.66	3.40	82	10.28	4.20	82	9.97	4.31	84
Loans to depository institutions and acceptances of other banks	0.48	0.02	97	0.75	0.03	95	0.51	0.03	95	0.69	0.04	94	0.86	0.05	95
Agricultural loans	0.04	0.19	49	0.05	0.20	53	0.03	0.19	46	0.07	0.24	57	0.05	0.30	56
Other loans and leases	7.70	4.29	76	7.39	4.96	71	7.28	4.63	73	8.02	5.01	75	7.76	5	73
Net loans and leases	28.77	60.99	5	32.30	64.23	8	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9
Debt securities over 1 year	14.93	16.70	44	12.50	14.63	35	14.12	15.55	43	12.24	14.60	37	11.97	14.63	40
Mutual funds and equity securities	0.01	0.06	44	0.03	0.05	56	0.02	0.05	50	0.02	0.06	51	0.01	0.06	43
Subtotal	43.71	78.43	5	44.83	80.12	8	43.76	78.16	7	48.41	79.65	9	47.88	79.97	10
Interest-bearing bank balances	13.10	9.08	73	11.99	4.14	94	12.75	7.51	83	8.94	3.06	90	8.78	3.04	92
Federal funds sold and reverse repos	13.61	0.50	97	11.83	0.78	93	13.04	0.82	93	12.88	1.57	89	14.12	1.66	91
Debt securities 1 year or less	4.99	1.59	90	4.91	1.72	87	5.14	1.68	90	6.03	1.91	89	6.15	1.96	89
Trading assets	15.46	0.56	97	16.25	1.27	95	16.45	1.01	96	14.08	1.19	93	13.29	1.33	92
Total earning assets	90.88	91.48	43	89.81	89.78	49	91.14	91.05	51	90.34	89.53	60	90.23	89.74	57
Non-interest cash and due from depository institutions	1.13	1	61	1.07	1.12	45	1.17	1.07	53	1.23	1.14	53	1.23	1.21	47
Other real estate owned	0	0.02	22	0	0.03	18	0	0.02	20	0	0.03	19	0.01	0.04	21
All other assets	7.99	7.44	58	9.12	9.05	53	7.70	7.82	47	8.43	9.27	40	8.54	8.98	42
<b>Memoranda</b>															
Short-term investments	31.71	11.92	94	28.73	7.73	91	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91
U.S. Treasury securities	7.82	0.98	97	5.46	0.86	94	7.41	0.84	95	5.44	1.03	92	5.64	1.04	93
US agency securities (excluding mortgage-backed securities)	0	0.73	23	0.18	0.51	48	0	0.63	24	0.27	0.54	50	0.48	0.69	59
Municipal securities	0.54	1.77	39	0.61	1.44	43	0.56	1.69	42	0.66	1.34	46	0.70	1.62	42
Mortgage-backed securities	4.71	12.38	13	4.25	11.43	12	4.23	11.75	12	4.32	11.44	12	4.20	11.13	12
Asset-backed securities	1.15	0.35	84	0.99	0.27	83	0.97	0.32	82	1.13	0.28	84	1.02	0.33	83
Other debt securities	5.71	0.46	96	5.91	0.39	96	6.09	0.42	96	6.45	0.39	96	6.09	0.41	97
Loans held-for-sale	0.21	0.46	43	0.40	0.40	62	0.28	0.52	45	0.39	0.39	65	0.35	0.30	64
Loans held for investment	29.50	61.15	5	32.82	64.43	8	30.44	61.72	7	36.42	63.50	10	36.20	63.93	9
Real estate loans secured by 1-4 family	3.97	11.69	18	4.12	13.18	17	4.16	11.91	20	4.66	13.29	19	4.62	13.46	16
Revolving	0.28	1.51	23	0.37	2.02	23	0.31	1.66	22	0.45	2.07	27	0.55	2.27	26
Closed-end, secured by first liens	3.60	9.76	21	3.64	10.62	20	3.76	9.81	21	4.08	10.69	22	3.94	10.57	21
Closed-end, secured by junior liens	0.09	0.21	37	0.11	0.28	36	0.09	0.22	37	0.13	0.28	39	0.14	0.31	37
Commercial real estate loans	1.06	22.27	6	1.13	23.11	9	1.14	22.22	8	1.28	22.23	10	1.30	21.58	10
Construction and land development	0.28	3.32	8	0.26	3.46	12	0.27	3.40	11	0.25	3.44	12	0.29	3.51	13
Multifamily	0.34	3.21	9	0.34	3.23	12	0.38	3.12	10	0.41	3.01	12	0.37	2.72	13
Nonfarm nonresidential	0.44	14.77	5	0.53	15.32	8	0.49	14.72	6	0.63	14.69	8	0.64	14.44	10
Real estate loans secured by farmland	0	0.33	25	0	0.35	24	0	0.33	24	0	0.36	24	0	0.41	27



# 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
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	25.17	57.91	10	22.70	57.83	10	25.56	57.15	11	23.65	57.46	10	23.63	56.49	10
Real estate loans secured by 1-4 family	13.36	19.43	31	12.39	20.44	25	13.53	19.43	29	12.66	20.75	26	12.65	21.10	22
Revolving	0.95	2.45	27	1.11	3.09	28	1.01	2.64	26	1.23	3.15	30	1.50	3.50	31
Closed-end	12.41	16.76	32	11.28	17.13	30	12.52	16.59	32	11.43	17.39	30	11.15	17.39	26
Commercial real estate loans	3.56	35.36	4	3.41	34.31	6	3.72	34.63	5	3.49	33.52	7	3.56	32.14	9
Construction and land development	0.94	5.29	11	0.79	5.12	12	0.88	5.26	13	0.69	5.09	12	0.80	5.20	12
1-4 family	0	1.05	9	0	0.98	12	0	0.93	12	0	0.94	15	0	1.02	13
Other	0.94	4.21	13	0.79	4	12	0.88	4.19	14	0.69	4.02	12	0.80	4.05	15
Multifamily	1.15	5.08	13	1.02	4.90	14	1.24	4.96	14	1.10	4.69	15	1.01	4.10	16
Nonfarm nonresidential	1.47	23.47	4	1.60	22.69	6	1.60	22.93	5	1.70	22.15	7	1.75	21.40	7
Owner-occupied	0.19	7.93	6	0.20	7.70	9	0.20	7.68	8	0.21	7.72	11	0.22	8.03	11
Other	1.28	15.25	5	1.41	14.76	7	1.40	14.95	6	1.49	14.34	7	1.53	13.38	8
Real estate loans secured by farmland	0.01	0.56	26	0.01	0.53	25	0.01	0.54	25	0.01	0.55	25	0.01	0.63	29
Loans to depository institutions and acceptances of other banks	1.60	0.03	97	2.25	0.08	95	1.66	0.06	96	1.89	0.11	92	2.36	0.12	94
Commercial and industrial loans	23.71	23.15	56	27.92	20.31	75	24.15	22.16	61	24.65	19.53	70	25.45	20.32	69
Loans to individuals	23.45	6.02	91	24.81	6.48	93	24.94	6.13	92	27.93	7.13	92	27.28	7.36	92
Credit card loans	19.81	0.50	96	20.67	0.71	95	21.17	0.65	95	23.39	0.81	95	23.12	1.02	94
Agricultural loans	0.13	0.33	59	0.15	0.31	66	0.09	0.32	58	0.18	0.37	68	0.15	0.46	60
Other loans and leases	25.93	8.05	91	22.25	9.38	87	23.69	9.09	87	21.79	9.85	85	21.22	9.66	88
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	92.17	382.51	7	98.06	401.07	10	95.06	381.26	9	100.72	391.26	12	97.40	379.80	11
Real estate loans secured by 1-4 family	48.92	124.29	21	53.53	138.65	22	50.33	125.02	23	53.91	138.18	20	52.13	137.84	20
Revolving	3.49	16.14	23	4.80	21.22	24	3.76	17.42	23	5.24	21.26	25	6.18	23.33	26
Closed-end	45.43	106.79	21	48.73	115.78	24	46.57	106.14	23	48.67	115.20	22	45.95	112.79	22
Commercial real estate loans	13.02	237.40	4	14.75	240.54	8	13.84	234.65	7	14.87	229.44	8	14.68	219.72	9
Construction and land development	3.43	35.26	7	3.40	35.93	11	3.28	35.62	10	2.93	34.95	11	3.32	35.36	11
1-4 family	0.01	6.84	8	0.01	6.92	11	0.01	6.34	12	0.01	6.61	12	0.01	7.04	12
Other	3.43	28.01	7	3.39	27.85	12	3.27	28.16	10	2.92	27.32	11	3.31	27.26	13
Multifamily	4.20	34.02	8	4.43	33.54	11	4.62	32.74	10	4.70	31.04	12	4.16	27.85	14
Nonfarm nonresidential	5.39	157.71	3	6.93	159.79	7	5.93	155.06	6	7.25	152.10	7	7.21	147.22	9
Owner-occupied	0.69	52.99	6	0.86	54.16	10	0.73	52.37	9	0.88	53.07	11	0.89	54.89	11
Other	4.70	102.29	4	6.07	103.49	8	5.20	100.54	7	6.37	97.41	8	6.31	91.80	10
Real estate loans secured by farmland	0.04	3.50	24	0.04	3.48	25	0.04	3.44	23	0.04	3.60	23	0.05	4.02	27
Loans to depository institutions and acceptances of other banks	5.86	0.18	96	9.71	0.38	95	6.18	0.28	96	8.04	0.44	94	9.73	0.54	96
Commercial and industrial loans	86.82	145.20	22	120.63	132.09	47	89.82	139.89	27	105.01	122.02	47	104.88	128.82	44
Loans to individuals	85.87	35.91	81	107.19	40.80	86	92.78	37.47	83	118.95	43.51	87	112.45	42.67	88
Credit card loans	72.53	2.59	96	89.29	3.94	95	78.76	3.30	95	99.63	4.34	95	95.29	5.31	94
Agricultural loans	0.46	1.94	50	0.64	1.90	57	0.35	1.88	48	0.78	2.18	58	0.61	2.72	57
Other loans and leases	94.95	47.53	82	96.10	54.71	78	88.10	49.56	76	92.80	52.44	79	87.47	51.79	77
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	4.47	27.81	5	4.69	27.16	7	4.45	27.32	6	4.56	26.45	7	4.55	24.79	9
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.38	185.94	6	20.25	188.67	8	16.57	183.76	8	19.41	178.57	8	18.76	167.93	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	17.07	243.39	6	21.10	248.20	8	17.30	240.85	7	20.29	236.10	8	19.65	225.98	11

## 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
<b>Percent of Total Assets</b>															
Short-term investments	31.71	11.92	94	28.73	7.73	91	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91
Liquid assets	55.73	27.16	93	50.92	22.73	90	54.93	26.23	90	47.03	22.44	90	47.59	22.72	89
Investment securities	19.94	18.78	58	17.44	16.91	55	19.28	17.84	58	18.30	16.99	59	18.13	17.27	56
Net loans and leases	28.77	60.99	5	32.30	64.23	8	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9
Net loans, leases and standby letters of credit	33.37	61.79	5	36.74	65.22	8	34.33	62.48	7	41.62	64.84	11	41.58	65.07	10
Core deposits	23.76	73.69	2	21.14	64.18	6	23.64	70.67	5	21.07	63.09	7	20.02	62.13	6
Noncore funding	53.19	11.95	97	55.40	19.78	96	53.90	14.13	96	56.17	19.36	96	54.52	21.34	94
Time deposits of \$250K or more	0.56	1.96	16	1.31	2.95	21	0.77	2.11	20	1.46	2.94	25	1.77	2.89	31
Foreign deposits	28.75	0.34	98	27.44	0.43	98	28.78	0.36	98	29.23	0.43	98	28.46	0.47	97
Federal funds purchased and repos	9.47	1.22	96	10.01	1.77	94	8.83	1.47	94	8.53	1.94	90	9.27	1.97	92
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-4.14	0.60	2	-1.81	0.97	7	-4.21	0.54	6	-4.36	0.48	8	-4.85	0.54	7
Commercial paper	0.74	0.01	97	0.82	0.01	95	0.80	0.01	96	0.84	0.02	93	0.69	0.02	94
Other borrowings w/remaining maturity of 1 year or less	2.44	1.11	79	3.59	3.69	54	2.36	1.24	77	3.36	3.01	57	3.01	3.67	49
Earning assets that reprice within 1 year	43.87	38.67	61	53.41	39.59	86	43.90	39.38	58	54.54	39.29	90	56.24	40.29	87
Interest-bearing liabilities that reprice within 1 year	6.07	7.73	50	8.93	10.30	54	6.76	8.20	51	9.64	10.19	56	9.53	10.01	54
Long-term debt that reprices within 1 year	1.43	0.28	89	1.96	0.79	81	1.65	0.47	85	1.72	0.96	78	1.97	1.34	75
Net assets that reprice within 1 year	36.38	29.49	64	42.53	27.26	87	35.49	29.11	59	43.18	26.63	90	44.74	27.38	89
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	49.14	-0.51	98	59.48	14.37	95	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96
Net short-term noncore funding dependence	-24.40	-6.88	8	-6.90	4.94	15	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14
Short-term investment / Short-term noncore funding	150.68	246.74	41	112.06	77.70	76	144.94	184.19	51	115.70	77.77	75	118.07	66.46	81
Liquid assets - short-term noncore funding / Nonliquid assets	78.37	30.67	91	51.51	16.50	87	74.54	28.18	89	43.34	16.97	86	43.86	16.04	84
Net loans and leases / Total deposits	51.18	76.22	8	60.52	88.34	9	52.26	79.43	8	65.88	90.31	11	67.95	90.08	11
Net loans and leases / Core deposits	121.08	83.77	91	152.82	101.46	92	125.26	88.34	89	171.61	103.93	93	179.36	105	95
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.36	0.62	53	0.82	1.57	47	1.70	1.57	60	0.93	0.72	68	-0.30	-0.82	55
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.27	1.31	54	2.76	3.85	36	2.80	4.31	31	0.11	1.36	20	-1.51	-1.98	63
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	35.08	12.84	83	21.28	12.92	66	24.10	11.38	75	22.62	12.67	69	18.22	16.19	57
Available-for-sale securities	64.87	85.49	16	78.55	85.17	33	75.78	87.23	25	77.25	85.40	32	81.71	81.88	42
U.S. Treasury securities	39.24	5.10	92	31.29	5.04	91	38.43	4.72	92	29.71	6.15	90	31.09	6.99	91
US agency securities (excluding mortgage-backed securities)	0.01	4.35	23	1.06	3.36	46	0.01	4.01	24	1.49	3.49	48	2.63	4.02	59
Municipal securities	2.69	9.71	38	3.50	8.69	43	2.90	9.83	39	3.62	7.75	48	3.83	9.16	42
Mortgage-backed securities	23.62	66.67	6	24.38	68.40	8	21.91	66.64	7	23.62	67.43	8	23.14	65.45	8
Asset-backed securities	5.75	1.97	82	5.68	1.67	82	5.02	1.91	78	6.16	1.66	84	5.64	2.05	81
Other debt securities	28.63	3.05	97	33.91	2.67	96	31.61	3.01	95	35.26	2.94	95	33.60	2.79	96
Mutual funds and equity securities	0.05	0.36	41	0.18	0.35	56	0.12	0.35	45	0.13	0.40	48	0.06	0.42	39
Debt securities 1 year or less	25.04	9.29	85	28.17	10.98	86	26.65	10.55	86	32.97	11.86	89	33.94	11.91	89
Debt securities 1 to 5 years	42.63	16.09	89	41.88	17.72	86	47.88	17.03	90	39.31	17.94	84	38.85	19.18	82
Debt securities over 5 years	32.28	72.48	8	29.77	67.50	13	25.35	69.86	7	27.59	66.02	14	27.15	64.73	13
Pledged securities	50.47	33.48	75	58.57	36.65	76	53.17	35.67	72	42.67	30.57	67	42.79	33.30	62
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	15.05	156.41	16	12.64	53.90	40	28.62	183.32	23	-2.45	26.69	35	18.58	6.77	68
Investment securities	19.14	31.91	44	14.39	9.51	69	22.04	23.62	58	2.71	11.75	34	1.08	9.42	39
Core deposits	17.18	29.18	15	20.07	12	77	30.01	26.88	68	7.07	11.23	48	-0.63	7.29	14
Noncore funding	0.10	-25.09	81	12.79	16.35	48	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49

BHC Name

City/State

1951350

RSSD Number

2

FR Dist.

1

Peer #

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,129,282,000	1,092,020,000	1,040,115,000
Commit: Secured commercial real estate loans	7,278,000	5,824,000	5,222,000	5,041,000	4,514,000
Commit: Unsecured real estate loans	9,058,000	5,566,000	7,645,000	7,940,000	6,779,000
Credit card lines (reported semiannually, June/Dec)			710,399,000	708,022,000	696,007,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	106,506,000	98,566,000	106,616,000	106,687,000	108,764,000
Commercial and similar letters of credit	5,875,000	4,616,000	5,221,000	4,533,000	5,461,000
Securities lent	137,653,000	115,396,000	123,620,000	98,361,000	117,550,000
Credit derivatives - notional amount (holding company as guarantor)	609,230,000	624,063,000	543,607,000	603,388,000	724,939,000
Credit derivatives - notional amount (holding company as beneficiary)	683,503,000	695,217,000	612,770,000	703,926,000	795,650,000
Credit derivative contracts w/ purchased credit protection-investment grade	990,216,000	1,054,690,000	917,866,000	1,060,285,000	1,237,047,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	665,503,000	733,668,000	515,118,000	564,335,000	525,844,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	5,486,108,000	4,654,586,000	3,809,427,000	3,582,927,000	4,547,875,000
Written options contracts (interest rate)	1,737,068,000	1,947,217,000	1,676,032,000	2,204,922,000	3,126,970,000
Purchased options contracts (interest rate)	1,659,953,000	1,760,516,000	1,520,804,000	1,948,181,000	2,640,981,000
Interest rate swaps	20,685,892,000	19,246,941,000	18,058,498,000	17,381,362,000	18,412,321,000
Futures and forward foreign exchange	4,235,893,000	4,382,965,000	3,648,505,000	3,755,279,000	4,496,599,000
Written options contracts (foreign exchange)	890,950,000	1,209,244,000	907,442,000	908,242,000	1,568,527,000
Purchased options contracts (foreign exchange)	854,450,000	1,233,760,000	900,737,000	959,330,000	1,545,705,000
Foreign exchange rate swaps	6,630,157,000	6,479,548,000	6,633,013,000	6,126,957,000	6,795,312,000
Commodity and other futures and forward contracts	238,765,000	193,022,000	206,320,000	192,930,000	190,264,000
Written options contracts (commodity and other)	1,309,700,000	1,486,183,000	1,206,670,000	1,164,632,000	869,166,000
Purchased options contracts (commodity and other)	1,213,958,000	1,348,920,000	1,090,342,000	1,021,452,000	754,143,000
Commodity and other swaps	360,503,000	242,840,000	354,225,000	267,338,000	296,713,000

### Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							49.97	22.01	93	55.97	23.52	93	54.25	24.05	93
Standby letters of credit	4.60	0.67	98	4.44	0.78	96	4.72	0.71	97	5.47	0.84	97	5.67	0.92	98
Commercial and similar letters of credit	0.25	0.02	96	0.21	0.02	96	0.23	0.02	96	0.23	0.02	97	0.28	0.02	96
Securities lent	5.95	0.11	96	5.20	0.16	94	5.47	0.18	94	5.04	0.40	92	6.13	0.62	92
Credit derivatives - notional amount (holding company as guarantor)	26.32	0.28	97	28.11	0.41	96	24.05	0.35	97	30.92	0.42	98	37.81	0.52	98
Credit derivatives - notional amount (holding company as beneficiary)	29.53	0.18	97	31.31	0.48	96	27.11	0.41	97	36.08	0.52	98	41.50	0.75	98
Credit derivative contracts w/ purchased credit protection-investment grade	42.79	0.17	97	47.51	0.23	97	40.61	0.25	97	54.34	0.30	98	64.52	0.52	98
Credit derivative contracts w/ purchased credit protection-noninvest grade	28.76	0.16	98	33.05	0.38	96	22.79	0.30	96	28.92	0.45	96	27.43	0.69	96
Derivative contracts	1,957.57	42.67	97	1,990.25	54.25	96	1,770.37	48.41	97	2,025.13	68.47	96	2,359.70	65.81	96
Interest rate contracts	1,277.68	30.32	97	1,243.60	40.11	95	1,109.02	34.16	97	1,287.31	47.31	96	1,498.30	43.84	96
Interest rate futures and forward contracts	237.06	4.59	97	209.66	11.14	92	168.55	6.21	96	183.63	10.67	94	237.19	11.40	96
Written options contracts (interest rate)	75.06	2	97	87.71	2.54	96	74.16	2.18	96	113.01	2.47	96	163.09	2.16	97
Purchased options contracts (interest rate)	71.73	1.45	96	79.30	1.56	95	67.29	1.46	96	99.85	2.65	95	137.74	2.32	95
Interest rate swaps	893.84	20.33	97	866.93	23.48	95	799.02	20.62	97	890.82	28.86	96	960.28	26.74	96
Foreign exchange contracts	544.94	6.19	97	599.32	6.58	96	534.92	6.01	96	602.20	10.12	96	751.34	10.92	98
Futures and forward foreign exchange contracts	183.03	3.83	95	197.42	4.16	96	161.43	3.47	95	192.46	5.23	96	234.52	5.22	97
Written options contracts (foreign exchange)	38.50	0.03	98	54.47	0.05	98	40.15	0.03	98	46.55	0.05	98	81.81	0.14	99
Purchased options contracts (foreign exchange)	36.92	0.04	98	55.57	0.05	98	39.85	0.04	98	49.17	0.08	98	80.62	0.13	99
Foreign exchange rate swaps	286.49	0.71	98	291.86	0.85	98	293.48	0.77	98	314.02	2.03	96	354.41	2.17	99
Equity, commodity, and other derivative contracts	134.94	0.80	97	147.33	1.75	96	126.44	1.85	96	135.63	3.32	96	110.06	4.08	95
Commodity and other futures and forward contracts	10.32	0.06	97	8.69	0.13	95	9.13	0.14	96	9.89	0.19	95	9.92	0.25	95
Written options contracts (commodity and other)	56.59	0.27	97	66.94	0.51	96	53.39	0.52	96	59.69	0.98	96	45.33	1.48	95
Purchased options contracts (commodity and other)	52.46	0.18	98	60.76	0.42	96	48.24	0.36	96	52.35	0.94	96	39.33	1.29	94
Commodity and other swaps	15.58	0.27	97	10.94	0.30	95	15.67	0.32	96	13.70	0.38	95	15.47	0.40	95

### Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							160.91	42.81	95	156.07	45.53	93	150.88	44.93	94
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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	45,303,397,000	44,185,742,000	40,012,015,000	39,513,552,000	45,244,576,000
Interest rate contracts	29,569,021,000	27,609,260,000	25,064,761,000	25,117,392,000	28,728,147,000
Foreign exchange contracts	12,611,450,000	13,305,517,000	12,089,697,000	11,749,808,000	14,406,143,000
Equity, commodity, and other contracts	3,122,926,000	3,270,965,000	2,857,557,000	2,646,352,000	2,110,286,000
<b>Derivatives Position</b>					
Futures and forwards	9,960,766,000	9,230,573,000	7,664,252,000	7,531,136,000	9,234,738,000
Written options	3,937,718,000	4,642,644,000	3,790,144,000	4,277,796,000	5,564,663,000
Exchange-traded	1,235,990,000	1,417,956,000	1,075,206,000	1,082,583,000	882,274,000
Over-the-counter	2,701,728,000	3,224,688,000	2,714,938,000	3,195,213,000	4,682,389,000
Purchased options	3,728,361,000	4,343,196,000	3,511,883,000	3,928,963,000	4,940,829,000
Exchange-traded	1,279,268,000	1,434,697,000	1,089,371,000	1,135,238,000	950,602,000
Over-the-counter	2,449,093,000	2,908,499,000	2,422,512,000	2,793,725,000	3,990,227,000
Swaps	27,676,552,000	25,969,329,000	25,045,736,000	23,775,657,000	25,504,346,000
Held for trading	45,140,027,000	44,052,135,000	39,853,075,000	39,415,047,000	45,163,693,000
Interest rate contracts	29,453,311,000	27,530,979,000	24,956,263,000	25,070,274,000	28,705,705,000
Foreign exchange contracts	12,565,130,000	13,251,085,000	12,040,179,000	11,698,664,000	14,347,775,000
Equity, commodity, and other contracts	3,121,586,000	3,270,071,000	2,856,633,000	2,646,109,000	2,110,213,000
Non-traded	163,370,000	133,607,000	158,940,000	98,505,000	80,883,000
Interest rate contracts	115,710,000	78,281,000	108,498,000	47,118,000	22,442,000
Foreign exchange contracts	46,320,000	54,432,000	49,518,000	51,144,000	58,368,000
Equity, commodity, and other contracts	1,340,000	894,000	924,000	243,000	73,000
Derivative contracts (excluding futures and FX 14 days or less)	59,603,766,000	63,891,900,000	53,733,491,000	58,105,607,000	63,828,747,000
One year or less	52,434,043,000	56,942,839,000	46,687,092,000	50,535,071,000	55,187,372,000
Over 1 year to 5 years	4,924,873,000	4,762,569,000	4,860,071,000	5,272,886,000	6,234,157,000
Over 5 years	2,244,850,000	2,186,492,000	2,186,328,000	2,297,650,000	2,407,218,000
Gross negative fair value (absolute value)	387,324,000	528,134,000	459,577,000	335,736,000	367,328,000
Gross positive fair value	391,241,000	540,722,000	462,617,000	347,474,000	380,185,000
Held for trading	387,505,000	535,594,000	458,336,000	345,036,000	378,047,000
Non-traded	3,736,000	5,128,000	4,281,000	2,438,000	2,138,000
Current credit exposure on risk-based capital derivative contracts	118,269,000	165,298,000	129,479,000	97,924,000	90,137,000
Credit losses on derivative contracts	0	28,000	34,000	12,000	5,000
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	65.27	94.52	8	62.48	94.83	6	62.64	94.07	10	63.57	93.44	7	63.50	92.91	6
Foreign exchange contracts .....	27.84	3.16	93	30.11	3.08	93	30.22	3.49	92	29.74	3.20	93	31.84	3.39	94
Equity, commodity, and other contracts .....	6.89	1.04	90	7.40	1.10	91	7.14	1.17	90	6.70	1.64	87	4.66	1.93	79
Futures and forwards .....	21.99	12.82	72	20.89	13.55	72	19.15	14.08	67	19.06	13.49	70	20.41	12.78	72
Written options .....	8.69	8.11	64	10.51	7.87	73	9.47	8.20	67	10.83	5.91	75	12.30	6.60	76
Exchange-traded .....	2.73	0.10	94	3.21	0.11	95	2.69	0.14	94	2.74	0.15	94	1.95	0.23	90
Over-the-counter .....	5.96	7.80	55	7.30	7.35	60	6.79	7.73	60	8.09	5.10	75	10.35	5.49	76
Purchased options .....	8.23	3.58	77	9.83	3.47	81	8.78	3.42	77	9.94	4.42	77	10.92	4.19	79
Exchange-traded .....	2.82	0.11	95	3.25	0.19	93	2.72	0.15	93	2.87	0.28	91	2.10	0.32	89
Over-the-counter .....	5.41	3.15	75	6.58	2.77	79	6.05	2.86	78	7.07	3.35	79	8.82	3.20	81
Swaps .....	61.09	69.64	31	58.77	69	27	62.60	68.70	35	60.17	69.75	33	56.37	70.34	27
Held for trading .....	99.64	42.14	92	99.70	45.54	92	99.60	43.59	92	99.75	44.16	94	99.82	46.31	95
Interest rate contracts .....	65.01	36.29	62	62.31	38.87	60	62.37	36.65	61	63.45	37.24	62	63.45	38.40	59
Foreign exchange contracts .....	27.74	1.47	95	29.99	1.52	95	30.09	1.60	95	29.61	1.60	95	31.71	1.85	95
Equity, commodity, and other contracts .....	6.89	0.51	94	7.40	0.72	94	7.14	0.68	93	6.70	0.83	91	4.66	1.14	83
Non-traded .....	0.36	57.86	7	0.30	54.46	7	0.40	56.41	7	0.25	55.84	5	0.18	53.69	4
Interest rate contracts .....	0.26	54.11	7	0.18	52.08	8	0.27	53.76	8	0.12	52.22	6	0.05	50.60	5
Foreign exchange contracts .....	0.10	0.45	73	0.12	0.31	72	0.12	0.46	72	0.13	0.34	73	0.13	0.57	70
Equity, commodity, and other contracts .....	0	0.12	78	0	0.08	79	0	0.10	78	0	0.13	78	0	0.16	77
Derivative contracts (excluding futures and forex 14 days or less) .....	131.57	90.92	97	144.60	91.11	95	134.29	91.48	95	147.05	93.86	93	141.07	94.47	92
One year or less .....	115.74	26.80	99	128.87	31.34	96	116.68	32.05	96	127.89	32.17	95	121.98	32.51	94
Over 1 year to 5 years .....	10.87	28.69	23	10.78	27.94	26	12.15	27.06	28	13.34	30.45	29	13.78	31.16	26
Over 5 years .....	4.96	30.03	17	4.95	31.18	19	5.46	29.56	18	5.81	28.09	19	5.32	28.71	20
Gross negative fair value (absolute value) .....	0.85	1.21	42	1.20	1.98	39	1.15	1.55	46	0.85	0.83	52	0.81	0.72	58
Gross positive fair value .....	0.86	1.70	15	1.22	2.70	21	1.16	2.23	21	0.88	1.19	38	0.84	0.85	50
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	2.27	0.05	96	3.42	0.11	96	2.75	0.07	96	2.15	0.06	95	2.33	0.06	97
Gross positive fair value (X) .....	2.29	0.07	96	3.50	0.13	96	2.77	0.09	96	2.23	0.07	95	2.41	0.06	96
Held for trading (X) .....	2.27	0.05	96	3.47	0.10	96	2.74	0.07	96	2.21	0.06	95	2.40	0.05	96
Non-traded (X) .....	0.02	0.01	72	0.03	0.02	75	0.03	0.02	75	0.02	0.01	76	0.01	0.01	79
Current credit exposure (X) .....	0.69	0.05	96	1.07	0.09	96	0.78	0.07	96	0.63	0.05	95	0.57	0.04	95
Credit losses on derivative contracts .....	0	0	47	0.02	0	96	0.02	0	94	0.01	0	97	0	0	97
<b>Past Due Derivative Instruments Fair Value</b>															
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
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	9.39	0.61	96	13.54	1.16	96	10.60	0.89	96	8.38	0.73	95	7.67	0.53	95

BHC Name

City/State

1951350

RSSD Number

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FR Dist.

1

Peer #

## 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		
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....	24,956,000			12,783,000			12,783,000			12,315,000			12,355,000		
Gross losses .....	2,209,000			2,486,000			9,270,000			9,382,000			8,865,000		
Write-downs, transfers to loans held-for-sale.....	10,000			18,000			105,000			98,000			206,000		
Recoveries .....	461,000			425,000			1,657,000			1,573,000			1,552,000		
Net losses.....	1,748,000			2,061,000			7,613,000			7,809,000			7,313,000		
Provision for loan and lease losses .....	-1,479,000			6,377,000			15,922,000			8,218,000			7,354,000		
Adjustments.....	-91,000			3,281,000			3,864,000			59,000			-81,000		
Ending balance .....	21,638,000			20,380,000			24,956,000			12,783,000			12,315,000		
Memo: Allocated transfer risk reserve (ATTR).....	9,000			1,000			13,000			1,000			1,000		
<b>Analysis Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets .....	-0.26	-0.11	25	1.23	0.87	74	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90
Provision for loan and lease losses / Average loans and leases .....	-0.86	-0.20	11	3.58	1.41	91	2.27	0.82	94	1.17	0.24	94	1.07	0.24	94
Provision for loan and lease losses / Net loan and lease losses .....	-84.61	-168.35	43	309.41	730.69	27	209.14	487.86	24	105.24	130.58	41	100.56	134.68	36
Allowance for loan and lease losses / Total loans and leases not held for sale.....	3.17	1.49	95	2.80	1.32	91	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92
Allowance for loan and lease losses / Total loans and leases .....	3.15	1.47	95	2.76	1.30	91	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92
Allowance for loan and lease losses / Net loans and leases losses (X) .....	3.09	18.09	4	2.47	10.10	14	3.28	11.58	13	1.64	8.03	9	1.68	7.54	8
Allowance for loan and lease losses / Nonaccrual assets .....	405.91	291.29	75	484.92	310.68	82	438.59	299.44	79	306.42	218.72	81	336.59	214.03	83
ALLL / 90+ days past due + nonaccrual loans and leases .....	287.89	246.27	68	298.48	221.69	74	304.97	244.62	69	187.90	151.73	72	194.77	160.51	73
Gross loan and lease losses / Average loans and leases .....	1.29	0.24	95	1.40	0.34	94	1.32	0.34	93	1.34	0.28	94	1.29	0.30	92
Recoveries / Average loans and leases .....	0.27	0.08	91	0.24	0.07	93	0.24	0.07	93	0.22	0.08	92	0.23	0.09	89
Net losses / Average loans and leases .....	1.02	0.16	95	1.16	0.27	94	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92
Write-downs, transfers to loans held-for-sale / Average loans and leases ...	0	0	89	0	0	96	0.01	0	93	0.01	0	90	0.03	0	94
Recoveries / Prior year-end losses .....	4.97	7.39	37	4.53	8.09	28	17.66	33.98	20	17.74	36.22	20	17.37	41.30	14
Earnings coverage of net loan and lease losses (X).....	5.05	25.70	20	4.61	17.23	28	3.88	22.89	17	4.11	24.40	18	4.21	21.75	18
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.03	49	0.05	0.01	85	0.06	0.04	69	0.06	0.01	88	0.07	0.02	84
Real estate loans secured by 1–4 family .....	-0.07	-0.01	9	0	0.01	55	-0.01	0.01	28	0.06	0.01	90	0.09	0.01	92
Revolving .....	-0.43	-0.03	7	-0.20	0	11	-0.17	0.01	9	-0.03	0.02	19	0.10	0.03	69
Closed-end.....	-0.05	-0.01	13	0.02	0.01	73	0	0	37	0.07	0	93	0.09	0.01	93
Commercial real estate loans .....	0	0.05	43	0	0.01	47	0.27	0.07	87	0.06	0.01	89	0.01	0.01	62
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	0.03	0	87
Nonfarm nonresidential .....	0	0.07	38	0	0.02	41	0.64	0.11	94	0.13	0.02	92	0.01	0.02	53
Owner-occupied.....	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0.01	0.01	64
Other.....	0	0.06	41	0	0.01	54	0.64	0.08	96	0.13	0.01	95	0	0.01	44
Real estate loans secured by farmland.....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans .....	0.61	0.21	86	0.33	0.48	54	0.60	0.47	69	0.32	0.37	55	0.26	0.31	55
Loans to individuals .....	3.67	1.06	94	4	1.43	93	3.65	1.13	91	3.51	1.17	92	3.51	1.16	91
Credit card loans .....	3.74	2.41	79	4.33	3.52	66	3.85	2.92	68	3.72	3.11	63	3.60	2.92	61
Agricultural loans.....	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases.....	0.05	0.09	67	0.11	0.15	63	0.10	0.15	62	0.06	0.15	52	0.01	0.14	40



BHC Name

City/State

1951350

RSSD Number

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FR Dist.

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Peer #

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	3,867,000	5,777,000	4,162,000	5,199,000	3,761,000
90+ days past due loans and leases	2,183,000	2,625,000	2,490,000	2,631,000	2,664,000
Nonaccrual loans and leases	5,333,000	4,203,000	5,693,000	4,172,000	3,659,000
Total past due and nonaccrual loans and leases	11,383,000	12,605,000	12,345,000	12,002,000	10,084,000
Restructured 30–89 days past due	251,000	242,000	281,000	293,000	321,000
Restructured 90+ days past due	270,000	224,000	259,000	276,000	415,000
Restructured nonaccrual	1,223,000	1,239,000	1,262,000	1,280,000	1,485,000
Total restructured loans and leases	1,744,000	1,705,000	1,802,000	1,849,000	2,221,000
30–89 days past due loans held for sale	3,000	0	0	18,000	7,000
90+ days past due loans held for sale	20,000	0	0	43,000	0
Nonaccrual loans held for sale	241,000	19,000	23,000	52,000	4,000
Total past due and nonaccrual loans held for sale	264,000	19,000	23,000	113,000	11,000
Restructured loans and leases in compliance	3,470,000	3,346,000	3,448,000	3,507,000	3,508,000
Other real estate owned	47,000	50,000	43,000	61,000	99,000
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

### Percent of Loans and Leases

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.56	0.33	79	0.78	0.52	83	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68
90+ days past due loans and leases	0.32	0.11	85	0.36	0.12	84	0.36	0.12	84	0.37	0.15	84	0.38	0.17	81
Nonaccrual loans and leases	0.78	0.65	68	0.57	0.57	58	0.82	0.66	71	0.58	0.51	63	0.52	0.54	51
90+ days past due and nonaccrual loans and leases	1.09	0.82	77	0.93	0.75	68	1.18	0.85	79	0.95	0.71	74	0.90	0.75	72
30–89 days past due restructured	0.04	0.01	87	0.03	0.01	78	0.04	0.01	85	0.04	0.01	82	0.05	0.02	81
90+ days past due restructured	0.04	0	91	0.03	0.01	88	0.04	0.01	90	0.04	0.01	90	0.06	0.01	89
Nonaccrual restructured	0.18	0.13	70	0.17	0.14	62	0.18	0.13	69	0.18	0.14	66	0.21	0.16	70
30–89 days past due loans held for sale	0	0	84	0	0	40	0	0	38	0	0	88	0	0	83
90+ days past due loans held for sale	0	0	89	0	0	43	0	0	41	0.01	0	92	0	0	43
Nonaccrual loans held for sale	0.04	0	88	0	0	83	0	0.01	79	0.01	0	88	0	0	77

### Percent of Loans and Leases and Other Assets

#### 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.56	0.33	79	0.78	0.52	83	0.60	0.40	79	0.72	0.43	81	0.54	0.44	68
90+ days past due assets	0.32	0.11	85	0.36	0.12	84	0.36	0.12	84	0.37	0.15	84	0.38	0.18	81
Nonaccrual assets	0.78	0.66	67	0.57	0.58	57	0.82	0.67	70	0.58	0.53	62	0.52	0.57	50
30+ days past due and nonaccrual assets	1.66	1.18	78	1.71	1.32	80	1.78	1.29	77	1.67	1.19	81	1.44	1.26	65

#### Percent of Total Assets

90+ days past due and nonaccrual assets	0.32	0.50	34	0.31	0.48	31	0.36	0.52	36	0.35	0.44	44	0.33	0.48	32
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.53	33	0.31	0.51	26	0.36	0.55	35	0.35	0.48	42	0.33	0.52	28

#### Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.40	0.58	35	0.36	0.57	23	0.43	0.60	34	0.43	0.53	42	0.42	0.60	32
Allowance for loan and lease losses	43.31	69.27	32	39.57	74.58	19	38.96	66.54	24	65	115.41	26	64.98	118.28	26
Equity capital + allowance for loan and lease losses	4.18	5.03	47	3.79	4.68	40	4.33	4.97	44	4.03	4.28	53	3.84	4.79	39
Tier 1 capital + allowance for loan and lease losses	4.88	5.96	44	4.61	5.89	39	5.06	6.04	42	4.93	5.65	46	4.71	6.16	37
Loans and leases + other real estate owned	1.36	0.97	76	1.09	0.91	66	1.40	0.97	78	1.16	0.85	76	1.14	0.96	66

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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.41	0.32	75	0.76	0.48	81	0.59	0.39	78	0.74	0.38	88	0.57	0.42	75
	90+ days past due .....	0.25	0.13	84	0.18	0.12	81	0.33	0.16	83	0.20	0.16	76	0.33	0.22	78
	Nonaccrual .....	1.09	0.76	78	0.87	0.54	81	1.16	0.75	82	0.96	0.46	87	1.15	0.57	85
Commercial and industrial	30–89 days past due .....	0.38	0.22	77	0.46	0.36	70	0.23	0.23	63	0.40	0.31	70	0.25	0.30	52
	90+ days past due .....	0.08	0.02	90	0.09	0.03	83	0.10	0.03	84	0.07	0.05	71	0.06	0.05	70
	Nonaccrual .....	1.75	0.69	90	0.93	0.90	60	1.72	0.75	90	1.10	0.83	70	0.60	0.76	50
Individuals	30–89 days past due .....	0.89	0.53	76	1.16	0.84	69	1.03	0.83	70	1.09	0.83	65	1.11	0.84	65
	90+ days past due .....	0.88	0.11	94	1.10	0.15	92	0.95	0.14	93	1.05	0.17	92	1.01	0.16	94
	Nonaccrual .....	0.26	0.22	64	0.20	0.19	61	0.29	0.28	68	0.23	0.17	66	0.26	0.23	63
Depository institution loans	30–89 days past due .....	0.14	0.01	91	0.01	0.01	92	0	0	46	0.03	0	94	0.01	0	94
	90+ days past due .....	0	0	50	0.01	0	96	0.01	0	93	0.01	0	98	0.02	0	96
	Nonaccrual .....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual .....	0.35	0.44	68	0	0.76	25	0.30	0.49	63	0.23	0.67	59	0.48	0.75	62
Foreign governments	30–89 days past due .....	0	0.03	46	0	10.34	43	0	0	50	1.05	0.07	94	0	0.01	46
	90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual .....	0	0.04	46	0.04	0.05	87	0	0.09	46	0.04	0.03	88	0.05	0.06	85
Other loans and leases	30–89 days past due .....	0.63	0.13	91	0.90	0.26	85	0.59	0.18	85	0.65	0.20	86	0.18	0.17	65
	90+ days past due .....	0.12	0.01	93	0.09	0.01	90	0.06	0.01	91	0.04	0.01	87	0.05	0.01	86
	Nonaccrual .....	0.09	0.16	62	0.29	0.13	81	0.15	0.15	67	0.09	0.13	60	0.13	0.14	65

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
<b>Memoranda</b>																	
1–4 family	30–89 days past due .....		0.51	0.47	64	0.85	0.73	70	0.61	0.65	62	0.91	0.67	75	0.84	0.71	65
	90+ days past due .....		0.37	0.28	81	0.30	0.24	80	0.35	0.33	80	0.37	0.31	77	0.62	0.46	77
	Nonaccrual .....		1.19	0.88	70	1.12	0.79	78	1.32	0.89	75	1.27	0.73	83	1.52	0.86	83
Revolving	30–89 days past due .....		0.24	0.31	43	0.24	0.50	26	0.83	0.48	81	0.63	0.45	68	0.95	0.50	85
	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 .....		4.58	1.31	89	4.14	1.07	90	4.99	1.13	90	3.92	1	90	4.25	1.17	90
Closed-end	30–89 days past due .....		0.53	0.48	64	0.91	0.76	69	0.59	0.65	56	0.94	0.70	73	0.82	0.75	63
	90+ days past due .....		0.40	0.31	81	0.33	0.27	80	0.38	0.38	80	0.41	0.35	79	0.70	0.53	76
	Nonaccrual .....		0.92	0.85	61	0.83	0.77	57	1.02	0.87	66	0.98	0.70	75	1.15	0.84	73
Junior lien	30–89 days past due .....		0.01	0.01	60	0.04	0.02	78	0.02	0.02	68	0.03	0.02	64	0.03	0.03	67
	90+ days past due .....		0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual .....		0.06	0.05	64	0.08	0.05	70	0.06	0.04	68	0.08	0.04	72	0.17	0.06	86
Commercial real estate	30–89 days past due .....		0.38	0.22	80	1.23	0.28	97	1.14	0.26	96	1.01	0.18	98	0.09	0.17	31
	90+ days past due .....		0.34	0.02	96	0.07	0.01	88	0.96	0.02	99	0	0.03	19	0	0.03	20
	Nonaccrual .....		0.84	0.62	71	0.03	0.32	9	0.77	0.62	69	0.06	0.23	20	0.31	0.28	63
Construction and development	30–89 days past due .....		0.65	0.22	85	0	0.32	12	0.57	0.28	78	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 .....		0.17	0.50	57	0.03	0.24	33	0.11	0.41	50	0.04	0.20	38	0.35	0.19	79
1–4 family	30–89 days past due .....		0.11	0.03	83	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 .....		0.54	0.16	85	0	0.24	15	0.57	0.22	83	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 .....		0.17	0.43	59	0.03	0.18	42	0.11	0.35	54	0.04	0.17	44	0.35	0.15	82
Multifamily	30–89 days past due .....		0.19	0.08	77	1.73	0.10	98	0.63	0.09	93	0.92	0.08	96	0	0.10	18
	90+ days past due .....		0.84	0	99	0	0	45	1.78	0	99	0	0	41	0	0.01	39
	Nonaccrual .....		0.01	0.13	43	0.03	0.06	52	0.01	0.11	43	0.06	0.05	70	0.06	0.08	60
Nonfarm non-residential	30–89 days past due .....		0.36	0.20	77	1.51	0.27	97	1.85	0.23	97	1.48	0.14	99	0.18	0.17	59
	90+ days past due .....		0.18	0.02	95	0.15	0.02	93	0.84	0.02	97	0	0.03	22	0	0.03	21
	Nonaccrual .....		1.91	0.78	90	0.03	0.37	10	1.73	0.79	88	0.06	0.28	16	0.43	0.30	68
Owner Occupied	30–89 days past due .....		0.02	0.06	41	0.02	0.11	15	0.01	0.07	23	0.02	0.07	27	0.08	0.09	50
	90+ days past due .....		0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....		0.14	0.32	31	0.03	0.20	16	0.11	0.27	25	0.06	0.16	28	0.02	0.17	19
Other	30–89 days past due .....		0.34	0.12	82	1.49	0.14	97	1.84	0.14	98	1.46	0.07	99	0.10	0.07	74
	90+ days past due .....		0.18	0.01	96	0.15	0.01	94	0.84	0.01	97	0	0.01	30	0	0.01	31
	Nonaccrual .....		1.77	0.40	93	0	0.16	7	1.62	0.44	92	0	0.10	9	0.41	0.13	88
Farmland	30–89 days past due .....		0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....		0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....		0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....		0.89	0.75	56	1.23	1.31	47	1.02	0.95	51	1.18	1.19	43	1.18	1.22	42
	90+ days past due .....		1.01	0.56	71	1.30	0.83	67	1.08	0.63	73	1.23	0.78	71	1.17	0.73	67
	Nonaccrual .....		0.21	0.10	79	0.16	0.09	78	0.26	0.05	87	0.18	0.11	77	0.19	0.09	81

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
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	42,597,000	43,585,000	43,904,000	46,363,000	63,751,000
Retained earnings	179,175,000	167,894,000	173,620,000	165,369,000	151,347,000
Accumulated other comprehensive income (AOCI)	-35,011,000	-32,521,000	-32,058,000	-36,318,000	-37,170,000
Common equity tier 1 minority interest	132,000	138,000	141,000	154,000	147,000
Common equity tier 1 capital before adjustments/deductions	186,893,000	179,096,000	185,607,000	175,568,000	178,075,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	36,599,000	36,333,000	36,928,000	37,523,000	38,165,000
Accumulated other comprehensive income-related adjustments	1,037,000	2,020,000	1,593,000	123,000	-728,000
Other deductions from common equity tier 1 capital	313,000	3,890,000	-188,000	124,000	1,386,000
Subtotal:	148,944,000	136,853,000	147,274,000	137,798,000	139,252,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	148,944,000	136,853,000	147,274,000	137,798,000	139,252,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	21,542,000	19,219,000	20,717,000	19,217,000	19,676,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	33,000	40,000	35,000	42,000	55,000
Additional tier 1 capital before deductions	21,575,000	19,259,000	20,752,000	19,259,000	19,731,000
Less: Additional tier 1 capital deductions	35,000	1,650,000	973,000	1,252,000	1,268,000
Additional tier 1 capital	21,540,000	17,609,000	19,779,000	18,007,000	18,463,000
<b>Tier 1 Capital</b>	170,484,000	154,462,000	167,053,000	155,805,000	157,715,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	21,890,000	25,461,000	23,481,000	23,673,000	23,324,000
Non-qualifying capital instruments	248,000	318,000	331,000	326,000	321,000
Total capital minority interest not included in tier 1 capital	39,000	42,000	41,000	46,000	47,000
Allowance for loan and lease losses in tier 2 capital	14,352,000	14,303,000	13,974,000	13,897,000	13,681,000
Exited advanced approach eligible credit reserves	5,081,000	4,065,000	5,084,000	1,523,000	1,385,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	36,529,000	40,124,000	37,827,000	37,942,000	37,373,000
Exited advanced approach tier 2 capital before deductions	27,258,000	29,886,000	28,937,000	25,568,000	25,077,000
Less: Tier 2 capital deductions	42,000	28,000	31,000	36,000	55,000
Tier 2 capital	36,487,000	40,096,000	37,796,000	37,906,000	37,318,000
Exited advanced approach tier 2 capital	27,216,000	29,858,000	28,906,000	25,532,000	25,022,000
Total capital	206,971,000	194,558,000	204,849,000	193,711,000	195,033,000
Exited advanced approach total capital	197,700,000	184,320,000	195,959,000	181,337,000	182,737,000
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	2,317,501,000	2,081,997,000	2,300,081,000	1,996,158,000	1,940,703,000
Less: Deductions from common equity tier 1 capital	38,119,000	39,035,000	38,822,000	39,578,000	40,239,000
Less: Other deductions	-3,553,000	-1,536,000	-4,356,000	-459,000	3,912,000
Total assets for leverage ratio	2,282,935,000	2,044,498,000	2,265,615,000	1,957,039,000	1,896,552,000
Total risk-weighted assets	1,260,080,000	1,220,517,000	1,221,576,000	1,168,848,000	1,174,448,000
Exited advanced approach total RWA	1,263,926,142	1,231,322,742	1,255,283,842	1,142,804,246	1,131,932,537

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.82	12.55	41	11.21	11.59	42	12.06	12.38	50	11.79	12.11	49	11.86	12.09	54
Common equity tier 1 capital, column B	11.78	0.29	93	11.11	0.28	93	11.73	0.30	93	12.06	0.29	96	12.30	0.52	94
Tier 1 capital, column A	13.53	13.32	60	12.66	12.25	66	13.68	13.11	68	13.33	12.78	68	13.43	12.85	70
Tier 1 capital, column B	13.49	0.32	93	12.54	0.33	92	13.31	0.34	93	13.63	0.34	93	13.93	0.60	94
Total capital, column A	16.43	15.39	73	15.94	14.01	83	16.77	15.26	77	16.57	14.36	82	16.61	14.45	81
Total capital, column B	15.64	0.36	94	14.97	0.37	95	15.61	0.39	93	15.87	0.38	95	16.14	0.67	94
Tier 1 leverage	7.47	9.15	7	7.56	9.43	7	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11
Supplementary leverage ratio, advanced approaches HCs	6.96	7.95	25	5.96	7.28	26	7	8.71	15	6.20	7.41	22	6.40	7.31	33

## 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	5-Year
Insurance Activities							
Total insurance underwriting assets	9,564,000	8,481,000	9,922,000	9,916,000	8,599,000	12.77	-5.22
Total property and casualty assets	584,000	529,000	595,000	598,000	575,000	10.40	-19.67
Reinsurance recoverables (P/C)				16,000	13,000		
Total life and health assets	8,980,000	7,952,000	9,327,000	9,318,000	8,024,000	12.93	-4.10
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	6,385,000	5,084,000	6,435,000	5,886,000	4,326,000		69.95
Total insurance underwriting equity	1,791,000	1,940,000	2,129,000	2,108,000	1,841,000	-7.68	-29.35
Total property and casualty equity	372,000	351,000	390,000	391,000	333,000	5.98	-24.24
Total life and health equity	1,419,000	1,589,000	1,739,000	1,717,000	1,508,000	-10.70	-30.58
Total insurance underwriting net income	-41,000	22,000	86,000	165,000	159,000		
Total property and casualty	-24,000	4,000	47,000	28,000	23,000		
Total life and health	-17,000	18,000	39,000	137,000	136,000		
Claims and claims adjusted expense reserves (P/C)	111,000	118,000	111,000	118,000	126,000	-5.93	-21.83
Unearned premiums (P/C)	49,000	56,000	51,000	58,000	56,000	-12.50	-26.87
Policyholder benefit and contractholder funds (L/H)	995,000	890,000	1,021,000	1,006,000	997,000	11.80	-26.73
Separate account liabilities (L/H)	6,385,000	5,084,000	6,435,000	5,886,000	4,326,000	25.59	69.95
Insurance activities revenue	152,000	152,000	589,000	640,000	659,000	0.00	-49.16
Other insurance activities income	135,000	129,000	503,000	537,000	539,000	4.65	-10.00
Insurance and reinsurance underwriting income	17,000	23,000	86,000	103,000	120,000	-26.09	-88.59
Premiums	17,000	23,000	86,000	103,000	141,000	-26.09	-88.59
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	17,000	23,000	86,000	103,000	141,000	-26.09	-86.29
Insurance benefits, losses, expenses	55,000	25,000	121,000	81,000	113,000	120.00	-50.45
Net assets of insurance underwriting subsidiaries	9,478,000	8,390,000	9,834,000	10,033,000	8,499,000	12.97	-2.39
Life insurance assets	9,957,000	9,826,000	9,933,000	9,808,000	9,654,000	1.33	8.35

	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
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.41	0	97	0.38	0.01	95	0.44	0	96	0.51	0.01	94	0.45	0.01	94
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	6.11	54.39	34	6.24	56.62	34	6	53.67	35	6.03	51.47	40	6.69	56.12	34
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	93.89	45.61	65	93.76	43.38	65	94	46.33	64	93.97	48.53	59	93.31	43.88	65
Separate account assets (L/H) / Total life assets .....	71.10	12.21	86	63.93	10.89	87	68.99	11.24	87	63.17	7.26	85	53.91	8.53	89
Insurance activities revenue / Adjusted operating income .....	0.79	0.38	80	0.74	0.40	79	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80
Premium income / Insurance activities revenue .....	11.18	2.23	89	15.13	2.84	87	14.60	2.84	88	16.09	7.32	84	21.40	4.86	87
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 .....	-0.52	0.02	0	0.87	0.05	92	0.78	0.03	93	0.85	0.08	92	0.88	0.08	91
Insurance net income (P/C) / Equity (P/C) .....	-25.81	22.15	5	4.56	9.66	57	12.05	15.59	68	7.16	19.86	38	6.91	15.64	56
Insurance net income (L/H) / Equity (L/H) .....	-4.79	3.56	16	4.53	-116.81	64	2.24	3.62	61	7.98	5.13	61	9.02	1.99	61
Insurance benefits, losses, expenses / Insurance premiums .....	323.53	1,367.96	81	108.70	1,046.57	57	140.70	447.82	68	78.64	233.61	44	80.14	160.49	42
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0	47	0	0.07	47	2.68	0.15	95	2.26	0.17	95
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets ....	0.41	0	98	0.38	0	97	0.44	0	98	0.51	0	97	0.44	0	98
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	5.18	11	26	5.62	11.59	27	5.17	11.03	28	5.82	11.51	28	5.68	10.22	30

## Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$'000) .....	568,656,000			520,925,000			533,834,000			415,848,000			426,534,000		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	24.57	0.50	97	23.46	0.78	95	23.62	0.75	96	21.31	1.39	93	22.25	1.79	93

## Foreign Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
<b>Foreign Activities</b>															
Total foreign loans and leases .....	303,116,000			319,852,000			301,011,000			315,915,000			309,285,000		
Real estate loans.....	58,132,000			52,620,000			58,826,000			55,431,000			53,485,000		
Commercial and industrial loans .....	106,941,000			130,522,000			109,657,000			119,593,000			120,072,000		
Loans to depository institutions and other banks acceptances .....	10,926,000			16,547,000			11,367,000			13,526,000			16,461,000		
Loans to foreign governments and institutions .....	5,992,000			4,591,000			4,863,000			5,144,000			6,531,000		
Loans to individuals .....	43,669,000			48,947,000			46,024,000			55,075,000			50,654,000		
Agricultural loans.....	841,000			1,061,000			629,000			1,223,000			823,000		
Other foreign loans.....	76,559,000			65,491,000			69,581,000			65,828,000			61,106,000		
Lease financing receivables.....	56,000			73,000			64,000			95,000			153,000		
Debt securities .....	131,297,000			129,335,000			136,894,000			123,485,000			111,947,000		
Interest-bearing bank balances .....	145,490,000			121,796,000			141,318,000			101,815,000			116,322,000		
Total selected foreign assets.....	579,903,000			570,983,000			579,223,000			541,215,000			537,554,000		
Total foreign deposits .....	665,448,000			609,213,000			650,516,000			570,361,000			545,761,000		
Interest-bearing deposits .....	563,786,000			523,774,000			549,973,000			484,669,000			465,113,000		
Non-interest-bearing deposits .....	101,662,000			85,439,000			100,543,000			85,692,000			80,648,000		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	3.86	0.69	89	4.98	0.99	88	4.40	0.87	87	5.53	1.25	89	5.47	1.17	89
Cost: Interest-bearing deposits.....	0.37	0.13	85	0.99	0.79	67	0.58	0.42	67	1.30	1.19	53	1.13	0.97	56
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....	0.13	0.37	40	0.15	4.10	40	0.08	5.18	28	0.05	27.03	14	0.05	27.29	37
Commercial and industrial loans .....	0.39	1.94	63	0.11	0.37	41	0.47	0.64	66	0.19	0.29	55	0.20	1.53	38
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Growth Rates</b>															
Net loans and leases.....	-5.23	-6.17	54	2.74	12.26	54	-4.72	-2.41	53	2.14	22.48	50	-0.62	7.24	38
Total selected assets.....	1.56	-2.57	60	5.47	7.32	58	7.02	2.04	59	0.68	12.40	50	2.40	3.24	48
Deposits .....	9.23	2.95	58	9.62	13.75	43	14.05	3.46	50	4.51	10.36	46	6.11	5	61



# Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities		17,516,000	19,281,000	14,593,000	17,319,000	21,386,000	-9.15	-42.58
1–4 family residential loans		5,822,000	7,750,000	6,187,000	8,062,000	9,532,000	-24.88	-65.90
Home equity lines		1,097,000	769,000	88,000	130,000	470,000	42.65	54.29
Credit card receivables		0	0	0	0	22,000		-100.00
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		-100.00
All other loans and leases		10,597,000	10,762,000	8,318,000	9,127,000	11,362,000	-1.53	-15.90
Retained credit exposure		33,000	59,000	28,000	26,000	52,000	-44.07	-91.75
1–4 family residential loans		0	0	0	0	5,000		
Home equity lines		4,000	25,000	1,000	0	5,000		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		29,000	34,000	27,000	26,000	42,000	-14.71	
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		29,944,000	30,528,000	29,522,000	31,489,000	5,979,000	-1.91	504.56
Credit exposure from credit enhancements provided to conduit structures		1,502,000	1,758,000	1,505,000	1,419,000	1,708,000	-14.56	-22.46
Liquidity commitments provided to conduit structures		28,442,000	28,770,000	28,017,000	30,070,000	4,271,000	-1.14	843.04
<b>Activity as a Percent of Total Assets</b>								
Securitization activities		0.76	0.87	0.65	0.89	1.12		
1–4 family residential loans		0.25	0.35	0.27	0.41	0.50		
Home equity lines		0.05	0.03	0	0.01	0.02		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0.46	0.48	0.37	0.47	0.59		
Asset-backed commercial paper conduits		1.29	1.38	1.31	1.61	0.31		
Credit exposure from credit enhancements provided to conduit structures		0.06	0.08	0.07	0.07	0.09		
Liquidity commitments provided to conduit structures		1.23	1.30	1.24	1.54	0.22		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans		12.93	12.01	13.13	12.24	12.13		
Home equity lines		1.08	1.18	1	1.22	1.52		
Credit card receivables		19.32	20.13	20.72	22.82	22.42		
Auto loans and other consumer loans		2.20	2.68	2.27	2.82	2.68		
Commercial and industrial loans		23.12	27.19	23.63	24.05	24.67		
All other loans and leases		41.35	36.81	39.26	36.84	36.59		

## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....	0.19	0.31	0.19	0.15	0.24
1–4 family residential loans .....	0	0	0	0	0.05
Home equity lines .....	0.36	3.25	1.14	0	1.06
Credit card receivables .....					0
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.27	0.32	0.32	0.28	0.37
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
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0.02	0.04	0.02	0.02	0.03
Total retained credit exposure and asset sale credit exposure .....	1.52	1.93	1.81	1.62	1.82

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	399,000	798,000	469,000	926,000	1,012,000	-50.00	-68.28
Home equity lines .....	56,000	47,000	3,000	5,000	171,000	19.15	194.74
Credit card receivables .....	0	0	0	0	0		-100.00
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		-100.00
Total 30–89 days past due securitized assets .....	455,000	845,000	472,000	931,000	1,183,000	-46.15	-64.67
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	207,000	232,000	397,000	251,000	381,000	-10.78	-72.91
Home equity lines .....	30,000	17,000	10,000	3,000	37,000	76.47	11.11
Credit card receivables .....	0	0	0	0	0		-100.00
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		-100.00
Total 90+ days past due securitized assets .....	237,000	249,000	407,000	254,000	418,000	-4.82	-70.56
Total past due securitized assets .....	692,000	1,094,000	879,000	1,185,000	1,601,000	-36.75	-66.94
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	1,000	11,000	26,000	49,000	54,000	-90.91	-97.22
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	2,000		-100.00
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		-100.00
Total net losses on securitized assets .....	1,000	11,000	26,000	49,000	56,000	-90.91	-97.62

## Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	6.85	10.30	7.58	11.49	10.62
Home equity lines	5.10	6.11	3.41	3.85	36.38
Credit card receivables					0
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	2.60	4.38	3.23	5.38	5.53
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	3.56	2.99	6.42	3.11	4
Home equity lines	2.73	2.21	11.36	2.31	7.87
Credit card receivables					0
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	1.35	1.29	2.79	1.47	1.95
Total past due securitized assets percent of securitized assets	3.95	5.67	6.02	6.84	7.49
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.07	0.57	0.42	0.61	0.57
Home equity lines	0	0	0	0	0
Credit card receivables					9.09
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0.02	0.23	0.18	0.28	0.26
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.94	1.71	1.06	1.89	1.89
Home equity lines	0.94	0.75	0.86	0.68	2.47
Credit card receivables	0.89	1.23	1.02	1.18	1.18
Commercial and industrial loans	0.38	0.46	0.23	0.40	0.25
All other loans and leases	0.51	0.73	0.58	0.57	0.23
Total managed loans past due 30–89 days	0.61	0.87	0.65	0.83	0.68
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.60	0.56	0.78	0.65	1.06
Home equity lines	0.39	0.19	0.14	0.03	0.34
Credit card receivables	1.01	1.30	1.08	1.23	1.17
Commercial and industrial loans	0.08	0.09	0.10	0.07	0.06
All other loans and leases	0.11	0.07	0.14	0.03	0.04
Total managed loans past due 90+ days	0.34	0.38	0.41	0.39	0.43
<b>Total Past Due Managed Assets</b>	<b>0.96</b>	<b>1.25</b>	<b>1.06</b>	<b>1.22</b>	<b>1.11</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.04	0.07	0.03	0.12	0.14
Home equity lines	-0.37	-0.18	-0.17	-0.03	0.09
Credit card receivables	3.74	4.33	3.85	3.72	3.60
Commercial and industrial loans	0.61	0.33	0.60	0.32	0.26
All other loans and leases	0.32	0.32	0.32	0.32	0.32
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.99</b>	<b>1.09</b>	<b>1.08</b>	<b>1.07</b>	<b>1.02</b>

# 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	5-Year
Operating Income							
Income from bank subsidiaries	1,000	8,000	32,000	53,000	50,000	-87.50	-99.97
Dividends	0	0	0	0	0		
Interest	1,000	8,000	9,000	51,000	51,000	-87.50	-99.19
Management and service fees	0	0	0	0	0		
Other income	0	0	23,000	2,000	-1,000		-100.00
Income from nonbank subsidiaries	152,000	266,000	607,000	1,095,000	15,133,000	-42.86	-79.87
Dividends	100,000	105,000	105,000	291,000	14,554,000	-4.76	
Interest	119,000	210,000	612,000	893,000	638,000	-43.33	-82.24
Management and service fees	0	0	0	0	0		
Other income	-67,000	-49,000	-110,000	-89,000	-59,000		
Income from subsidiary holding companies	-1,063,000	1,388,000	6,648,000	28,466,000	11,566,000		
Dividends	0	0	2,250,000	23,056,000	8,300,000		-100.00
Interest	838,000	927,000	3,541,000	4,147,000	4,244,000	-9.60	960.76
Management and service fees	0	0	0	0	0		
Other income	-1,901,000	461,000	857,000	1,263,000	-978,000		
Total income from subsidiaries	-910,000	1,662,000	7,287,000	29,614,000	26,749,000		
Securities gains (losses)	0	0	0	-2,000	-166,000		
Other operating income	1,846,000	-448,000	-1,000,000	-1,255,000	828,000		
Total operating income	936,000	1,214,000	6,287,000	28,357,000	27,411,000	-22.90	-76.50
Operating Expenses							
Personnel expenses	52,000	102,000	186,000	166,000	120,000	-49.02	372.73
Interest expense	1,186,000	1,323,000	5,274,000	5,623,000	5,552,000	-10.36	47.33
Other expenses	146,000	238,000	654,000	881,000	817,000	-38.66	-78.21
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,384,000	1,663,000	6,114,000	6,670,000	6,489,000	-16.78	-6.86
Income (loss) before taxes	-448,000	-449,000	173,000	21,687,000	20,922,000		
Applicable income taxes (credit)	-217,000	-235,000	-981,000	-1,703,000	714,000		
Extraordinary items							
Income before undistributed income of subsidiaries	-231,000	-214,000	1,154,000	23,390,000	20,208,000		
Equity in undistributed income of subsidiaries	8,173,000	2,750,000	9,893,000	-3,989,000	-2,163,000	197.20	765.78
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	1,322,000	1,027,000	3,980,000	893,000	-10,880,000	28.72	48.21
Subsidiary holding companies	6,851,000	1,723,000	5,913,000	-4,882,000	8,717,000	297.62	13075.00
Net income (loss)	7,942,000	2,536,000	11,047,000	19,401,000	18,045,000	213.17	126.85
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	1,422,000	1,132,000	4,085,000	1,184,000	3,674,000	25.62	59.42
Subsidiary holding companys' net income	6,851,000	1,723,000	8,163,000	18,174,000	17,017,000	297.62	140.22

## 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	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,238,000	0.32	1,296,000	0.35	1,034,000	0.27	986,000	1,095,000	-4.48	-96.92
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 .....	1,238,000	0.32	1,296,000	0.35	1,034,000	0.27	986,000	1,095,000	-4.48	-87.58
Investment in nonbank subsidiaries .....	63,912,000	16.46	63,265,000	17.25	62,367,000	16.15	61,243,000	61,628,000	1.02	-65.12
Common and preferred stock .....	45,045,000	11.60	42,938,000	11.71	43,734,000	11.33	40,201,000	38,929,000	4.91	-43.41
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	17,621,000	4.54	19,084,000	5.20	17,699,000	4.58	20,094,000	21,666,000	-7.67	-82.62
Other receivables .....	1,246,000	0.32	1,243,000	0.34	934,000	0.24	948,000	1,033,000	0.24	-44.62
Investment in subsidiary holding companies .....	307,369,000	79.14	286,624,000	78.17	305,759,000	79.18	287,706,000	289,403,000	7.24	93.77
Common and preferred stock .....	173,449,000	44.66	162,069,000	44.20	169,539,000	43.91	161,921,000	166,414,000	7.02	17.17
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	131,757,000	33.92	123,476,000	33.67	134,684,000	34.88	124,493,000	121,453,000	6.71	1154.83
Other receivables .....	2,163,000	0.56	1,079,000	0.29	1,536,000	0.40	1,292,000	1,536,000	100.46	2107.14
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	-99.78
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	3,011,000	0.78	3,015,000	0.82	4,516,000	1.17	3,021,000	3,019,000	-0.13	-87.00
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	1,000		
Premises, furnishings, fixtures and equipment .....	118,000	0.03	90,000	0.02	79,000	0.02	92,000	93,000	31.11	321.43
Intangible assets .....	2,982,000	0.77	2,879,000	0.79	3,003,000	0.78	3,048,000	1,400,000	3.58	107.66
Other assets .....	9,751,000	2.51	9,511,000	2.59	9,376,000	2.43	9,516,000	8,670,000	2.52	-61.01
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	388,382,000	100.00	366,681,000	100.00	386,135,000	100.00	365,613,000	365,310,000	5.92	-10.13
<b>Liabilities and Capital</b>										
Deposits .....	53,000	0.01	54,000	0.01	54,000	0.01	56,000	61,000	-1.85	-38.37
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 .....	14,902,000	3.84	9,223,000	2.52	15,605,000	4.04	7,095,000	14,763,000	61.57	-16.90
Borrowings with maturity over 1 year .....	121,518,000	31.29	118,069,000	32.20	126,150,000	32.67	114,325,000	103,014,000	2.92	21.62
Subordinated notes and debentures .....	25,945,000	6.68	27,483,000	7.50	27,078,000	7.01	25,463,000	24,486,000	-5.60	-11.68
Other liabilities .....	2,676,000	0.69	2,947,000	0.80	2,639,000	0.68	2,824,000	2,952,000	-9.20	-30.87
Balance due to subsidiaries and related institutions .....	20,739,000	5.34	16,230,000	4.43	15,167,000	3.93	22,608,000	23,814,000	27.78	-61.19
Total liabilities .....	185,833,000	47.85	174,006,000	47.45	186,693,000	48.35	172,371,000	169,090,000	6.80	-9.18
Equity Capital .....	202,549,000	52.15	192,675,000	52.55	199,442,000	51.65	193,242,000	196,220,000	5.12	-10.98
Perpetual preferred stock (income surplus) .....	20,147,000	5.19	17,829,000	4.86	19,324,000	5	17,828,000	18,292,000	13.00	14.63
Common stock .....	31,000	0.01	31,000	0.01	31,000	0.01	31,000	31,000	0.00	0.00
Common surplus .....	107,827,000	27.76	107,701,000	29.37	108,002,000	27.97	107,992,000	108,089,000	0.12	0.05
Retained earnings .....	174,816,000	45.01	163,782,000	44.67	168,272,000	43.58	165,369,000	151,348,000	6.74	27.60
Accumulated other comprehensive income .....	-35,011,000	-9.01	-32,521,000	-8.87	-32,058,000	-8.30	-36,318,000	-37,170,000		
Other equity capital components .....	-65,261,000	-16.80	-64,147,000	-17.49	-64,129,000	-16.61	-61,660,000	-44,370,000		
Total liabilities and equity capital .....	388,382,000	100.00	366,681,000	100.00	386,135,000	100.00	365,613,000	365,310,000	5.92	-10.13
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	12,060,000	3.11	10,929,000	2.98	11,647,000	3.02	11,390,000	16,024,000	10.35	-72.57
Notes payable to subsidiaries that issued TPS .....	1,733,000	0.45	1,714,000	0.47	1,730,000	0.45	1,722,000	1,711,000	1.11	1.35
Loans and advances from subsidiary holding companies .....	7,610,000	1.96	4,782,000	1.30	3,046,000	0.79	10,835,000	7,159,000	59.14	5892.13
Subordinated and long-term debt 1 year or less .....	2,226,000	0.57	1,157,000	0.32	1,165,000	0.30	1,175,000	1,904,000	92.39	-69.83
Guaranteed loans to banks, nonbanks, and holding companies .....	39,761,000	10.24	33,432,000	9.12	38,787,000	10.04	35,394,000	21,871,000	18.93	1079.50

# 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
<b>Profitability</b>															
Net income / Average equity capital .....	15.88	12.54	75	5.25	3.93	57	5.70	7.28	31	9.92	9.68	54	9.09	10.40	34
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 .....	12.81	12.53	59	10.89	5.73	73	9.55	9.75	61	2.99	7.89	38	8.66	7.10	64
Subsidiary HCs net income / Average equity investment in sub HCs .....	15.98	11.69	70	4.25	3.62	52	4.98	7.01	41	11.15	8.55	64	10.31	8.78	58
Bank net income / Parent net income .....	0	95.97	4	0	95.67	6	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income .....	17.90	2.83	91	44.64	5.47	91	36.98	3.59	94	6.10	5.93	74	20.36	3.78	89
Subsidiary holding companies' net income / Parent net income .....	86.26	65.70	50	67.94	89.02	37	73.89	68.34	45	93.68	74	50	94.30	72.48	46
<b>Leverage</b>															
Total liabilities / Equity capital .....	91.75	17.74	94	90.31	19.50	92	93.61	20.06	93	89.20	20.43	92	86.17	20.88	93
Total debt / Equity capital .....	80.16	11.90	95	80.33	13.54	92	84.65	14.41	93	76.01	14.31	92	72.50	14.69	92
Total debt + notes payable to subs that issued TPS / Equity capital .....	81.02	14.30	95	81.22	15.86	92	85.52	16.67	93	76.90	16.36	93	73.37	17.10	93
Total debt + Loans guaranteed for affiliate / Equity capital .....	99.79	12.02	97	97.68	13.93	95	104.10	14.68	95	94.33	14.56	95	83.65	15.14	93
Total debt / Equity capital – excess over fair value .....	80.16	12	95	80.33	13.68	92	84.65	14.52	93	76.01	14.51	92	72.50	14.81	92
Long-term debt / Equity capital .....	72.80	11.33	95	75.54	12.46	93	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93
Short-term debt / Equity capital .....	7.36	0.52	94	4.79	0.88	87	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89
Current portion of long-term debt / Equity capital .....	1.10	0.04	94	0.60	0.05	92	0.58	0.06	92	0.61	0.05	91	0.97	0.14	90
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 .....	68.58	35.48	77	65.21	27.67	83	66.66	34.67	78	65	28.44	82	65.95	28.63	82
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.87	102.85	77	106.40	103.91	67	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59
Total investment in subs / Equity capital .....	183.92	108.21	94	182.27	111.18	92	185.10	110.16	93	181.09	111.07	93	179.45	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 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.50	0.22	72	1.22	1.22	64	1.25	0.47	80	0.46	0.36	57	0.51	0.35	60
Equity investment in subs – equity cap / Net income-div (X) .....	0.61	0.74	55	2.65	2.81	65	2.45	1.82	72	0.64	1.22	37	0.70	1.22	37
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	42.76	111.23	20	48.24	154.20	18	63.78	136.61	12	247.40	177.68	78	230.99	162.34	79
Cash from ops + noncash items + op expense / Op expense + dividend .....	-129.93	98.58	5	198.55	176.81	62	97.58	147.26	19	262.10	190.27	78	240.99	174.91	81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	89.49	85.36	45	100.09	90.08	53	105.03	134.09	40	100.35	116.34	33	75.34	103.19	23
Pretax operating income + interest expense / Interest expense .....	62.23	1,142.88	26	66.06	2,355.68	16	103.28	2,016.32	12	485.68	1,968.54	26	476.84	2,898.75	27
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	63.49	1,357.31	24	67.32	1,688.78	15	103.17	1,539.23	11	471.29	1,632.83	26	462.98	1,369.37	29
Dividends + interest from subsidiaries / Interest expense + dividends .....	41.46	117.86	25	46.38	186.57	17	61.09	150.43	15	255.39	210.80	72	262.36	188.90	79
Fees + other income from subsidiaries / Salary + other expenses .....	-993.94	13.36	0	121.18	14.22	96	91.67	13.95	95	112.32	16.52	96	-110.78	16.08	2
Net income / Current part of long-term debt + preferred dividends (X) .....	3.15	33.13	10	1.75	20.55	22	4.89	35.64	16	8.49	57.11	17	5.86	33.93	16
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.18	3.98	33	-0.48	2.60	16	1.36	3.86	41	-0.68	2.64	18	-2.10	2.61	15
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual .....		1.22			1.57			1.03			0.54			6.54	
Total .....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	19.63	0.03	97	17.35	0.10	96	19.45	0.05	96	18.32	0.10	96	11.15	0.24	95
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	19.63	0.03	97	17.35	0.13	96	19.45	0.05	96	18.32	0.10	96	11.15	0.25	95
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	31.36	1.80	96	29.50	3.20	91	30.32	2.66	93	28.87	5.62	88	29.40	5.50	89
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 .....	10.57	0.07	97	8.63	0.08	95	10.12	0.08	96	8.56	0.19	96	8.61	0.21	95



## 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
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		74.87			61.08		467.42	81.10	95	23.57	57.84	19	24.94	57.26	15
Dividends declared / Net income .....	17.20	23.13	33	54.10	81.32	41	48.83	42.29	61	28.41	33.08	39	27.92	27.33	42
Net income – dividends / Average equity .....	13.15	9.52	77	2.41	0.55	61	2.92	4.13	33	7.10	6.46	58	6.55	7.33	43
<b>Percent of Dividends Paid</b>															
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 .....	7.32	3.28	84	7.65	2.35	88	1.95	3.41	70	5.28	7.53	69	288.83	7.13	98
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	41.71	4.85	90	418.29	21.40	95	164.72	16.86	88
Dividends from all subsidiaries .....	7.32	128.99	23	7.65	229.19	16	43.66	174.85	10	423.57	260.40	82	453.54	215.26	91
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
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	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	7.03	47.24	56	9.28	39.62	56	2.57	56.39	36	24.58	82.95	37	396.14	51.40	93
Interest income from nonbank subsidiaries.....	8.37	2.80	85	18.55	14.44	80	14.98	7.38	83	75.42	20.25	85	17.37	18.56	71
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	-4.71	0.09	3	-4.33	0.19	1	-2.69	0.16	2	-7.52	1.06	2	-1.61	0.15	4
Operating income from nonbank subsidiaries .....	10.69	69.48	43	23.50	76.32	43	14.86	79.84	30	92.48	150.41	44	411.89	99.33	91
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	28.44	27	0	119.72	26	27.56	43.51	42	126.86	61.23	88	48.77	48.56	50
Interest income from subsidiary holding companies.....	12.23	6.44	80	53.80	12.80	89	43.38	8.40	85	22.82	6.54	84	24.94	3.95	92
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.....	-27.75	-1.46	5	26.76	1.63	94	10.50	0.01	95	6.95	0.29	92	-5.75	0.01	3
Operating income from subsidiary holding companies.....	-15.52	34.47	5	80.56	135.14	63	81.44	55.20	71	156.63	76.49	84	67.97	61.19	53
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
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.....	0.11	0.72	61	0.66	2.52	68	0.14	0.63	60	0.18	0.80	59	0.19	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.....	0	0.02	46	0	0.07	45	0.37	0.04	92	0.01	0.03	87	0	0.02	4
Operating income from bank subsidiaries .....	0.11	71.70	12	0.66	76.26	9	0.51	82.20	7	0.19	78.80	8	0.18	74.20	11
Dividends from nonbank subsidiaries .....	10.68	5.32	81	8.65	2.51	88	1.67	1.95	70	1.03	2.65	62	53.10	2.57	97
Interest income from nonbank subsidiaries.....	12.71	0.82	92	17.30	1.82	91	9.73	0.73	92	3.15	1.19	88	2.33	2.32	83
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.....	-7.16	0.01	1	-4.04	0.04	1	-1.75	0.01	1	-0.31	0.04	1	-0.22	0.02	5
Operating income from nonbank subsidiaries .....	16.24	10.59	77	21.91	9.13	84	9.65	4.70	82	3.86	7.29	72	55.21	7.64	90
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	35.79	2.53	91	81.31	4.52	94	30.28	5.15	88
Interest income from subsidiary holding companies.....	89.53	0.13	98	76.36	0.40	96	56.32	0.11	98	14.62	0.20	95	15.48	0.37	96
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.....	-203.10	0	0	37.97	0	99	13.63	0	99	4.45	0	98	-3.57	0	0
Operating income from subsidiary holding companies.....	-113.57	2.35	0	114.33	5.35	98	105.74	4.56	99	100.38	6.08	98	42.19	6.79	89
Loans and advances from subsidiaries / Short term debt.....	132	142.34	68	170.35	447.79	74	94.16	135.13	61	313.25	83.37	91	157.03	87.87	83
Loans and advances from subsidiaries / Total debt .....	12.11	29.59	42	10.15	30.31	44	8.70	27.08	44	15.13	28.33	50	16.30	26.53	54