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

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BHC Name NEW YORK COMMUNITY BANCORP, INC.

City/State WESTBURY, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 57,656,892
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:

NEW YORK COMMUNITY BANCORP, INC.
615 MERRICK AVENUE

WESTBURY, NY 11590

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	56,249,167	53,352,085	54,045,006	52,078,159	50,213,539
Net income ($000)	145,596	100,328	511,109	395,043	422,417
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.26	2.67	19	1.83	2.94	8	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10
+ Non-interest income	0.11	1.13	2	0.12	1.12	3	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3
– Overhead expense	0.94	2.28	1	0.94	2.68	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
– Provision for credit losses	0.03	-0.12	73	0.15	0.88	11	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
+ Securities gains (losses)	0	0.01	32	0.01	0.03	60	0	0.02	34	0.01	0.01	69	0	0	42
+ Other tax equivalent adjustments	0.02	0	96	0.02	0	95	0.02	0	96	0.02	0	92	0.02	0	94
= Pretax net operating income (tax equivalent)	1.41	1.78	24	0.88	0.64	58	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15
Net operating income	1.04	1.36	21	0.75	0.48	62	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14
Net income	1.04	1.35	22	0.75	0.48	62	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.30	3.18	54	3.63	4.09	20	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22
Interest expense	0.82	0.29	93	1.62	0.85	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89
Net interest income (tax equivalent)	2.48	2.88	21	2.01	3.24	10	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.16	9	0.10	0.27	35	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21
Earnings coverage of net loan and lease losses (X)	-385.48	25.70	3	13.55	17.23	59	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.46	1.49	3	0.38	1.32	8	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11
Allowance for loan and lease losses / Total loans and leases	0.46	1.47	3	0.38	1.30	8	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.70	2	0.12	0.63	6	0.09	0.71	3	0.15	0.57	9	0.12	0.61	5
30–89 days past due loans and leases / Total loans and leases	0.05	0.33	8	0.01	0.52	1	0.04	0.39	2	0.01	0.43	1	0	0.44	0
Liquidity and Funding															
Net noncore funding dependence	40.84	-0.51	97	45.80	14.37	93	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93
Net short-term noncore funding dependence	15.19	-6.88	95	20.49	4.94	88	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92
Net loans and leases / Total assets	74.70	60.99	88	77.64	64.23	90	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Capitalization															
Tier 1 leverage ratio	8.41	9.15	31	8.47	9.43	20	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17
Holding company equity capital / Total assets	11.79	10.72	68	12.23	11.64	57	12.15	11.16	65	12.51	12.43	51	12.82	12.22	63
Total equity capital (including minority interest) / Total assets	11.79	10.85	67	12.23	11.80	55	12.15	11.29	64	12.51	12.57	50	12.82	12.27	63
Common equity tier 1 capital / Total risk-weighted assets	9.84	12.57	6	9.81	11.64	22	9.72	12.38	7	9.91	12.17	19	10.55	12.12	27
Net loans and leases / Equity capital (X)	6.34	5.73	66	6.35	5.59	70	6.26	5.58	70	6.22	5.21	75	6.01	5.29	68
Cash dividends / Net income	59.93	23.13	97	87.25	81.34	71	68.17	42.30	86	88.65	33.12	96	86.62	27.31	97
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	6.26	16.49	24	4.09	11.31	26	4.97	16.68	16	3.36	9.26	30	5.65	7	57
Equity capital	2.40	9.13	17	0.13	5.70	30	1.94	6.99	25	0.85	10.49	12	-2.06	7.89	13
Net loans and leases	2.23	7.22	39	4.36	9.91	29	2.54	9.07	26	4.35	9.10	34	4.55	7.89	37
Noncore funding	0.85	-25.09	82	16.55	16.35	57	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	4.35	11.33	33	4.45	12.46	41	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40
Equity investment in subsidiaries / Equity capital	107.36	102.85	74	107.35	103.91	73	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68
Cash from ops + noncash items + op expense / Op expense + dividends	112.37	98.58	58	111.06	176.81	36	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	369,559	379,962	1,489,936	1,514,916	1,442,247	-2.74	3.27
Income from lease financing receivables	13,871	11,949	52,279	38,088	25,698	16.09	386.19
Fully taxable income on loans and leases	383,430	391,911	1,542,215	1,553,004	1,467,945	-2.16	6.33
Tax-exempt income on loans and leases	0	0	0	0	0		-100.00
Estimated tax benefit on income on loans and leases	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent)	383,430	391,911	1,542,215	1,553,004	1,467,945	-2.16	6.22
Investment interest income (tax equivalent)	30,087	37,712	126,956	197,378	147,345	-20.22	-47.61
Interest on balances due from depository institutions	395	1,846	2,975	16,483	35,118	-78.60	19650.00
Interest income on other earning assets	9,354	9,710	36,452	39,685	43,392	-3.67	27.27
Total interest income (tax equivalent)	423,266	441,179	1,708,598	1,806,550	1,693,800	-4.06	-0.58
Interest on time deposits of $250K or more	8,615	23,902	62,155	76,677	46,621	-63.96	
Interest on time deposits < $250K	9,856	55,653	155,258	243,557	135,762	-82.29	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	14,907	37,498	88,589	210,052	196,967	-60.25	-39.96
Interest on other borrowings and trading liabilities	67,506	74,957	283,591	299,217	276,536	-9.94	22.24
Interest on subordinated debt and mandatory convertible securities	4,565	4,565	18,258	18,257	2,794	0.00	
Total interest expense	105,449	196,575	607,851	847,760	658,680	-46.36	10.03
Net interest income (tax equivalent)	317,817	244,604	1,100,747	958,790	1,035,120	29.93	-3.67
Non-interest income	14,877	16,362	59,766	76,435	93,082	-9.08	-56.57
Adjusted operating income (tax equivalent)	332,694	260,966	1,160,513	1,035,225	1,128,202	27.49	-8.64
Overhead expense	132,401	125,522	511,190	511,218	546,250	5.48	-16.44
Provision for credit losses	3,569	20,601	62,228	7,105	18,256		
Securities gains (losses)	0	749	683	5,445	-14	-100.00	-100.00
Other tax equivalent adjustments	2,399	2,567	11,033	9,882	10,700	-6.54	-61.12
Pretax net operating income (tax equivalent)	198,640	117,944	599,393	534,509	572,402	68.42	-6.40
Applicable income taxes	50,500	14,915	76,695	128,264	135,252	238.59	-32.60
Tax equivalent adjustments	2,544	2,701	11,589	11,202	14,733	-5.81	-65.63
Applicable income taxes (tax equivalent)	53,044	17,616	88,284	139,466	149,985	201.11	-35.57
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	145,596	100,328	511,109	395,043	422,417	45.12	12.08
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	145,596	100,328	511,109	395,043	422,417	45.12	12.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest	145,596	100,328	511,109	395,043	422,417	45.12	12.08
Investment securities income (tax equivalent)	30,087	37,712	126,956	197,378	147,345	-20.22	-47.61
US Treasury and agency securities (excluding mortgage-backed securities)	5,239	7,323	21,440	46,016	26,992	-28.46	-74.86
Mortgage-backed securities	17,364	19,900	71,110	97,651	90,120	-12.74	-44.57
All other securities	7,484	10,489	34,406	53,711	30,233	-28.65	42.11
Cash dividends declared	87,260	87,539	348,436	350,222	365,889	-0.32	5.62
Common	79,053	79,332	315,608	317,394	333,061	-0.35	-4.32
Preferred	8,207	8,207	32,828	32,828	32,828	0.00	

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

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.01	2.96	54	3.31	3.72	20	3.16	3.27	41	3.47	4	17	3.37	3.87	18
Less: Interest expense	0.75	0.27	93	1.47	0.78	91	1.12	0.48	93	1.63	0.98	88	1.31	0.79	88
Equals: Net interest income (tax equivalent)	2.26	2.67	19	1.83	2.94	8	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10
Plus: Non-interest income	0.11	1.13	2	0.12	1.12	3	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3
Equals: adjusted operating income (tax equivalent)	2.37	3.87	4	1.96	4.12	3	2.15	4.04	3	1.99	4.41	1	2.25	4.46	2
Less: Overhead expense	0.94	2.28	1	0.94	2.68	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
Less: Provision for credit losses	0.03	-0.12	73	0.15	0.88	11	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
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	0.01	33	0.01	0.03	60	0	0.02	35	0.01	0.01	69	0	0	41
Plus: other tax equivalent adjustments	0.02	0	96	0.02	0	95	0.02	0	96	0.02	0	92	0.02	0	94
Equals: Pretax net operating income (tax equivalent)	1.41	1.78	24	0.88	0.64	58	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15
Less: Applicable income taxes (tax equivalent)	0.38	0.40	45	0.13	0.16	40	0.16	0.23	30	0.27	0.36	24	0.30	0.33	39
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.04	1.36	21	0.75	0.48	62	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.04	1.35	22	0.75	0.48	62	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14
Memo: Net income (last four quarters)	1.02	1.07	41	0.76	0.98	25	0.95	0.82	61	0.76	1.19	14	0.84	1.24	13
Net income–BHC and noncontrolling (minority) interest	1.04	1.37	22	0.75	0.49	61	0.95	0.83	61	0.76	1.20	15	0.84	1.25	14
Margin Analysis															
Average earning assets / Average assets	91.15	93.08	24	91.21	91.24	49	91.14	92.32	32	91.41	91.05	54	88.25	91.48	19
Average interest-bearing funds / Average assets	80.46	62.97	92	82.47	66.92	90	82	64.06	93	82.39	65.57	94	81.57	65.56	91
Interest income (tax equivalent) / Average earning assets	3.30	3.18	54	3.63	4.09	20	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22
Interest expense / Average earning assets	0.82	0.29	93	1.62	0.85	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89
Net interest income (tax equivalent) / Average earning assets	2.48	2.88	21	2.01	3.24	10	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15
Yield or Cost															
Total loans and leases (tax equivalent)	3.57	4.05	24	3.76	4.74	7	3.65	4.27	14	3.83	5.09	4	3.77	4.95	6
Interest-bearing bank balances	0.08	0.10	22	1.06	1.16	50	0.27	0.27	55	1.80	2.04	34	1.88	1.64	73
Federal funds sold and reverse repos	1.30	0.26	91	0.90	1.34	30	0.31	0.68	38	1.85	2.44	33	2.23	2.17	62
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	3.30	3.15	55	3.63	4.05	23	3.47	3.51	44	3.79	4.36	15	3.81	4.20	24
Investment securities (tax equivalent)	2.08	1.84	69	2.64	2.60	51	2.39	2.25	64	3.45	2.76	91	3.53	2.68	94
US Treasury and agency securities (excluding mortgage-backed securities)	1.40	1.30	59	3.76	2.31	88	2.26	1.75	76	3.38	2.32	88	2.83	2.05	89
Mortgage-backed securities	2.18	1.60	87	2.42	2.49	41	2.44	2.05	87	3.22	2.61	95	3.32	2.50	98
All other securities	1.95	2.93	19	3.09	3.62	38	2.34	3.24	17	3.99	4.06	62	3.70	4.20	53
Interest-bearing deposits	0.46	0.26	85	1.50	0.90	88	1.02	0.53	92	1.71	1.10	87	1.39	0.81	86
Time deposits of $250K or more	1	0.82	67	2.46	1.83	96	1.66	1.42	72	2.24	1.96	68	1.85	1.44	83
Time deposits < $250K	0.60	0.78	34	2.16	1.69	87	1.80	1.36	88	2.41	1.82	88	1.74	1.29	79
Other domestic deposits	0.31	0.17	81	1	0.71	81	0.53	0.36	82	1.35	0.93	82	1.16	0.67	85
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	2.13	0.18	94	2.09	1.14	87	1.95	0.62	91	2.24	1.86	67	2.19	1.51	77
Other borrowed funds and trading liabilities	1.74	1.38	68	2.18	1.90	67	2	1.50	76	2.34	2.38	50	2.12	2.28	44
All interest-bearing funds	0.93	0.42	93	1.79	1.15	87	1.37	0.74	89	1.98	1.49	77	1.61	1.19	79

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

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	14,877	16,362	59,766	76,435	93,082
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,386	3,378	9,297	15,840	16,330
Trading revenue	105	210	308	779	221
Investment banking fees and commissions	1,049	1,182	4,012	6,105	32,130
Insurance activities revenue	86	95	340	366	621
Venture capital revenue	0	0	0	0	0
Net servicing fees	247	870	1,714	2,354	1,703
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	907	109	367	7,641	138
Other non-interest income	10,097	10,518	43,728	43,350	41,939
Total overhead expenses	132,401	125,522	511,190	511,218	546,250
Personnel expense	78,026	79,451	300,914	301,697	317,496
Net occupancy expense	21,481	17,875	85,888	89,174	100,107
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	32,894	28,196	124,388	120,347	128,647
Fee income on mutual funds and annuities	1,050	1,182	4,012	6,102	11,853
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,797	2,794	2,783	2,797	2,913
Average personnel expense per employee	27.90	28.44	108.13	107.86	108.99
Average assets per employee	20,110.54	19,095.23	19,419.69	18,619.29	17,237.74

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.06	2.10	92	7.22	2.64	87	6.71	2.02	92	7.98	2.72	88	12.73	3.08	96
Overhead expenses / Net Interest Income + non-interest income	39.81	59.31	5	48.12	63.90	8	44.07	62.28	6	49.45	61.29	11	48.59	60.88	12
Percent of Average Assets															
Total overhead expense	0.94	2.28	1	0.94	2.68	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
Personnel expense	0.55	1.28	2	0.60	1.36	0	0.56	1.30	0	0.58	1.41	1	0.63	1.44	0
Net occupancy expense	0.15	0.24	15	0.13	0.27	8	0.16	0.26	12	0.17	0.28	15	0.20	0.28	17
Other operating expenses	0.23	0.73	0	0.21	0.98	1	0.23	0.94	0	0.23	0.97	0	0.26	0.97	0
Overhead less non-interest income	0.84	1.10	23	0.82	1.47	14	0.84	1.25	18	0.83	1.32	18	0.90	1.38	20
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	39.80	58.69	6	48.10	63.38	8	44.05	61.82	6	49.38	60.64	12	48.42	60.37	12
Personnel expense	23.45	33.28	8	30.44	33.17	29	25.93	32.36	19	29.14	32.39	28	28.14	32.51	23
Net occupancy expense	6.46	6.42	53	6.85	6.75	48	7.40	6.58	62	8.61	6.52	84	8.87	6.48	88
Other operating expenses	9.89	18.45	3	10.80	22.88	1	10.72	22.28	1	11.63	21.20	1	11.40	20.90	1
Total non-interest income	4.47	28.42	2	6.27	26.40	5	5.15	28.83	2	7.38	29.23	6	8.25	28.50	8
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.72	3.21	11	1.29	3.92	16	0.80	3.27	11	1.53	3.88	20	1.45	4.15	21
Trading revenue	0.03	0.97	48	0.08	1.58	52	0.03	1.28	44	0.08	1.18	43	0.02	0.85	47
Investment banking fees and commissions	0.32	2.51	23	0.45	2.81	26	0.35	2.46	24	0.59	3.54	28	2.85	3.42	68
Insurance activities revenue	0.03	0.38	40	0.04	0.40	47	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46
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	0.07	0.99	36	0.33	-0.41	75	0.15	0.01	69	0.23	0.28	60	0.15	0.65	38
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.27	3.74	18	0.04	1.88	21	0.03	3.92	14	0.74	1.86	34	0.01	1.61	12
Other non-interest income	3.03	8.65	12	4.03	9.85	17	3.77	9.65	13	4.19	10.04	15	3.72	9.86	10
Overhead less non-interest income	35.32	29.66	66	41.83	36.23	66	38.90	31.93	70	42	31.06	84	40.17	31.46	78
Applicable income taxes / Pretax net operating income (tax equivalent)	25.42	21.04	89	12.65	17.54	25	12.80	18.63	15	24	20.56	78	23.63	19.04	83
Applicable income tax + TE / Pretax net operating income + TE	26.70	22.74	87	14.94	22.86	12	14.73	21.18	11	26.09	23.23	78	26.20	21.56	88

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

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	39,590,532	38,816,027	39,426,186	38,847,726	37,759,340	2.00	6.70
Commercial and industrial loans	1,740,627	1,957,752	1,801,171	1,744,738	1,705,713	-11.09	52.78
Loans to individuals	1,828	2,882	2,096	3,146	3,417	-36.57	-52.68
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	1,933,587	1,515,098	1,771,281	1,298,545	697,438	27.62	403.33
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	43,266,574	42,291,759	43,000,734	41,894,155	40,165,908	2.30	11.99
Less: Allowance for loan and lease losses	197,758	162,244	194,043	147,638	159,820	21.89	10.31
Net loans and leases	43,068,816	42,129,515	42,806,691	41,746,517	40,006,088	2.23	12.00
Debt securities that reprice or mature in over 1 year	4,499,536	3,790,194	4,090,686	5,736,607	5,613,367	18.72	10.39
Mutual funds and equity securities	15,801	32,615	31,576	32,830	30,551	-51.55	-89.07
Subtotal	47,584,153	45,952,324	46,928,953	47,515,954	45,650,006	3.55	11.51
Interest-bearing bank balances	2,123,763	784,198	1,597,192	608,417	1,325,300	170.82	836.34
Federal funds sold and reverse repos	459,922	2,032	193,492	1,733	5,223	22533.96	76.59
Debt securities that reprice or mature within 1 year	1,678,369	1,665,052	1,722,647	116,450	153	0.80	349560.21
Trading assets	0	0	0	0	0		
Total earning assets	51,846,207	48,403,606	50,442,284	48,242,554	46,980,682	7.11	20.12
Non-interest-bearing cash and due from depository institutions	139,230	547,976	157,247	131,720	144,432	-74.59	-14.90
Premises, fixed assets, and leases	544,603	588,530	554,311	598,820	346,179	-7.46	67.56
Other real estate owned	3,340	1,966	1,769	1,966	2,564	69.89	-91.62
Investment in unconsolidated subsidiaries	12,777	12,777	12,777	12,777	12,777	0.00	0.00
Intangible and other assets	5,110,735	4,706,238	5,137,732	4,652,984	4,412,742	8.59	6.21
Total assets	57,656,892	54,261,093	56,306,120	53,640,821	51,899,376	6.26	18.84
Quarterly average assets	56,249,167	53,352,085	54,892,790	52,435,718	51,816,105	5.43	12.61
Average loans and leases (YTD)	42,930,609	41,660,731	42,194,834	40,535,480	38,934,597	3.05	11.17
Memoranda							
Loans held-for-sale	141,435	0	117,136	0	0		-69.99
Loans not held-for-sale	43,125,139	42,291,759	42,883,598	41,894,155	40,165,908	1.97	13.01
Real estate loans secured by 1–4 family	208,369	352,613	236,267	380,684	446,413	-40.91	-92.14
Commercial real estate loans	39,382,163	38,463,414	39,189,919	38,467,042	37,312,927	2.39	14.31
Construction and land development	115,895	130,547	89,721	200,464	407,874	-11.22	-66.41
Multifamily	32,220,176	31,295,504	32,261,123	31,182,079	29,904,064	2.95	21.93
Nonfarm nonresidential	7,046,092	7,037,363	6,839,075	7,084,499	7,000,989	0.12	-8.30
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	6,193,706	5,487,861	5,844,909	5,885,887	5,644,071	12.86	46.74
U.S. Treasury securities	64,998	61,981	64,985	41,839	0	4.87	
US agency securities (excluding mortgage-backed securities)	1,368,340	725,232	1,158,301	1,094,240	1,328,927	88.68	271.04
Municipal securities	26,012	26,746	26,311	26,892	66,184	-2.74	-65.42
Mortgage-backed securities	3,195,586	3,407,542	3,038,325	3,353,735	2,960,282	-6.22	-8.33
Asset-backed securities	520,774	355,384	527,099	373,254	387,122	46.54	
Other debt securities	1,002,195	878,361	998,312	963,097	871,005	14.10	585.09
Mutual funds and equity securities	15,801	32,615	31,576	32,830	30,551	-51.55	-89.07
Available-for-sale securities	6,177,905	5,455,246	5,813,333	5,853,057	5,613,520	13.25	3957.76
U.S. Treasury securities	64,998	61,981	64,985	41,839	0	4.87	
US agency securities (excluding mortgage-backed securities)	1,368,340	725,232	1,158,301	1,094,240	1,328,927	88.68	
Municipal securities	26,012	26,746	26,311	26,892	66,184	-2.74	3151.50
Mortgage-backed securities	3,195,586	3,407,542	3,038,325	3,353,735	2,960,282	-6.22	
Asset-backed securities	520,774	355,384	527,099	373,254	387,122	46.54	
Other debt securities	1,002,195	878,361	998,312	963,097	871,005	14.10	14551.97
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-49,300	25,907	100,509	43,424	-14,735		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,242,310	1,447,566	1,278,177	1,372,238	1,228,702	-14.18	-34.25

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	4,874,234	2,693,632	3,080,452	2,432,123	2,396,799	80.95	708.70
NOW, ATS and transaction accounts	6,387,416	114,789	6,447,208	83,809	1,006,494	5464.48	397.78
Time deposits less brokered deposits < $250K	1,020,526	4,922,295	1,607,725	5,340,284	5,272,359	-79.27	
MMDA and other savings accounts	13,321,188	15,022,133	12,578,472	14,926,342	15,166,816	-11.32	-34.40
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,603,364	22,752,849	23,713,857	22,782,558	23,842,468	12.53	8.89
Time deposits of $250K or more	3,362,443	4,044,185	3,513,500	3,739,348	3,029,983	-16.86	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	800,000	800,000	800,000	800,000	500,000	0.00	-61.03
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,022,661	2,200,000	3,272,661	4,525,000	4,431,000	37.39	297.93
Other borrowings w/remaining maturity over 1 year	11,280,000	11,277,661	11,355,000	8,577,661	8,622,661	0.02	10.88
Brokered deposits < $250K	5,231,329	5,175,732	5,209,456	5,135,226	3,891,979	1.07	
Noncore funding	23,696,433	23,497,578	24,150,617	22,777,235	20,475,623	0.85	28.40
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	656,126	655,166	655,883	654,932	654,205	0.15	82.93
Other liabilities	904,529	718,115	944,119	714,402	271,845	25.96	344.08
Total liabilities	50,860,452	47,623,708	49,464,476	46,929,127	45,244,141	6.80	19.59
Equity Capital							
Perpetual preferred stock (including surplus)	502,840	502,840	502,840	502,840	502,840	0.00	
Common stock	4,904	4,904	4,904	4,904	4,904	0.00	0.72
Common surplus	6,103,251	6,101,540	6,122,690	6,115,487	6,099,940	0.03	1.33
Retained earnings	552,566	344,344	494,229	342,023	297,202	60.47	4862.42
Accumulated other comprehensive income	-122,116	-80,565	-25,478	-32,843	-87,653		
Other equity capital components	-245,005	-235,678	-257,541	-220,717	-161,998		
Total holding company equity capital	6,796,440	6,637,385	6,841,644	6,711,694	6,655,235	2.40	13.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,796,440	6,637,385	6,841,644	6,711,694	6,655,235	2.40	13.56
Total liabilities and capital	57,656,892	54,261,093	56,306,120	53,640,821	51,899,376	6.26	18.84
Memoranda							
Non-interest-bearing deposits	4,874,234	2,693,632	3,080,452	2,432,123	2,396,799	80.95	99.26
Interest-bearing deposits	29,322,902	29,279,134	29,356,361	29,225,009	28,367,631	0.15	10.50
Total deposits	34,197,136	31,972,766	32,436,813	31,657,132	30,764,430	6.96	17.99
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,841,644	6,711,694	6,711,694	6,655,235	6,795,376		
Accounting restatements	0	-10,468	-10,467	0	0		
Net income	145,596	100,328	511,109	395,043	422,417		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-19,439	-13,947	7,203	15,547	27,394		
Sale of treasury stock	28,051	22,198	22,198	16,501	8,866		
Less: Purchase of treasury stock	15,515	37,159	59,022	75,220	163,249		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	87,260	87,539	348,436	350,222	365,889		
Change in other comprehensive income	-96,637	-47,722	7,365	54,810	-69,680		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	6,796,440	6,637,385	6,841,644	6,711,694	6,655,235		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	68.67	36.10	96	71.54	38.37	96	70.02	36.22	96	72.42	37.78	97	72.75	37.19	97
Commercial and industrial loans	3.02	13.88	6	3.61	12.73	12	3.20	13.52	10	3.25	12.02	11	3.29	12.85	11
Loans to individuals	0	3.42	0	0.01	3.84	0	0	3.40	0	0.01	4.20	2	0.01	4.31	1
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	3.35	4.29	53	2.79	4.96	38	3.15	4.63	49	2.42	5.01	34	1.34	5	17
Net loans and leases	74.70	60.99	88	77.64	64.23	90	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Debt securities over 1 year	7.80	16.70	13	6.99	14.63	13	7.27	15.55	13	10.69	14.60	27	10.82	14.63	29
Mutual funds and equity securities	0.03	0.06	51	0.06	0.05	67	0.06	0.05	66	0.06	0.06	65	0.06	0.06	61
Subtotal	82.53	78.43	62	84.69	80.12	61	83.35	78.16	66	88.58	79.65	84	87.96	79.97	79
Interest-bearing bank balances	3.68	9.08	17	1.45	4.14	23	2.84	7.51	20	1.13	3.06	28	2.55	3.04	56
Federal funds sold and reverse repos	0.80	0.50	82	0	0.78	62	0.34	0.82	79	0	1.57	58	0.01	1.66	57
Debt securities 1 year or less	2.91	1.59	83	3.07	1.72	78	3.06	1.68	82	0.22	1.91	17	0	1.96	4
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	89.92	91.48	29	89.20	89.78	41	89.59	91.05	27	89.94	89.53	54	90.52	89.74	62
Non-interest cash and due from depository institutions	0.24	1	4	1.01	1.12	40	0.28	1.07	3	0.25	1.14	3	0.28	1.21	3
Other real estate owned	0.01	0.02	36	0	0.03	21	0	0.02	24	0	0.03	22	0	0.04	19
All other assets	9.84	7.44	82	9.79	9.05	59	10.13	7.82	81	9.82	9.27	59	9.20	8.98	52
Memoranda															
Short-term investments	7.39	11.92	32	4.52	7.73	45	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36
U.S. Treasury securities	0.11	0.98	45	0.11	0.86	48	0.12	0.84	51	0.08	1.03	43	0	1.04	14
US agency securities (excluding mortgage-backed securities)	2.37	0.73	85	1.34	0.51	83	2.06	0.63	87	2.04	0.54	88	2.56	0.69	88
Municipal securities	0.05	1.77	21	0.05	1.44	24	0.05	1.69	24	0.05	1.34	25	0.13	1.62	27
Mortgage-backed securities	5.54	12.38	15	6.28	11.43	20	5.40	11.75	17	6.25	11.44	19	5.70	11.13	20
Asset-backed securities	0.90	0.35	82	0.65	0.27	79	0.94	0.32	82	0.70	0.28	80	0.75	0.33	79
Other debt securities	1.74	0.46	88	1.62	0.39	88	1.77	0.42	90	1.80	0.39	89	1.68	0.41	89
Loans held-for-sale	0.25	0.46	48	0	0.40	6	0.21	0.52	37	0	0.39	7	0	0.30	8
Loans held for investment	74.80	61.15	88	77.94	64.43	88	76.16	61.72	89	78.10	63.50	88	77.39	63.93	85
Real estate loans secured by 1–4 family	0.36	11.69	3	0.65	13.18	5	0.42	11.91	4	0.71	13.29	7	0.86	13.46	6
Revolving	0	1.51	2	0	2.02	7	0	1.66	7	0	2.07	7	0	2.27	7
Closed-end, secured by first liens	0.36	9.76	4	0.64	10.62	7	0.41	9.81	5	0.70	10.69	9	0.85	10.57	7
Closed-end, secured by junior liens	0	0.21	8	0.01	0.28	11	0	0.22	8	0.01	0.28	12	0.01	0.31	11
Commercial real estate loans	68.30	22.27	99	70.89	23.11	99	69.60	22.22	99	71.71	22.23	99	71.89	21.58	99
Construction and land development	0.20	3.32	7	0.24	3.46	12	0.16	3.40	9	0.37	3.44	16	0.79	3.51	21
Multifamily	55.88	3.21	99	57.68	3.23	99	57.30	3.12	99	58.13	3.01	99	57.62	2.72	99
Nonfarm nonresidential	12.22	14.77	41	12.97	15.32	39	12.15	14.72	41	13.21	14.69	43	13.49	14.44	47
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	91.50	57.91	97	91.78	57.83	96	91.69	57.15	97	92.73	57.46	97	94.01	56.49	98
Real estate loans secured by 1–4 family	0.48	19.43	3	0.83	20.44	4	0.55	19.43	4	0.91	20.75	6	1.11	21.10	5
Revolving	0	2.45	2	0	3.09	7	0	2.64	6	0	3.15	7	0	3.50	7
Closed-end	0.48	16.76	4	0.83	17.13	5	0.55	16.59	4	0.91	17.39	7	1.11	17.39	6
Commercial real estate loans	91.02	35.36	99	90.95	34.31	99	91.14	34.63	99	91.82	33.52	99	92.90	32.14	99
Construction and land development	0.27	5.29	7	0.31	5.12	9	0.21	5.26	8	0.48	5.09	11	1.02	5.20	15
1–4 family	0.01	1.05	13	0.02	0.98	16	0.01	0.93	14	0.02	0.94	18	0.05	1.02	20
Other	0.25	4.21	7	0.29	4	9	0.19	4.19	8	0.46	4.02	11	0.97	4.05	18
Multifamily	74.47	5.08	99	74	4.90	99	75.02	4.96	99	74.43	4.69	99	74.45	4.10	99
Nonfarm nonresidential	16.29	23.47	31	16.64	22.69	36	15.90	22.93	32	16.91	22.15	38	17.43	21.40	41
Owner-occupied	0.99	7.93	11	0.94	7.70	14	0.96	7.68	13	0.88	7.72	15	0.87	8.03	15
Other	15.29	15.25	52	15.70	14.76	52	14.94	14.95	47	16.03	14.34	57	16.56	13.38	59
Real estate loans secured by farmland	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	4.02	23.16	4	4.63	20.31	7	4.19	22.17	6	4.16	19.53	7	4.25	20.32	7
Loans to individuals	0	6.02	0	0.01	6.48	0	0	6.13	0	0.01	7.13	1	0.01	7.36	1
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	4.47	8.05	46	3.58	9.38	33	4.12	9.09	40	3.10	9.85	29	1.74	9.66	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	843.58	382.51	98	870.93	401.07	99	850.08	381.27	98	869.31	391.26	99	844.82	379.80	99
Real estate loans secured by 1–4 family	4.44	124.29	3	7.91	138.65	5	5.09	125.03	4	8.52	138.18	5	9.99	137.84	5
Revolving	0	16.14	2	0.02	21.22	6	0.02	17.42	7	0.02	21.26	6	0.03	23.33	6
Closed-end	4.44	106.79	3	7.89	115.78	6	5.07	106.14	4	8.50	115.20	6	9.95	112.79	6
Commercial real estate loans	839.14	237.40	99	863.02	240.54	99	844.98	234.65	99	860.79	229.44	99	834.83	219.72	99
Construction and land development	2.47	35.26	6	2.93	35.93	10	1.93	35.62	9	4.49	34.95	14	9.13	35.36	21
1–4 family	0.12	6.84	13	0.17	6.92	16	0.14	6.34	14	0.17	6.61	17	0.44	7.04	23
Other	2.34	28.01	6	2.76	27.85	10	1.80	28.16	9	4.32	27.32	16	8.68	27.26	23
Multifamily	686.54	34.02	99	702.19	33.54	99	695.59	32.74	99	697.77	31.04	99	669.07	27.85	99
Nonfarm nonresidential	150.14	157.71	45	157.90	159.79	48	147.46	155.06	46	158.53	152.10	50	156.64	147.22	52
Owner-occupied	9.17	52.99	12	8.90	54.16	16	8.93	52.37	15	8.29	53.07	17	7.81	54.89	17
Other	140.97	102.29	66	149	103.49	69	138.52	100.54	67	150.24	97.41	71	148.83	91.80	74
Real estate loans secured by farmland	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	37.09	145.22	6	43.93	132.09	13	38.84	139.91	10	39.04	122.02	12	38.16	128.82	11
Loans to individuals	0.04	35.91	0	0.06	40.80	0	0.05	37.47	0	0.07	43.51	2	0.08	42.67	1
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	41.20	47.52	57	33.99	54.71	42	38.19	49.54	53	29.06	52.44	36	15.60	51.79	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	90.32	27.81	99	90.31	27.16	99	90.48	27.32	99	91.21	26.45	99	92.31	24.79	99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	832.67	185.94	99	856.98	188.67	99	838.91	183.76	99	855.09	178.57	99	829.55	167.93	99
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	841.84	243.39	99	865.88	248.20	99	847.84	240.85	99	863.39	236.10	99	837.36	225.98	99

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	7.39	11.92	32	4.52	7.73	45	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36
Liquid assets	12.75	27.16	11	10.19	22.73	8	11.03	26.22	10	9.75	22.44	9	11.11	22.72	11
Investment securities	10.74	18.78	18	10.11	16.91	16	10.38	17.85	18	10.97	16.99	20	10.88	17.27	21
Net loans and leases	74.70	60.99	88	77.64	64.23	90	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Net loans, leases and standby letters of credit	75.17	61.79	88	78.43	65.22	90	76.66	62.48	89	78.67	64.84	88	77.95	65.07	87
Core deposits	44.41	73.69	5	41.93	64.18	12	42.12	70.67	7	42.47	63.09	14	45.94	62.13	18
Noncore funding	41.10	11.95	96	43.30	19.78	88	42.89	14.13	94	42.46	19.36	88	39.45	21.34	83
Time deposits of $250K or more	5.83	1.96	94	7.45	2.95	91	6.24	2.11	94	6.97	2.94	92	5.84	2.89	86
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.39	1.22	68	1.47	1.77	55	1.42	1.47	65	1.49	1.94	58	0.96	1.97	46
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.59	0.60	58	1.47	0.97	66	1.08	0.54	68	1.49	0.48	74	0.95	0.54	57
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	5.24	1.11	92	4.05	3.69	62	5.81	1.24	92	8.44	3.01	92	8.54	3.67	89
Earning assets that reprice within 1 year	18.24	38.67	8	19.22	39.59	5	17.28	39.38	6	17.24	39.29	3	13.24	40.29	2
Interest-bearing liabilities that reprice within 1 year	15.02	7.73	86	25.18	10.23	91	16.20	8.20	86	24.81	10.19	92	19.90	10.01	89
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	3.22	29.49	5	-5.96	27.26	4	1.09	29.11	5	-7.57	26.63	3	-6.66	27.38	2
Other Liquidity and Funding Ratios															
Net noncore funding dependence	40.84	-0.51	97	45.80	14.37	93	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93
Net short-term noncore funding dependence	15.19	-6.88	95	20.49	4.94	88	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92
Short-term investment / Short-term noncore funding	37.09	246.74	9	20.66	77.70	23	30.24	184.19	10	5.28	77.77	3	11.90	66.46	14
Liquid assets - short-term noncore funding / Nonliquid assets	-8.23	30.67	4	-13	16.50	4	-10.80	28.18	5	-17.61	16.97	3	-11.75	16.04	7
Net loans and leases / Total deposits	125.94	76.22	96	131.77	88.34	96	131.97	79.43	96	131.87	90.31	94	130.04	90.08	93
Net loans and leases / Core deposits	168.22	83.77	98	185.16	101.46	97	180.51	88.34	97	183.24	103.93	95	167.79	105	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.09	1.31	9	0.60	3.85	12	2.25	4.31	22	1	1.36	44	-0.34	-1.98	89
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.74	85.49	77	99.41	85.17	77	99.46	87.23	73	99.44	85.40	79	99.46	81.88	82
U.S. Treasury securities	1.05	5.10	51	1.13	5.04	53	1.11	4.72	54	0.71	6.15	42	0	6.99	14
US agency securities (excluding mortgage-backed securities)	22.09	4.35	94	13.22	3.36	87	19.82	4.01	90	18.59	3.49	92	23.55	4.02	93
Municipal securities	0.42	9.71	22	0.49	8.69	23	0.45	9.83	22	0.46	7.75	24	1.17	9.16	29
Mortgage-backed securities	51.59	66.67	26	62.09	68.40	36	51.98	66.64	26	56.98	67.43	32	52.45	65.45	28
Asset-backed securities	8.41	1.97	88	6.48	1.67	84	9.02	1.91	89	6.34	1.66	85	6.86	2.05	85
Other debt securities	16.18	3.05	92	16.01	2.67	93	17.08	3.01	92	16.36	2.94	92	15.43	2.79	91
Mutual funds and equity securities	0.26	0.36	65	0.59	0.35	74	0.54	0.35	70	0.56	0.40	66	0.54	0.42	65
Debt securities 1 year or less	27.10	9.29	88	30.34	10.98	90	29.47	10.55	88	1.98	11.86	13	0	11.91	3
Debt securities 1 to 5 years	8.16	16.09	39	12.36	17.72	51	9.51	17.03	40	12.36	17.94	49	21.86	19.18	66
Debt securities over 5 years	64.49	72.48	29	56.70	67.50	30	60.48	69.86	29	85.10	66.02	73	77.59	64.73	60
Pledged securities	20.06	33.48	34	26.38	36.65	38	21.87	35.67	35	23.31	30.57	44	21.77	33.30	41
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	73.87	156.41	40	178.44	53.90	86	383.53	183.32	83	-45.40	26.69	4	-49.47	6.77	4
Investment securities	12.86	31.91	29	-4.67	9.51	20	-0.70	23.62	16	4.28	11.75	45	59.82	9.42	93
Core deposits	12.53	29.18	6	-6.59	12	2	4.09	26.88	3	-4.45	11.23	2	4.03	7.29	47
Noncore funding	0.85	-25.09	82	16.55	16.35	57	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55

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)			2,475,220	2,006,492	2,034,944
Commit: Secured commercial real estate loans	627,614	506,999	410,860	457,178	607,256
Commit: Unsecured real estate loans	171,167	150,397	156,348	152,333	166,888
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	270,244	427,514	357,576	451,953	447,731
Commercial and similar letters of credit	18,341	66,108	18,300	57,989	60,390
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,250,000	4,250,000	4,250,000	2,800,000	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							4.40	22.01	1	3.74	23.52	3	3.92	24.05	4
Standby letters of credit	0.47	0.67	48	0.79	0.78	62	0.64	0.71	61	0.84	0.84	62	0.86	0.92	62
Commercial and similar letters of credit	0.03	0.02	76	0.12	0.02	94	0.03	0.02	77	0.11	0.02	92	0.12	0.02	91
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	7.37	42.67	24	7.83	54.47	18	7.55	48.62	21	5.22	68.47	18	0	65.81	1
Interest rate contracts	7.37	30.32	26	7.83	40.32	20	7.55	34.36	24	5.22	47.31	19	0	43.84	1
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	7.37	20.33	33	7.83	23.70	29	7.55	20.83	32	5.22	28.86	22	0	26.74	2
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							5.87	42.82	1	4.95	45.53	1	5.23	44.93	1

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,250,000	4,250,000	4,250,000	2,800,000	0
Interest rate contracts	4,250,000	4,250,000	4,250,000	2,800,000	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	4,250,000	4,250,000	4,250,000	2,800,000	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	4,250,000	4,250,000	4,250,000	2,800,000	0
Interest rate contracts	4,250,000	4,250,000	4,250,000	2,800,000	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,250,000	4,250,000	4,250,000	2,800,000	0
One year or less	4,250,000	4,250,000	4,250,000	2,800,000	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	0	0	0	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80		92.91	
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22		3.39	
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31		1.93	
Futures and forwards	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6		12.78	
Written options	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6		6.60	
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42		0.23	
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6		5.49	
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18		4.19	
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39		0.32	
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18		3.20	
Swaps	100	69.64	95	100	69.06	95	100	68.76	96	100	69.75	95		70.34	
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18		46.31	
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18		38.40	
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30		1.85	
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36		1.14	
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81		53.69	
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88		50.60	
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33		0.57	
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38		0.16	
Derivative contracts (excluding futures and forex 14 days or less)	100	90.92	75	100	91.11	76	100	91.48	75	100	93.86	75		94.47	
One year or less	100	26.80	96	100	31.34	94	100	32.05	94	100	32.17	93		32.51	
Over 1 year to 5 years	0	28.69	4	0	27.94	4	0	27.06	3	0	30.45	4		31.16	
Over 5 years	0	30.03	5	0	31.18	4	0	29.56	5	0	28.09	5		28.71	
Gross negative fair value (absolute value)	0	1.21	1	0	1.98	1	0	1.55	1	0	0.83	2		0.72	
Gross positive fair value	0	1.70	1	0	2.69	1	0	2.23	0	0	1.19	1		0.85	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	2	0	0.11	2	0	0.07	1	0	0.06	2	0	0.06	1
Gross positive fair value (X)	0	0.07	1	0	0.13	1	0	0.09	0	0	0.07	1	0	0.06	0
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	6	0	0.02	6	0	0.02	4	0	0.01	5	0	0.01	2
Current credit exposure (X)	0	0.05	5	0	0.09	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	1.16	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	194,043	147,638	147,638	159,820	158,046
Gross losses	4,323	10,385	22,178	20,308	18,342
Write-downs, transfers to loans held-for-sale	0	0	0	0	3,190
Recoveries	4,840	189	3,393	1,021	1,860
Net losses	-517	10,196	18,785	19,287	16,482
Provision for loan and lease losses	3,198	22,891	63,279	7,105	18,256
Adjustments	0	1,911	1,911	0	0
Ending balance	197,758	162,244	194,043	147,638	159,820
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.02	-0.11	75	0.17	0.87	12	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
Provision for loan and lease losses / Average loans and leases	0.03	-0.20	75	0.22	1.41	8	0.15	0.82	3	0.02	0.24	11	0.05	0.24	16
Provision for loan and lease losses / Net loan and lease losses	-618.57	-168.35	14	224.51	730.69	17	336.86	487.86	51	36.84	130.58	6	110.76	134.68	50
Allowance for loan and lease losses / Total loans and leases not held for sale	0.46	1.49	3	0.38	1.32	8	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11
Allowance for loan and lease losses / Total loans and leases	0.46	1.47	3	0.38	1.30	8	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11
Allowance for loan and lease losses / Net loans and leases losses (X)		18.09		3.98	10.10	32	10.33	11.58	65	7.65	8.03	68	9.70	7.54	74
Allowance for loan and lease losses / Nonaccrual assets	596.05	291.29	89	329.22	310.68	73	513.55	299.17	84	241.07	218.72	71	351.21	214.03	85
ALLL / 90+ days past due + nonaccrual loans and leases	596.05	246.27	93	329.22	221.69	81	513.55	244.34	90	241.07	151.73	80	351.21	160.51	90
Gross loan and lease losses / Average loans and leases	0.04	0.24	15	0.10	0.34	24	0.05	0.34	9	0.05	0.28	13	0.05	0.30	10
Recoveries / Average loans and leases	0.05	0.08	39	0	0.07	4	0.01	0.07	9	0	0.08	5	0	0.09	2
Net losses / Average loans and leases	0	0.16	9	0.10	0.27	35	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0.01	0	89
Recoveries / Prior year-end losses	21.82	7.39	93	0.93	8.09	7	16.71	33.98	16	5.57	36.22	7	2.94	41.30	2
Earnings coverage of net loan and lease losses (X)	-385.48	25.70	3	13.55	17.23	59	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	51	0	0.01	34	0	0.04	25	0	0.01	48	0.01	0.02	55
Real estate loans secured by 1–4 family	-0.03	-0.01	25	0	0.01	48	0	0.01	50	0.25	0.01	97	0	0.01	35
Revolving		-0.03		0	0	49	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	-0.03	-0.01	22	0	0.01	48	0	0	53	0.25	0	97	0	0.01	44
Commercial real estate loans	0.01	0.05	52	0	0.01	38	0	0.07	22	0	0.01	49	0.01	0.01	65
Construction and land development	-0.01	0	30	-0.03	-0.01	25	-0.07	0	9	-0.03	-0.01	22	0.51	-0.03	98
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	-0.01	0	26	-0.03	-0.01	19	-0.07	0	5	-0.03	-0.01	20	0.51	-0.02	98
Multifamily	0.01	0	90	0	0	61	0	0	22	0	0	83	0	0	78
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0.02	0.11	36	0	0.02	38	0.04	0.02	72
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	41	0	0.01	54	0.02	0.08	46	0	0.01	40	0.04	0.01	84
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans	-0.27	0.20	1	2.07	0.48	91	0.99	0.47	82	1.01	0.37	89	0.66	0.31	82
Loans to individuals	2.41	1.06	84	0.69	1.43	32	0.81	1.13	51	1.08	1.17	58	1.81	1.16	73
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	37	0.03	0.15	54	0.01	0.15	45	0	0.15	22	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	20,345	2,828	15,658	3,720	564
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	33,178	49,282	37,785	61,243	45,506
Total past due and nonaccrual loans and leases	53,523	52,110	53,443	64,963	46,070
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,304	28,764	19,318	39,245	25,719
Total restructured loans and leases	17,304	28,764	19,318	39,245	25,719
30–89 days past due loans held for sale	15,560	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	15,560	0	0	0	0
Restructured loans and leases in compliance	14,894	865	14,967	1,254	9,162
Other real estate owned	3,340	1,966	1,769	1,966	2,564
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.05	0.33	8	0.01	0.52	1	0.04	0.39	2	0.01	0.43	1	0	0.44	0
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.08	0.65	3	0.12	0.57	8	0.09	0.66	4	0.15	0.51	11	0.11	0.54	7
90+ days past due and nonaccrual loans and leases	0.08	0.82	1	0.12	0.75	4	0.09	0.85	1	0.15	0.71	5	0.11	0.75	3
30–89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.04	0.13	29	0.07	0.14	38	0.04	0.13	30	0.09	0.14	46	0.06	0.16	28
30–89 days past due loans held for sale	0.04	0	95	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.05	0.33	8	0.01	0.52	1	0.04	0.40	2	0.01	0.43	1	0	0.44	0
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.08	0.66	3	0.12	0.58	7	0.09	0.67	4	0.15	0.53	9	0.11	0.57	6
30+ days past due and nonaccrual assets	0.12	1.18	1	0.12	1.32	1	0.12	1.29	0	0.16	1.19	2	0.11	1.26	2
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.50	2	0.09	0.48	8	0.07	0.52	3	0.11	0.44	10	0.09	0.48	7
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.53	2	0.09	0.51	7	0.07	0.55	3	0.12	0.48	11	0.09	0.52	6
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.09	0.58	3	0.10	0.57	7	0.10	0.60	6	0.12	0.53	11	0.11	0.60	7
Allowance for loan and lease losses	26	69.27	11	32.12	74.58	16	28.10	66.66	15	43.66	115.41	11	35.81	118.28	8
Equity capital + allowance for loan and lease losses	0.74	5.03	2	0.77	4.68	5	0.77	4.97	3	0.94	4.28	8	0.84	4.79	7
Tier 1 capital + allowance for loan and lease losses	1.09	5.96	3	1.17	5.89	7	1.17	6.05	4	1.44	5.65	10	1.28	6.16	8
Loans and leases + other real estate owned	0.12	0.97	1	0.12	0.91	2	0.13	0.97	1	0.15	0.85	3	0.14	0.96	3

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

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.05	0.31	10	0.01	0.48	3	0.04	0.39	6	0.01	0.38	4	0	0.42	2
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0.06	0.76	4	0.06	0.54	8	0.05	0.76	5	0.06	0.46	10	0.02	0.57	3
Commercial and industrial	30–89 days past due	0	0.22	3	0	0.36	5	0	0.23	3	0	0.31	6	0.03	0.30	11
	90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0.59	0.69	52	1.38	0.90	77	1.10	0.75	77	2.24	0.83	92	2.15	0.76	92
Individuals	30–89 days past due	0.71	0.53	69	0.49	0.84	30	0.14	0.83	14	0.13	0.83	17	0.73	0.84	38
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0.22	0.22	58	0.10	0.19	50	0.62	0.28	83	0.10	0.17	50	0.15	0.23	51
Depository institution loans	30–89 days past due		0.01			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.17			0.35			0.17			0.24			0.17	
	90+ days past due		0			0.02			0			0			0	
	Nonaccrual		0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.13	16	0	0.26	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.15	19	0.01	0.13	39	0	0.15	19	0.02	0.13	43	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.47	1	0	0.73	1	0.67	0.65	66	0	0.67	1	0	0.71	0
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.70	0.88	49	0.49	0.79	35	0.72	0.89	51	0.45	0.73	38	0.37	0.86	26
Revolving	30–89 days past due		0.31		0	0.50	5	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due		0.03		0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual		1.31		0	1.07	5	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0	0.48	1	0	0.76	1	0.67	0.65	64	0	0.70	1	0	0.75	0
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.70	0.85	51	0.49	0.77	37	0.72	0.87	52	0.46	0.70	41	0.37	0.84	27
Junior lien	30–89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.43	0.05	97	0.26	0.05	95	0.38	0.04	97	0.24	0.04	95	0	0.06	6
Commercial real estate	30–89 days past due	0.05	0.22	24	0.01	0.28	8	0.04	0.26	21	0.01	0.18	12	0	0.17	5
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.05	0.62	7	0.05	0.32	17	0.04	0.62	7	0.05	0.23	18	0.02	0.28	13
Construction and development	30–89 days past due	0	0.22	15	0	0.32	12	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.16	17	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.08	56	0.01	0.10	49	0.01	0.09	48	0	0.08	40	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.03	0.13	50	0.01	0.06	45	0.01	0.11	44	0.02	0.05	50	0.01	0.08	52
Nonfarm non-residential	30–89 days past due	0.27	0.20	69	0	0.27	10	0.15	0.23	54	0.04	0.14	19	0	0.17	6
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.16	0.78	9	0.23	0.37	39	0.18	0.80	13	0.21	0.28	46	0.04	0.30	14
Owner Occupied	30–89 days past due	0	0.06	10	0	0.11	12	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.32	8	0.04	0.20	21	0.01	0.27	10	0.04	0.16	23	0	0.17	13
Other	30–89 days past due	0.27	0.12	79	0	0.14	7	0.15	0.14	67	0.04	0.07	44	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.16	0.40	36	0.19	0.16	68	0.17	0.44	37	0.17	0.10	74	0.04	0.13	37
Farmland	30–89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,863,150	5,870,766	5,870,053	5,899,674	5,942,845
Retained earnings	574,916	357,413	515,558	342,023	297,202
Accumulated other comprehensive income (AOCI)	-122,116	-80,565	-25,478	-32,843	-87,653
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,315,950	6,147,614	6,360,133	6,208,854	6,152,394
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,423,168	2,423,341	2,423,213	2,423,386	2,433,189
Accumulated other comprehensive income-related adjustments	-122,116	-80,565	-25,479	-32,843	-87,652
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	4,014,898	3,804,838	3,962,399	3,818,311	3,806,857
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,014,898	3,804,838	3,962,399	3,818,311	3,806,857
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	502,840	502,840	502,840	502,840	502,840
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	502,840	502,840	502,840	502,840	502,840
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	502,840	502,840	502,840	502,840	502,840
Tier 1 Capital	4,517,738	4,307,678	4,465,239	4,321,151	4,309,697
Tier 2 Capital					
Tier 2 capital instruments and related surplus	643,349	642,389	643,106	642,155	641,428
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	184,330	156,487	181,266	148,683	160,954
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	827,679	798,876	824,372	790,838	802,382
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	827,679	798,876	824,372	790,838	802,382
Exited advanced approach tier 2 capital					
Total capital	5,345,417	5,106,554	5,289,611	5,111,989	5,112,079
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	56,271,516	53,365,154	54,914,119	52,435,718	51,816,105
Less: Deductions from common equity tier 1 capital	2,423,168	2,423,341	2,423,213	2,423,386	2,433,189
Less: Other deductions	97,929	90,360	94,768	88,173	71,912
Total assets for leverage ratio	53,750,419	50,851,453	52,396,138	49,924,159	49,311,004
Total risk-weighted assets	40,820,778	38,796,109	40,774,630	38,529,473	36,097,032
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	9.84	12.54	7	9.81	11.59	23	9.72	12.35	8	9.91	12.11	20	10.55	12.09	28
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.07	13.31	12	11.10	12.25	31	10.95	13.08	16	11.22	12.78	27	11.94	12.85	39
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.09	15.37	10	13.16	14.01	41	12.97	15.23	13	13.27	14.36	38	14.16	14.45	58
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.41	9.15	31	8.47	9.43	20	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	86	95	340	366	621	-9.47	-55.67
Other insurance activities income	86	95	340	366	621	-9.47	-55.67
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,165,765	1,152,444	1,164,196	1,145,058	977,628	1.16	24.88

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0.03	0.38	40	0.04	0.40	47	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.72	11	97	25.78	11.59	96	24.99	11.03	96	25.62	11.51	96	21.87	10.22	89
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	25,993	9,786	25,538	10,250	10,086
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	25,993	9,786	25,538	10,250	10,086
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets	165.61	-2.56	95	-1.12	7.32	48	149.15	2.04	95	1.63	12.40	53		3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.13	0.13	0.13	0.13	0.13

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	95,038	95,175	380,288	380,662	380,500	-0.14	11.71
Dividends	95,000	95,000	380,000	380,000	380,000	0.00	11.76
Interest	38	175	288	662	500	-78.29	-47.22
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	95,038	95,175	380,288	380,662	380,500	-0.14	11.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	130	164	587	722	793	-20.73	-23.08
Total operating income	95,168	95,339	380,875	381,384	381,293	-0.18	11.65
Operating Expenses							
Personnel expenses	2,235	2,169	8,204	3,534	19,082	3.04	-59.27
Interest expense	4,565	4,565	18,259	18,257	2,794	0.00	
Other expenses	5,907	6,347	25,267	28,135	37,496	-6.93	-12.12
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	12,707	13,081	51,730	49,926	59,372	-2.86	4.08
Income (loss) before taxes	82,461	82,258	329,145	331,458	321,921	0.25	12.91
Applicable income taxes (credit)	-3,497	-3,586	-14,163	-13,669	-16,616		
Extraordinary items							
Income before undistributed income of subsidiaries	85,958	85,844	343,308	345,127	338,537	0.13	10.39
Equity in undistributed income of subsidiaries	59,638	14,484	167,801	49,916	83,880	311.75	14.59
Bank subsidiaries	59,638	14,484	167,803	49,916	83,878	311.75	14.59
Nonbank subsidiaries	0	0	-2	0	2		-100.00
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	145,596	100,328	511,109	395,043	422,417	45.12	12.08
Memoranda							
Bank net income	154,638	109,484	547,803	429,916	463,878	41.24	12.84
Nonbank net income	0	0	-2	0	2		-100.00
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	7,299,513	97.74	7,127,563	97.53	7,333,635	97.67	7,171,183	7,070,664	2.41	16.11
Common and preferred stock	7,296,634	97.71	7,125,229	97.50	7,333,635	97.67	7,168,934	7,064,209	2.41	16.07
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,879	0.04	2,334	0.03	0	0	2,249	6,455	23.35	
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	130	0	132	0	129	0	132	132	-1.52	4.00
Common and preferred stock	130	0	132	0	129	0	132	132	-1.52	4.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0		0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	144,408	1.93	156,264	2.14	150,964	2.01	182,827	228,198	-7.59	137.67
Cash and due from unrelated depository institution	242	0	237	0	241	0	236	419	2.11	-94.47
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	6,826	0.09	6,826	0.09	6,826	0.09	6,826	6,826	0.00	0.00
Other assets	16,888	0.23	16,891	0.23	16,516	0.22	16,512	16,899	-0.02	-9.57
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total assets	7,468,007	100.00	7,307,913	100.00	7,508,311	100.00	7,377,716	7,323,138	2.19	16.94
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	295,764	3.96	295,205	4.04	295,624	3.94	295,066	294,697	0.19	
Other liabilities	15,441	0.21	15,362	0.21	10,784	0.14	11,090	13,698	0.51	-64.07
Balance due to subsidiaries and related institutions	360,362	4.83	359,961	4.93	360,259	4.80	359,866	359,508	0.11	0.47
Total liabilities	671,567	8.99	670,528	9.18	666,667	8.88	666,022	667,903	0.15	67.20
Equity Capital	6,796,440	91.01	6,637,385	90.82	6,841,644	91.12	6,711,694	6,655,235	2.40	13.56
Perpetual preferred stock (income surplus)	502,840	6.73	502,840	6.88	502,840	6.70	502,840	502,840	0.00	
Common stock	4,904	0.07	4,904	0.07	4,904	0.07	4,904	4,904	0.00	0.72
Common surplus	6,103,251	81.73	6,101,540	83.49	6,122,690	81.55	6,115,487	6,099,940	0.03	1.33
Retained earnings	552,566	7.40	344,344	4.71	494,229	6.58	342,023	297,202	60.47	4862.42
Accumulated other comprehensive income	-122,116	-1.64	-80,565	-1.10	-25,478	-0.34	-32,843	-87,653		
Other equity capital components	-245,005	-3.28	-235,678	-3.22	-257,541	-3.43	-220,717	-161,998		
Total liabilities and equity capital	7,468,007	100.00	7,307,913	100.00	7,508,311	100.00	7,377,716	7,323,138	2.19	16.94
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	360,362	4.83	359,961	4.93	360,259	4.80	359,866	359,508	0.11	0.47
Notes payable to subsidiaries that issued TPS	347,585	4.65	347,184	4.75	347,482	4.63	347,089	346,731	0.12	-3.09
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	8.47	12.54	17	6	3.93	62	7.62	7.29	51	5.93	9.68	11	6.23	10.40	10
Bank net income / Average equity investment in banks	8.46	12.55	16	6.13	4.73	56	7.60	7.45	48	6.03	10.51	10	6.58	11.19	9
Nonbank net income / Average equity investment in nonbanks	0	12.53	16	0	5.73	32	-1.52	9.75	11	0	7.89	17	1.52	7.10	32
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	106.21	95.97	85	109.13	95.67	54	107.18	88.16	70	108.83	82.22	83	109.82	82.56	87
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17		3.59		0	5.93	10	0	3.78	23
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	9.88	17.74	39	10.10	19.50	48	9.74	20.06	38	9.92	20.43	45	10.04	20.88	44
Total debt / Equity capital	4.35	11.90	33	4.45	13.54	40	4.32	14.41	30	4.40	14.31	38	4.43	14.69	40
Total debt + notes payable to subs that issued TPS / Equity capital	9.47	14.30	41	9.68	15.86	50	9.40	16.67	41	9.57	16.36	49	9.64	17.10	51
Total debt + Loans guaranteed for affiliate / Equity capital	4.35	12.02	33	4.45	13.93	40	4.32	14.68	30	4.40	14.56	38	4.43	15.14	40
Total debt / Equity capital – excess over fair value	4.35	12	33	4.45	13.68	40	4.32	14.52	30	4.40	14.51	38	4.43	14.81	40
Long-term debt / Equity capital	4.35	11.33	33	4.45	12.46	41	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	2.48	35.48	22	2.47	27.67	28	2.46	34.67	21	3.20	28.44	28	3.18	28.63	31
Double Leverage															
Equity investment in subs / Equity capital	107.36	102.85	74	107.35	103.91	73	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68
Total investment in subs / Equity capital	107.40	108.21	64	107.39	111.18	58	107.19	110.16	60	106.85	111.07	57	106.24	112.48	52
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.86	0.22	84	1.22	1.22	65	0.96	0.47	72	1.16	0.36	84	0.97	0.35	76
Equity investment in subs – equity cap / Net income-div (X)	2.14	0.74	90	9.54	2.81	94	3.03	1.82	81	10.20	1.22	98	7.24	1.22	95
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.23	111.20	45	98.76	154.20	35	99.17	136.59	28	99.17	177.68	20	94.34	162.34	18
Cash from ops + noncash items + op expense / Op expense + dividend	112.37	98.58	58	111.06	176.81	36	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	93.97	85.35	49	74.05	90.08	37	92.49	134.08	23	89.06	116.34	20	133.24	103.19	79
Pretax operating income + interest expense / Interest expense	1,906.37	1,142.88	76	1,901.93	2,355.68	63	1,902.65	2,016.32	74	1,915.51	1,968.54	65	11,621.87	2,898.75	88
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,031.76	1,357.31	58	941.43	1,688.78	45	993.98	1,539.23	56	921.93	1,632.83	39	1,408.99	1,369.37	63
Dividends + interest from subsidiaries / Interest expense + dividends	103.50	117.86	48	103.33	186.57	36	103.71	150.43	29	103.31	210.80	19	103.21	188.90	20
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	17.74	33.13	35	12.22	20.55	62	15.57	35.64	45	12.03	57.11	26	12.87	33.93	28
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.94	3.97	42	2.14	2.60	54	2.01	3.85	46	2.48	2.64	58	3.12	2.61	57
Past Due and Nonaccrual as a Percent of Loans and Leases															
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	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	32	0	3.20	27	0	2.66	29	0	5.62	25	0	5.50	25
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	101.51	74.87	75	101.97	61.08	82	101.49	81.10	76	101.48	57.84	84	108.08	57.26	90
Dividends declared / Net income	59.93	23.13	97	87.25	81.32	71	68.17	42.29	86	88.65	33.08	96	86.62	27.33	97
Net income – dividends / Average equity	3.39	9.52	5	0.76	0.55	44	2.43	4.14	27	0.67	6.46	6	0.83	7.33	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	108.87	101.14	53	108.52	182.33	42	109.06	132.17	41	108.50	178.13	31	103.86	157.73	29
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	108.87	128.99	45	108.52	229.19	33	109.06	174.85	28	108.50	260.40	18	103.86	215.26	15
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	61.43	30.63	79	86.77	123.04	39	69.37	60.28	59	88.39	66.55	73	81.92	60.71	75
Interest income from bank subsidiaries	0.02	0.12	62	0.16	0.70	64	0.05	0.36	57	0.15	0.54	66	0.11	0.52	62
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	61.46	33.49	77	86.93	148.03	38	69.42	62.88	54	88.54	69.36	66	82.03	63.43	65
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39			82.95		0	51.40	17
Interest income from nonbank subsidiaries		2.80			14.44			7.38			20.25		0	18.56	24
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86			1.92		0	2.96	38
Other income from nonbank subsidiaries		0.09			0.19			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries		69.48			76.32			79.84			150.41		0	99.33	7
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.82	58.57	83	99.64	62.43	69	99.77	69.76	82	99.64	67.32	82	99.66	65.18	82
Interest income from bank subsidiaries	0.04	0.72	56	0.18	2.52	60	0.08	0.63	54	0.17	0.80	58	0.13	0.92	58
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	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.86	71.70	77	99.83	76.26	60	99.85	82.20	80	99.81	78.80	81	99.79	74.20	74
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	121.84	29.59	92	121.94	30.31	91	121.86	27.08	93	121.96	28.33	92	121.99	26.53	92