



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

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BHC Name [MORGAN STANLEY](#)

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

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,158,772,000](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [2](#)

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:

[MORGAN STANLEY](#)
[1585 BROADWAY](#)

[NEW YORK, NY 10036](#)

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BHC Name

City/State

2162966

RSSD Number

2

FR Dist.

1

Peer #

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	1,146,169,000	920,061,000	980,970,000	886,264,750	860,039,000
Net income (\$000)	4,120,000	1,698,000	10,996,000	9,042,000	8,748,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.85	2.67	3	0.77	2.94	4	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3
+ Non-interest income	4.60	1.13	96	3.48	1.12	94	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94
– Overhead expense	3.65	2.28	93	3.19	2.68	78	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
– Provision for credit losses	-0.03	-0.12	55	0.13	0.88	9	0.06	0.51	3	0.01	0.15	13	0	0.14	9
+ Securities gains (losses)	0.05	0.01	89	0.02	0.03	69	0.01	0.02	56	0.01	0.01	73	0	0	73
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	5	0	0	45
= Pretax net operating income (tax equivalent)	1.87	1.78	59	0.93	0.64	58	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26
Net operating income	1.44	1.36	55	0.74	0.48	60	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23
Net income	1.44	1.35	55	0.74	0.48	60	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.06	3.18	3	1.86	4.09	1	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2
Interest expense	0.15	0.29	23	1.02	0.85	72	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83
Net interest income (tax equivalent)	0.91	2.88	3	0.84	3.24	4	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.16	19	0.07	0.27	29	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5
Earnings coverage of net loan and lease losses (X)	528.60	25.70	97	76.19	17.23	88	154.40	22.89	93	1,427.63	24.40	99	-280.32	21.75	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.33	1.49	0	0.38	1.32	7	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1
Allowance for loan and lease losses / Total loans and leases	0.30	1.47	0	0.34	1.30	5	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.75	0.70	63	0.92	0.63	79	0.92	0.71	74	0.85	0.57	79	0.91	0.61	81
30–89 days past due loans and leases / Total loans and leases	0.07	0.33	10	0.09	0.52	6	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8
Liquidity and Funding															
Net noncore funding dependence	9.97	-0.51	81	12.46	14.37	45	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7
Net short-term noncore funding dependence	-36.38	-6.88	5	-53.93	4.94	5	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3
Net loans and leases / Total assets	21.69	60.99	3	19.33	64.23	5	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Capitalization															
Tier 1 leverage ratio	7.50	9.15	8	8.12	9.43	10	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13
Holding company equity capital / Total assets	9.17	10.72	26	9.06	11.64	15	9.12	11.16	20	9.11	12.43	12	9.40	12.22	10
Total equity capital (including minority interest) / Total assets	9.28	10.85	26	9.20	11.80	14	9.24	11.28	20	9.24	12.57	11	9.54	12.27	10
Common equity tier 1 capital / Total risk-weighted assets	16.74	12.58	89	15.71	11.64	88	17.36	12.40	92	16.43	12.17	89	16.90	12.12	91
Net loans and leases / Equity capital (X)	2.36	5.73	2	2.13	5.59	5	2.30	5.59	5	2.11	5.21	7	1.87	5.29	5
Cash dividends / Net income	18.76	23.13	36	39.40	81.34	27	25.38	42.30	28	29.69	33.12	46	28.07	27.31	44
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	22.26	16.49	69	8.20	11.31	48	24.62	16.68	75	4.91	9.26	45	0.21	7	12
Equity capital	23.76	9.13	85	6.36	5.70	57	24.81	6.99	90	1.62	10.49	14	3.69	7.89	41
Net loans and leases	37.13	7.22	92	19.50	9.91	80	35.97	9.07	92	14.56	9.10	78	4.47	7.89	36
Noncore funding	16.41	-25.09	89	6.60	16.35	36	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41
Parent Company Ratios															
Short-term debt / Equity capital	13.41	0.52	97	15.45	0.88	95	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95
Long-term debt / Equity capital	133.44	11.33	97	165.01	12.46	96	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97
Equity investment in subsidiaries / Equity capital	105.97	102.85	69	96.78	103.91	10	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10
Cash from ops + noncash items + op expense / Op expense + dividends	-355.06	98.58	0	352.56	176.81	85	280.36	147.26	90	381.20	190.27	88	51.14	174.91	5

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.....	1,398,000	1,618,542	5,406,000	7,267,000	6,747,000	-13.63	52.95
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,398,000	1,618,542	5,406,000	7,267,000	6,747,000	-13.63	52.95
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,398,000	1,618,542	5,406,000	7,267,000	6,747,000	-13.63	52.95
Investment interest income (tax equivalent).....	846,000	463,000	2,318,000	2,165,000	1,751,000	82.72	252.50
Interest on balances due from depository institutions.....	1,000	82,000	108,000	505,000	567,000	-98.78	-98.00
Interest income on other earning assets.....	591,000	1,748,458	3,944,000	9,133,000	7,585,000	-66.20	-27.66
Total interest income (tax equivalent).....	2,836,000	3,912,000	11,776,000	19,070,000	16,650,000	-27.51	40.33
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	102,000	248,000	709,000	981,000	616,000	-58.87	
Interest on foreign office deposits.....	2,000	6,000	17,000	22,000	16,000	-66.67	-60.00
Interest on other deposits.....	17,000	150,000	227,000	881,000	616,000	-88.67	0.00
Interest on other borrowings and trading liabilities.....	224,000	1,651,000	2,589,000	10,050,000	8,395,000	-86.43	-70.01
Interest on subordinated debt and mandatory convertible securities.....	64,000	92,000	307,000	470,000	443,000	-30.43	-18.99
Total interest expense.....	409,000	2,147,000	3,849,000	12,404,000	10,086,000	-80.95	-51.77
Net interest income (tax equivalent).....	2,427,000	1,765,000	7,927,000	6,666,000	6,564,000	37.51	106.91
Non-interest income.....	13,175,000	8,011,000	40,581,000	34,661,000	33,477,000	64.46	96.06
Adjusted operating income (tax equivalent).....	15,602,000	9,776,000	48,508,000	41,327,000	40,041,000	59.59	97.67
Overhead expense.....	10,469,000	7,341,000	33,736,000	30,097,000	28,825,000	42.61	73.04
Provision for credit losses.....	-84,000	302,000	581,000	120,000	-24,000		
Securities gains (losses).....	134,000	41,000	137,000	103,000	8,000	226.83	1016.67
Other tax equivalent adjustments.....	0	0	0	-11,000	0		
Pretax net operating income (tax equivalent).....	5,350,000	2,150,000	14,443,000	11,287,000	11,248,000	148.84	206.94
Applicable income taxes.....	1,176,000	366,000	3,239,000	2,064,000	2,350,000	221.31	103.46
Tax equivalent adjustments.....	6,000	4,000	25,000	-14,000	11,000	50.00	20.00
Applicable income taxes (tax equivalent).....	1,182,000	370,000	3,264,000	2,050,000	2,361,000	219.46	102.74
Minority interest.....	48,000	82,000	183,000	195,000	135,000	-41.46	108.70
Net income before discontinued operations, net of minority interest.....	4,120,000	1,698,000	10,996,000	9,042,000	8,752,000	142.64	262.36
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-4,000		
Net income attributable to holding company.....	4,120,000	1,698,000	10,996,000	9,042,000	8,748,000	142.64	263.32
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,168,000	1,780,000	11,179,000	9,237,000	8,883,000	134.16	260.24
Investment securities income (tax equivalent).....	846,000	463,000	2,318,000	2,165,000	1,751,000	82.72	252.50
US Treasury and agency securities (excluding mortgage-backed securities) ..	293,000	328,000	1,232,000	1,163,000	758,000	-10.67	261.73
Mortgage-backed securities.....	527,000	103,000	955,000	888,000	880,000	411.65	350.43
All other securities.....	26,000	32,000	131,000	114,000	113,000	-18.75	-38.10
Cash dividends declared.....	773,000	669,000	2,791,000	2,685,000	2,456,000	15.55	104.50
Common.....	635,000	561,000	2,295,000	2,161,000	1,931,000	13.19	111.67
Preferred.....	138,000	108,000	496,000	524,000	525,000	27.78	76.92

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)	0.99	2.96	3	1.70	3.72	2	1.20	3.27	3	2.15	4	2	1.94	3.87	3
Less: Interest expense	0.14	0.27	23	0.93	0.78	74	0.39	0.48	42	1.40	0.98	79	1.17	0.79	83
Equals: Net interest income (tax equivalent)	0.85	2.67	3	0.77	2.94	4	0.81	2.77	4	0.75	3.01	4	0.76	3.08	3
Plus: Non-interest income	4.60	1.13	96	3.48	1.12	94	4.14	1.21	96	3.91	1.32	95	3.89	1.31	94
Equals: adjusted operating income (tax equivalent)	5.44	3.87	90	4.25	4.12	59	4.94	4.04	84	4.66	4.41	65	4.66	4.46	63
Less: Overhead expense	3.65	2.28	93	3.19	2.68	78	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
Less: Provision for credit losses	-0.03	-0.12	55	0.13	0.88	9	0.06	0.51	3	0.01	0.15	13	0	0.14	9
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	0.05	0.01	89	0.02	0.03	69	0.01	0.02	56	0.01	0.01	73	0	0	73
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	5	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.87	1.78	59	0.93	0.64	58	1.47	1.04	79	1.27	1.56	22	1.31	1.57	26
Less: Applicable income taxes (tax equivalent)	0.41	0.40	59	0.16	0.16	44	0.33	0.23	80	0.23	0.36	16	0.27	0.33	31
Less: Minority interest	0.02	0	94	0.04	0	95	0.02	0	93	0.02	0	90	0.02	0	90
Equals: Net operating income	1.44	1.36	55	0.74	0.48	60	1.12	0.81	77	1.02	1.19	25	1.02	1.24	23
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	5
Equals: Net income	1.44	1.35	55	0.74	0.48	60	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Memo: Net income (last four quarters)	1.29	1.07	75	0.92	0.98	33	1.12	0.82	76	1.02	1.19	25	1.02	1.24	23
Net income—BHC and noncontrolling (minority) interest	1.45	1.37	58	0.77	0.49	64	1.14	0.83	76	1.04	1.20	26	1.03	1.25	23
Margin Analysis															
Average earning assets / Average assets	93.22	93.08	52	91.54	91.24	56	92.26	92.32	48	93.38	91.05	76	93.08	91.48	66
Average interest-bearing funds / Average assets	52.80	62.97	11	52.38	66.92	8	52.70	64.06	9	51.34	65.57	6	51.11	65.56	5
Interest income (tax equivalent) / Average earning assets	1.06	3.18	3	1.86	4.09	1	1.30	3.55	3	2.30	4.41	1	2.08	4.24	2
Interest expense / Average earning assets	0.15	0.29	23	1.02	0.85	72	0.43	0.52	42	1.50	1.08	78	1.26	0.86	83
Net interest income (tax equivalent) / Average earning assets	0.91	2.88	3	0.84	3.24	4	0.88	3.01	4	0.81	3.33	4	0.82	3.38	3
Yield or Cost															
Total loans and leases (tax equivalent)	2.31	4.05	3	3.70	4.74	6	2.81	4.27	4	4.59	5.09	20	4.45	4.95	21
Interest-bearing bank balances	0	0.10	3	0.41	1.16	9	0.14	0.27	12	0.79	2.04	8	0.87	1.64	7
Federal funds sold and reverse repos	-0.55	0.26	1	0.90	1.34	28	-0.10	0.68	1	1.59	2.44	21	0.90	2.17	10
Trading assets	1.13	0.39	78	1.86	0.75	74	1.44	0.60	74	2	0.99	73	1.87	1.11	65
Total earning assets	1.06	3.15	3	1.86	4.05	1	1.30	3.51	3	2.30	4.36	2	2.08	4.20	2
Investment securities (tax equivalent)	1.82	1.84	46	1.69	2.60	3	1.72	2.25	14	2.13	2.76	2	2.12	2.68	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.45	1.30	60	2.03	2.31	43	1.68	1.75	53	1.95	2.32	28	1.58	2.05	16
Mortgage-backed securities	2.04	1.60	80	0.92	2.49	1	1.59	2.05	13	2.24	2.61	12	2.58	2.50	61
All other securities	2.61	2.93	40	2.75	3.62	23	2.70	3.24	27	3.02	4.06	15	3.11	4.20	26
Interest-bearing deposits	0.15	0.26	30	0.81	0.90	46	0.39	0.53	38	1.05	1.10	49	0.74	0.81	47
Time deposits of \$250K or more	0	0.82	1	0	1.83	1	0	1.42	0	0	1.96	0	0	1.44	1
Time deposits < \$250K	1.54	0.78	95	2.33	1.69	94	1.85	1.36	89	2.67	1.82	96	2.34	1.29	98
Other domestic deposits	0.02	0.17	2	0.36	0.71	11	0.11	0.36	6	0.61	0.93	24	0.43	0.67	27
Foreign deposits	0.67	0.13	88	2.09	0.79	92	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93
Federal funds purchased and repos	0.75	0.18	93	3.33	1.14	94	1.68	0.62	90	4.06	1.86	89	3.07	1.51	91
Other borrowed funds and trading liabilities	0.66	1.38	24	1.09	1.90	12	0.85	1.50	21	1.45	2.38	9	1.50	2.28	10
All interest-bearing funds	0.27	0.42	26	1.78	1.15	86	0.74	0.74	56	2.73	1.49	92	2.29	1.19	90

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	13,175,000	8,011,000	40,581,000	34,661,000	33,477,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	3,481,000	2,486,000	12,591,000	8,958,000	8,314,000
Investment banking fees and commissions	8,840,000	6,029,000	26,709,000	23,061,000	22,687,000
Insurance activities revenue	17,000	20,000	75,000	79,000	80,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	-2,000	2,000
Net securitization income	94,000	29,000	98,000	56,000	41,000
Net gains (losses) on sales of loans, OREO, other assets	39,000	-915,000	-462,000	235,000	-139,000
Other non-interest income	704,000	362,000	1,570,000	2,274,000	2,492,000
Total overhead expenses	10,469,000	7,341,000	33,736,000	30,097,000	28,825,000
Personnel expense	6,787,000	4,283,000	20,854,000	18,837,000	17,632,000
Net occupancy expense	711,000	545,000	2,364,000	2,145,000	2,064,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	143,000	79,000	373,000	312,000	312,000
Other operating expenses	2,828,000	2,434,000	10,145,000	8,803,000	8,817,000
Fee income on mutual funds and annuities	397,000	344,000	1,375,000	1,477,000	1,611,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,419,283,000	584,265,000	781,282,000	551,921,000	463,127,000
Number of equivalent employees	70,975	60,670	68,097	60,431	60,348
Average personnel expense per employee	95.63	70.60	306.24	311.71	292.17
Average assets per employee	16,148.91	15,165.01	14,405.48	14,665.73	14,251.33

Analysis Ratios

Mutual fund fee income / Non-interest income	3.01	2.10	67	4.29	2.64	72	3.39	2.02	73	4.26	2.72	73	4.81	3.08	73
Overhead expenses / Net Interest Income + non-interest income	67.13	59.30	82	75.12	63.90	87	69.58	62.31	80	72.82	61.29	84	72.01	60.88	88

Percent of Average Assets

Total overhead expense	3.65	2.28	93	3.19	2.68	78	3.44	2.57	82	3.40	2.69	82	3.35	2.71	83
Personnel expense	2.37	1.28	96	1.86	1.36	89	2.13	1.30	94	2.13	1.41	92	2.05	1.44	90
Net occupancy expense	0.25	0.24	53	0.24	0.27	29	0.24	0.26	39	0.24	0.28	30	0.24	0.28	28
Other operating expenses	1.04	0.73	83	1.09	0.98	74	1.07	0.94	74	1.03	0.97	69	1.06	0.97	72
Overhead less non-interest income	-0.94	1.10	2	-0.29	1.47	4	-0.70	1.26	2	-0.51	1.32	3	-0.54	1.38	2

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	67.10	58.69	83	75.09	63.38	87	69.55	61.85	81	72.83	60.64	86	71.99	60.37	88
Personnel expense	43.50	33.29	95	43.81	33.17	92	42.99	32.40	94	45.58	32.39	94	44.03	32.51	94
Net occupancy expense	4.56	6.42	23	5.57	6.75	27	4.87	6.58	23	5.19	6.52	24	5.15	6.48	23
Other operating expenses	19.04	18.45	60	25.71	22.88	76	21.68	22.28	65	22.06	21.20	67	22.80	20.90	69
Total non-interest income	84.44	28.42	97	81.95	26.40	96	83.66	28.83	96	83.87	29.23	94	83.61	28.50	95
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	3.21	2	0	3.92	3	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue	22.31	0.97	97	25.43	1.58	99	25.96	1.24	98	21.68	1.18	98	20.76	0.85	98
Investment banking fees and commissions	56.66	2.51	99	61.67	2.81	99	55.06	2.46	99	55.80	3.54	97	56.66	3.42	98
Insurance activities revenue	0.11	0.38	59	0.20	0.40	67	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63
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	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	12	0	0.65	19
Net securitization income	0.60	0.01	97	0.30	0.01	95	0.20	0	95	0.14	0.01	93	0.10	0.01	94
Net gain (loss) - sales of loans, OREO, and other assets	0.25	3.74	18	-9.36	1.88	1	-0.95	3.92	3	0.57	1.86	29	-0.35	1.61	5
Other non-interest income	4.51	8.65	24	3.70	9.85	13	3.24	9.67	6	5.50	10.04	22	6.22	9.86	31
Overhead less non-interest income	-17.34	29.65	1	-6.85	36.23	5	-14.11	31.96	1	-11.04	31.06	2	-11.62	31.46	2
Applicable income taxes / Pretax net operating income (tax equivalent)	21.98	21.04	57	17.02	17.54	39	22.43	18.62	74	18.29	20.56	28	20.89	19.04	63
Applicable income tax + TE / Pretax net operating income + TE	22.09	22.74	42	17.21	22.86	18	22.60	21.20	53	18.16	23.23	10	20.99	21.56	35

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 #

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	52,650,000	47,122,000	51,583,000	47,503,000	42,138,000	11.73	66.37
Commercial and industrial loans	21,518,000	29,053,000	20,708,000	17,398,000	18,698,000	-25.94	-1.81
Loans to individuals	28,555,000	20,077,000	26,037,000	20,002,000	18,664,000	42.23	76.20
Loans to depository institutions and acceptances of other banks	67,000	65,000	89,000	37,000	95,000	3.08	19.64
Agricultural loans	0	0	0	0	0		
Other loans and leases	149,274,000	87,552,000	136,708,000	87,718,000	71,046,000	70.50	205.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	252,064,000	183,869,000	235,125,000	172,658,000	150,641,000	37.09	112.50
Less: Allowance for loan and lease losses	762,000	617,000	835,000	349,000	238,000	23.50	130.91
Net loans and leases	251,302,000	183,252,000	234,290,000	172,309,000	150,403,000	37.13	112.45
Debt securities that reprice or mature in over 1 year	164,147,000	102,980,000	154,163,000	94,323,000	75,779,000	59.40	177.31
Mutual funds and equity securities	246,000	186,000	253,000	284,000	5,000	32.26	2360.00
Subtotal	415,695,000	286,418,000	388,706,000	266,916,000	226,187,000	45.14	134.20
Interest-bearing bank balances	90,115,000	94,854,289	80,978,000	65,993,929	68,279,000	-5.00	84.19
Federal funds sold and reverse repos	216,870,000	177,100,000	228,625,000	194,773,000	214,835,000	22.46	-9.33
Debt securities that reprice or mature within 1 year	25,083,000	13,203,000	28,017,000	11,402,000	16,052,000	89.98	36.39
Trading assets	292,070,000	252,033,000	293,614,000	268,867,000	245,604,000	15.89	30.77
Total earning assets	1,039,833,000	823,608,289	1,019,940,000	807,952,929	770,957,000	26.25	47.00
Non-interest-bearing cash and due from depository institutions	6,950,000	5,349,711	5,138,000	4,462,071	8,245,000	29.91	-68.60
Premises, fixed assets, and leases	13,025,000	12,090,000	12,710,000	11,910,000	7,449,000	7.73	106.12
Other real estate owned	10,000	11,000	12,000	13,000	12,000	-9.09	-78.72
Investment in unconsolidated subsidiaries	5,200,000	4,581,000	5,203,000	4,483,000	3,554,000	13.51	3.61
Intangible and other assets	93,778,000	102,181,000	72,885,000	66,608,000	63,314,000	-8.22	40.75
Total assets	1,158,772,000	947,795,000	1,115,862,000	895,429,000	853,531,000	22.26	43.50
Quarterly average assets	1,146,169,000	920,061,000	1,069,755,000	899,066,000	852,620,000	24.58	42.69
Average loans and leases (YTD)	242,450,000	175,197,000	192,557,750	158,446,000	151,553,500	38.39	103.85
Memoranda							
Loans held-for-sale	20,357,000	20,747,000	17,370,000	16,540,000	17,973,000	-1.88	39.72
Loans not held-for-sale	231,707,000	163,122,000	217,755,000	156,118,000	132,668,000	42.05	122.69
Real estate loans secured by 1-4 family	39,329,000	32,268,000	37,368,000	31,389,000	28,641,000	21.88	79.77
Commercial real estate loans	13,244,000	14,787,000	14,158,000	16,038,000	13,497,000	-10.43	37.02
Construction and land development	323,000	236,000	288,000	181,000	221,000	36.86	216.67
Multifamily	1,462,000	1,603,795	1,777,000	1,726,000	1,553,000	-8.84	310.67
Nonfarm nonresidential	11,459,000	12,947,205	12,093,000	14,131,000	11,723,000	-11.49	24.45
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	189,476,000	116,369,000	182,433,000	106,010,000	91,836,000	62.82	144.20
U.S. Treasury securities	80,059,000	65,850,000	75,701,000	62,724,000	53,486,000	21.58	136.09
US agency securities (excluding mortgage-backed securities)	1,217,000	143,000	1,392,000	480,000	925,000	751.05	-57.21
Municipal securities	211,000	1,453,000	1,563,000	503,000	200,000	-85.48	
Mortgage-backed securities	103,903,000	45,684,000	99,767,000	38,717,000	33,885,000	127.44	236.71
Asset-backed securities	2,157,000	1,245,000	2,021,000	1,395,000	1,781,000	73.25	-64.05
Other debt securities	1,683,000	1,808,000	1,736,000	1,907,000	1,554,000	-6.91	-57.61
Mutual funds and equity securities	246,000	186,000	253,000	284,000	5,000	32.26	2360.00
Available-for-sale securities	105,288,000	68,871,000	110,383,000	62,224,000	61,060,000	52.88	54.46
U.S. Treasury securities	50,372,000	35,899,000	46,355,000	32,579,000	35,654,000	40.32	57.62
US agency securities (excluding mortgage-backed securities)	1,217,000	143,000	1,392,000	480,000	925,000	751.05	-57.21
Municipal securities	211,000	1,453,000	1,563,000	503,000	200,000	-85.48	
Mortgage-backed securities	49,648,000	28,323,000	57,316,000	25,360,000	20,946,000	75.29	112.30
Asset-backed securities	2,157,000	1,245,000	2,021,000	1,395,000	1,781,000	73.25	-64.05
Other debt securities	1,683,000	1,808,000	1,736,000	1,907,000	1,554,000	-6.91	-57.61
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	181,000	2,845,000	2,649,000	631,000	-807,000	-93.64	248.08
Available-for-sale securities appreciation (depreciation)	1,318,000	2,003,000	2,328,000	272,000	-1,215,000	-34.20	1046.09
Structured notes, fair value	0	0	0	0	0		
Pledged securities	10,125,000	13,203,000	11,309,000	8,718,000	9,919,000	-23.31	8.39

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	92,000	55,000	751,000	32,000	22,000	67.27	441.18
NOW, ATS and transaction accounts	43,601,000	38,636,000	44,367,000	24,194,000	12,502,000	12.85	390.78
Time deposits less brokered deposits < \$250K	-71,864,000	-19,927,000	-60,944,000	-16,699,000	-10,016,000		
MMDA and other savings accounts	255,293,000	149,809,000	234,105,000	125,239,000	142,367,000	70.41	75.89
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	227,122,000	168,573,000	218,279,000	132,766,000	144,875,000	34.73	107.99
Time deposits of \$250K or more	16,000	12,000	16,000	12,000	11,000	33.33	
Foreign deposits	1,504,000	1,229,000	1,254,000	1,079,000	694,000	22.38	-47.76
Federal funds purchased and repos	63,050,000	57,447,000	58,318,000	62,705,000	61,667,000	9.75	7.88
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	32,296,000	28,836,000	40,343,000	31,943,000	34,215,000	12.00	0.75
Other borrowings w/remaining maturity over 1 year	182,150,000	167,909,000	181,515,000	169,619,000	154,823,000	8.48	42.94
Brokered deposits < \$250K	94,496,000	65,425,000	91,235,000	56,499,000	42,240,000	44.43	
Noncore funding	373,512,000	320,858,000	372,681,000	321,857,000	293,650,000	16.41	40.25
Trading liabilities	166,489,000	126,435,000	140,523,000	108,850,000	108,877,000	31.68	46.17
Subordinated notes and debentures + trust preferred securities	10,793,000	11,168,000	11,084,000	10,541,000	10,090,000	-3.36	-21.47
Other liabilities	273,268,000	233,533,000	270,146,000	238,718,000	214,633,000	17.01	20.30
Total liabilities	1,051,184,000	860,567,000	1,012,713,000	812,732,000	772,125,000	22.15	43.93
Equity Capital							
Perpetual preferred stock (including surplus)	7,750,000	8,520,000	9,250,000	8,520,000	8,520,000	-9.04	3.06
Common stock	20,000	20,000	20,000	20,000	20,000	0.00	0.00
Common surplus	27,406,000	23,428,000	25,546,000	23,935,000	23,794,000	16.98	21.66
Retained earnings	82,034,000	71,518,000	78,694,000	70,589,000	64,175,000	14.70	63.18
Accumulated other comprehensive income	-2,754,000	2,095,000	-1,962,000	-2,788,000	-2,292,000		
Other equity capital components	-8,197,000	-19,721,000	-9,767,000	-18,727,000	-13,971,000		
Total holding company equity capital	106,259,000	85,860,000	101,781,000	81,549,000	80,246,000	23.76	39.80
Noncontrolling (minority) interest in subsidiaries	1,329,000	1,368,000	1,368,000	1,148,000	1,160,000	-2.85	14.08
Total equity capital, including minority interest	107,588,000	87,228,000	103,149,000	82,697,000	81,406,000	23.34	39.41
Total liabilities and capital	1,158,772,000	947,795,000	1,115,862,000	895,429,000	853,531,000	22.26	43.50
Memoranda							
Non-interest-bearing deposits	1,343,000	999,000	1,793,000	925,000	375,000	34.43	2640.82
Interest-bearing deposits	321,795,000	234,240,000	308,991,000	189,431,000	187,445,000	37.38	104.26
Total deposits	323,138,000	235,239,000	310,784,000	190,356,000	187,820,000	37.37	105.05
Long-term debt that reprices within 1 year	22,751,000	28,518,113	26,291,000	28,683,000	31,586,000	-20.22	17.69
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	101,781,000	81,549,000	81,549,000	80,246,000	77,391,000		
Accounting restatements	0	-100,000	-100,000	63,000	-131,000		
Net income	4,120,000	1,698,000	10,996,000	9,042,000	8,748,000		
Net sale of new perpetual preferred stock	-1,500,000	0	730,000	-3,000	0		
Net sale of new common stock	-330,000	-507,000	518,000	131,000	249,000		
Sale of treasury stock	1,047,000	788,000	932,000	1,198,000	805,000		
Less: Purchase of treasury stock	2,610,000	1,782,000	1,890,000	5,955,000	5,565,000		
Changes incident to business combinations	5,316,000	0	11,011,000	0	0		
Less: Dividends declared	773,000	669,000	2,791,000	2,685,000	2,456,000		
Change in other comprehensive income	-792,000	4,883,000	826,000	-496,000	1,205,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	8,000	0		
Holding company equity capital, ending balance	106,259,000	85,860,000	101,781,000	81,549,000	80,246,000		

BHC Name

City/State

2162966

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
Percent of Total Assets															
Real estate loans	4.54	36.10	5	4.97	38.37	8	4.62	36.21	7	5.31	37.78	8	4.94	37.19	9
Commercial and industrial loans	1.86	13.88	4	3.07	12.73	8	1.86	13.51	6	1.94	12.02	8	2.19	12.85	9
Loans to individuals	2.46	3.42	60	2.12	3.84	50	2.33	3.40	56	2.23	4.20	50	2.19	4.31	51
Loans to depository institutions and acceptances of other banks	0.01	0.02	78	0.01	0.03	71	0.01	0.03	76	0	0.04	65	0.01	0.05	71
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	12.88	4.29	94	9.24	4.96	81	12.25	4.63	92	9.80	5.01	84	8.32	5	75
Net loans and leases	21.69	60.99	3	19.33	64.23	5	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Debt securities over 1 year	14.17	16.70	39	10.87	14.63	27	13.82	15.55	41	10.53	14.60	26	8.88	14.63	18
Mutual funds and equity securities	0.02	0.06	48	0.02	0.05	49	0.02	0.05	49	0.03	0.06	54	0	0.06	27
Subtotal	35.87	78.43	2	30.22	80.12	4	34.83	78.16	4	29.81	79.65	5	26.50	79.97	4
Interest-bearing bank balances	7.78	9.08	44	10.01	4.14	90	7.26	7.51	51	7.37	3.06	86	8	3.04	89
Federal funds sold and reverse repos	18.72	0.50	98	18.69	0.78	95	20.49	0.82	95	21.75	1.57	92	25.17	1.66	94
Debt securities 1 year or less	2.16	1.59	72	1.39	1.72	58	2.51	1.68	74	1.27	1.91	53	1.88	1.96	66
Trading assets	25.21	0.56	98	26.59	1.27	98	26.31	1.01	97	30.03	1.19	97	28.78	1.33	98
Total earning assets	89.74	91.48	27	86.90	89.78	16	91.40	91.05	58	90.23	89.53	58	90.33	89.74	58
Non-interest cash and due from depository institutions	0.60	1	20	0.56	1.12	13	0.46	1.07	10	0.50	1.14	10	0.97	1.21	33
Other real estate owned	0	0.02	15	0	0.03	16	0	0.02	17	0	0.03	15	0	0.04	14
All other assets	9.67	7.44	79	12.54	9.05	85	8.14	7.82	57	9.27	9.27	50	8.71	8.98	45
Memoranda															
Short-term investments	28.66	11.92	93	30.09	7.73	91	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92
U.S. Treasury securities	6.91	0.98	93	6.95	0.86	96	6.78	0.84	93	7	1.03	96	6.27	1.04	94
US agency securities (excluding mortgage-backed securities)	0.11	0.73	35	0.02	0.51	29	0.12	0.63	39	0.05	0.54	36	0.11	0.69	37
Municipal securities	0.02	1.77	18	0.15	1.44	29	0.14	1.69	27	0.06	1.34	26	0.02	1.62	23
Mortgage-backed securities	8.97	12.38	38	4.82	11.43	12	8.94	11.75	40	4.32	11.44	13	3.97	11.13	11
Asset-backed securities	0.19	0.35	67	0.13	0.27	67	0.18	0.32	66	0.16	0.28	67	0.21	0.33	68
Other debt securities	0.15	0.46	46	0.19	0.39	56	0.16	0.42	49	0.21	0.39	59	0.18	0.41	58
Loans held-for-sale	1.76	0.46	90	2.19	0.40	93	1.56	0.52	87	1.85	0.39	92	2.11	0.30	94
Loans held for investment	20	61.15	2	17.21	64.43	5	19.51	61.72	4	17.43	63.50	5	15.54	63.93	5
Real estate loans secured by 1-4 family	3.39	11.69	16	3.40	13.18	14	3.35	11.91	14	3.51	13.29	15	3.36	13.46	13
Revolving	0.01	1.51	10	0.02	2.02	11	0.05	1.66	13	0.02	2.07	11	0.02	2.27	11
Closed-end, secured by first liens	3.38	9.76	18	3.39	10.62	18	3.30	9.81	20	3.49	10.69	19	3.33	10.57	17
Closed-end, secured by junior liens	0	0.21	7	0	0.28	2	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	1.14	22.27	7	1.56	23.11	10	1.27	22.22	9	1.79	22.23	11	1.58	21.58	11
Construction and land development	0.03	3.32	4	0.02	3.46	7	0.03	3.40	6	0.02	3.44	8	0.03	3.51	8
Multifamily	0.13	3.21	5	0.17	3.23	9	0.16	3.12	7	0.19	3.01	10	0.18	2.72	10
Nonfarm nonresidential	0.99	14.77	7	1.37	15.32	11	1.08	14.72	9	1.58	14.69	13	1.37	14.44	12
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	20.89	57.91	6	25.63	57.83	12	21.94	57.15	8	27.51	57.46	12	27.97	56.49	13
Real estate loans secured by 1-4 family	15.60	19.43	36	17.55	20.44	37	15.89	19.43	36	18.18	20.75	38	19.01	21.10	40
Revolving	0.07	2.45	10	0.08	3.09	13	0.22	2.64	17	0.09	3.15	13	0.12	3.50	13
Closed-end	15.54	16.76	47	17.47	17.13	54	15.68	16.59	44	18.09	17.39	56	18.89	17.39	57
Commercial real estate loans	5.25	35.36	5	8.04	34.31	11	6.02	34.63	7	9.29	33.52	12	8.96	32.14	13
Construction and land development	0.13	5.29	4	0.13	5.12	7	0.12	5.26	6	0.10	5.09	8	0.15	5.20	9
1-4 family	0	1.05	10	0	0.98	6	0	0.93	13	0	0.94	7	0	1.02	6
Other	0.12	4.21	5	0.13	4	8	0.12	4.19	6	0.10	4.02	9	0.15	4.05	10
Multifamily	0.58	5.08	7	0.87	4.90	11	0.76	4.96	10	1	4.69	13	1.03	4.10	18
Nonfarm nonresidential	4.55	23.47	8	7.04	22.69	13	5.14	22.93	9	8.18	22.15	17	7.78	21.40	18
Owner-occupied	0.17	7.93	5	0.21	7.70	10	0.18	7.68	7	0.22	7.72	12	0.24	8.03	13
Other	4.38	15.25	11	6.83	14.76	24	4.97	14.95	15	7.96	14.34	27	7.54	13.38	27
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	0.03	0.03	81	0.04	0.08	75	0.04	0.06	81	0.02	0.11	71	0.06	0.12	77
Commercial and industrial loans	8.54	23.15	6	15.80	20.31	39	8.81	22.16	9	10.08	19.53	20	12.41	20.32	26
Loans to individuals	11.33	6.02	78	10.92	6.48	74	11.07	6.13	76	11.58	7.13	74	12.39	7.36	76
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	59.22	8.05	97	47.62	9.38	93	58.14	9.09	96	50.80	9.85	93	47.16	9.66	93
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	62.26	382.51	6	63.41	401.07	9	58.20	381.26	7	64.37	391.26	9	59.47	379.80	7
Real estate loans secured by 1-4 family	46.51	124.29	19	43.42	138.65	16	42.16	125.02	16	42.54	138.18	15	40.42	137.84	11
Revolving	0.20	16.14	10	0.20	21.22	11	0.58	17.42	14	0.21	21.26	9	0.26	23.33	11
Closed-end	46.31	106.79	22	43.22	115.78	21	41.58	106.14	21	42.33	115.20	20	40.16	112.79	17
Commercial real estate loans	15.66	237.40	6	19.90	240.54	8	15.97	234.65	7	21.73	229.44	10	19.05	219.72	11
Construction and land development	0.38	35.26	3	0.32	35.93	6	0.32	35.62	5	0.25	34.95	7	0.31	35.36	7
1-4 family	0.01	6.84	9	0	6.92	5	0.01	6.34	11	0	6.61	6	0	7.04	5
Other	0.37	28.01	4	0.32	27.85	7	0.32	28.16	6	0.25	27.32	8	0.31	27.26	8
Multifamily	1.73	34.02	5	2.16	33.54	8	2	32.74	7	2.34	31.04	8	2.19	27.85	10
Nonfarm nonresidential	13.55	157.71	6	17.42	159.79	11	13.64	155.06	8	19.15	152.10	12	16.54	147.22	11
Owner-occupied	0.49	52.99	6	0.52	54.16	8	0.47	52.37	7	0.53	53.07	10	0.51	54.89	11
Other	13.06	102.29	9	16.90	103.49	13	13.18	100.54	10	18.62	97.41	14	16.04	91.80	13
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	0.08	0.18	78	0.09	0.38	71	0.10	0.28	78	0.05	0.44	67	0.13	0.54	71
Commercial and industrial loans	25.44	145.20	3	39.10	132.09	9	23.36	139.89	6	23.58	122.02	8	26.39	128.82	9
Loans to individuals	33.77	35.91	61	27.02	40.80	55	29.38	37.47	60	27.11	43.51	52	26.34	42.67	52
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	176.51	47.53	94	117.82	54.71	86	154.25	49.56	94	118.87	52.44	87	100.27	51.79	84
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.44	27.81	5	8.20	27.16	12	6.17	27.32	6	9.43	26.45	12	8.98	24.79	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.21	185.94	6	20.29	188.67	9	16.38	183.76	7	22.06	178.57	10	19.10	167.93	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.71	243.39	5	20.82	248.20	8	16.84	240.85	7	22.59	236.10	8	19.61	225.98	10

BHC Name

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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	28.66	11.92	93	30.09	7.73	91	30.26	11.17	90	30.40	7.63	92	35.05	7.80	92
Liquid assets	68.20	27.16	97	67.55	22.73	96	70.29	26.23	97	70.94	22.44	97	73.26	22.72	96
Investment securities	16.35	18.78	43	12.28	16.91	29	16.35	17.84	44	11.84	16.99	24	10.76	17.27	21
Net loans and leases	21.69	60.99	3	19.33	64.23	5	21	61.58	5	19.24	63.77	5	17.62	63.98	5
Net loans, leases and standby letters of credit	22.94	61.79	3	20.79	65.22	5	22.35	62.48	5	20.82	64.84	6	19.28	65.07	5
Core deposits	19.60	73.69	2	17.79	64.18	4	19.56	70.67	3	14.83	63.09	5	16.97	62.13	5
Noncore funding	32.23	11.95	89	33.85	19.78	82	33.40	14.13	85	35.94	19.36	83	34.40	21.34	80
Time deposits of \$250K or more	0	1.96	2	0	2.95	3	0	2.11	3	0	2.94	4	0	2.89	4
Foreign deposits	0.13	0.34	82	0.13	0.43	79	0.11	0.36	80	0.12	0.43	79	0.08	0.47	78
Federal funds purchased and repos	5.44	1.22	89	6.06	1.77	88	5.23	1.47	86	7	1.94	88	7.22	1.97	89
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-13.27	0.60	0	-12.62	0.97	3	-15.26	0.54	2	-14.75	0.48	3	-17.95	0.54	2
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.79	1.11	82	3.04	3.69	45	3.62	1.24	86	3.57	3.01	60	4.01	3.67	59
Earning assets that reprice within 1 year	47.72	38.67	74	48.11	39.59	76	47.96	39.38	72	46.50	39.29	75	50.32	40.29	81
Interest-bearing liabilities that reprice within 1 year	1.16	7.73	2	2.59	10.30	6	1.65	8.20	5	2.29	10.19	6	2	10.01	5
Long-term debt that reprices within 1 year	1.96	0.28	91	3.01	0.79	86	2.36	0.47	89	3.20	0.96	84	3.70	1.34	82
Net assets that reprice within 1 year	44.59	29.49	85	42.52	27.26	86	43.95	29.11	83	41.01	26.63	88	44.62	27.38	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.97	-0.51	81	12.46	14.37	45	9.02	3.20	72	18.61	14.45	66	-2.44	16.62	7
Net short-term noncore funding dependence	-36.38	-6.88	5	-53.93	4.94	5	-41.02	-4.76	5	-52.58	3.38	6	-77.92	4.66	3
Short-term investment / Short-term noncore funding	183.65	246.74	49	218.21	77.70	87	189.48	184.19	61	206.49	77.77	84	243.40	66.46	91
Liquid assets - short-term noncore funding / Nonliquid assets	165.38	30.67	98	165.64	16.50	97	182.85	28.18	96	193.50	16.97	97	220.07	16.04	97
Net loans and leases / Total deposits	77.77	76.22	57	77.90	88.34	23	75.39	79.43	38	90.52	90.31	46	80.08	90.08	24
Net loans and leases / Core deposits	110.65	83.77	85	108.71	101.46	70	107.34	88.34	83	129.78	103.93	84	103.82	105	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.22	0.62	43	3.85	1.57	85	3.01	1.57	77	0.86	0.72	66	-1.14	-0.82	29
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.57	1.31	59	2.71	3.85	34	2.64	4.31	25	0.37	1.36	27	-1.72	-1.98	54
Structured notes appreciation (depreciation) / Tier 1 capital	0	0		-0.04			0.02			0	0		-0.05		
Percent of Investment Securities															
Held-to-maturity securities	44.30	12.84	88	40.66	12.92	86	39.36	11.38	89	41.04	12.67	88	33.51	16.19	77
Available-for-sale securities	55.57	85.49	11	59.18	85.17	14	60.51	87.23	10	58.70	85.40	12	66.49	81.88	22
U.S. Treasury securities	42.25	5.10	93	56.59	5.04	95	41.50	4.72	92	59.17	6.15	95	58.24	6.99	94
US agency securities (excluding mortgage-backed securities)	0.64	4.35	38	0.12	3.36	30	0.76	4.01	38	0.45	3.49	39	1.01	4.02	44
Municipal securities	0.11	9.71	18	1.25	8.69	28	0.86	9.83	25	0.47	7.75	25	0.22	9.16	22
Mortgage-backed securities	54.84	66.67	32	39.26	68.40	12	54.69	66.64	30	36.52	67.43	12	36.90	65.45	14
Asset-backed securities	1.14	1.97	67	1.07	1.67	69	1.11	1.91	67	1.32	1.66	72	1.94	2.05	72
Other debt securities	0.89	3.05	47	1.55	2.67	55	0.95	3.01	47	1.80	2.94	60	1.69	2.79	58
Mutual funds and equity securities	0.13	0.36	49	0.16	0.35	54	0.14	0.35	49	0.27	0.40	60	0.01	0.42	28
Debt securities 1 year or less	13.24	9.29	75	11.35	10.98	62	15.36	10.55	78	10.76	11.86	58	17.48	11.91	76
Debt securities 1 to 5 years	26.38	16.09	76	41.87	17.72	86	26.40	17.03	71	44.56	17.94	86	41.36	19.18	83
Debt securities over 5 years	60.25	72.48	23	46.62	67.50	24	58.10	69.86	26	44.41	66.02	24	41.15	64.73	24
Pledged securities	5.34	33.48	10	11.35	36.65	15	6.20	35.67	14	8.22	30.57	17	10.80	33.30	20
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	16.45	156.41	17	-8.46	53.90	17	24.05	183.32	20	-9.02	26.69	25	4.69	6.77	50
Investment securities	62.82	31.91	80	18.80	9.51	79	72.09	23.62	89	15.43	11.75	69	16.54	9.42	73
Core deposits	34.73	29.18	73	27.41	12	89	64.41	26.88	92	-8.36	11.23	1	4.40	7.29	49
Noncore funding	16.41	-25.09	89	6.60	16.35	36	15.79	-12.18	81	9.61	6.59	61	3.29	10.67	41

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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)			189,786,000	189,773,000	192,827,000
Commit: Secured commercial real estate loans	855,000	1,385,000	1,023,000	837,000	1,030,000
Commit: Unsecured real estate loans	176,000	211,000	181,000	182,000	165,000
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	234,000	206,000	3,037,000	637,000	687,000
Standby letters of credit	14,487,000	13,771,000	15,143,000	14,079,000	14,186,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	27,303,000	26,901,000	24,120,000	32,383,000	29,502,000
Credit derivatives - notional amount (holding company as guarantor)	337,996,000	282,554,000	235,195,000	220,881,000	227,116,000
Credit derivatives - notional amount (holding company as beneficiary)	355,445,000	304,707,000	253,367,000	245,513,000	251,051,000
Credit derivative contracts w/ purchased credit protection-investment grade	513,566,000	456,730,000	343,441,000	390,432,000	389,891,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	291,758,000	240,112,000	290,613,000	208,557,000	165,849,000
Derivative Contracts					
Interest rate futures and forward contracts	4,080,595,000	4,837,501,000	3,782,875,000	3,671,275,000	3,555,145,000
Written options contracts (interest rate)	3,552,967,000	4,664,177,000	3,042,271,000	3,911,857,000	4,769,302,000
Purchased options contracts (interest rate)	3,057,596,000	2,688,201,000	2,564,719,000	2,778,154,000	3,134,413,000
Interest rate swaps	14,326,439,000	14,563,002,000	13,446,891,000	13,894,289,000	12,851,214,000
Futures and forward foreign exchange	1,415,442,000	1,260,046,000	1,115,137,000	1,118,728,000	1,119,311,000
Written options contracts (foreign exchange)	687,191,000	733,066,000	703,444,000	689,421,000	608,273,000
Purchased options contracts (foreign exchange)	654,793,000	707,705,000	658,616,000	654,612,000	643,474,000
Foreign exchange rate swaps	4,417,176,000	3,507,392,000	3,948,467,000	3,220,345,000	2,745,709,000
Commodity and other futures and forward contracts	193,875,000	168,433,000	153,204,000	190,969,000	184,820,000
Written options contracts (commodity and other)	1,012,920,000	862,428,000	909,293,000	799,927,000	846,168,000
Purchased options contracts (commodity and other)	576,513,000	621,753,000	554,644,000	550,987,000	492,601,000
Commodity and other swaps	618,152,000	444,364,000	576,123,000	566,098,000	504,826,000

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)							17.01	22.01	37	21.19	23.52	51	22.59	24.05	56
Standby letters of credit	1.25	0.67	86	1.45	0.78	83	1.36	0.71	86	1.57	0.84	84	1.66	0.92	84
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	2.36	0.11	94	2.84	0.16	93	2.16	0.18	92	3.62	0.40	92	3.46	0.62	90
Credit derivatives - notional amount (holding company as guarantor)	29.17	0.28	98	29.81	0.41	98	21.08	0.35	96	24.67	0.42	97	26.61	0.52	96
Credit derivatives - notional amount (holding company as beneficiary)	30.67	0.18	98	32.15	0.48	97	22.71	0.41	96	27.42	0.52	96	29.41	0.75	96
Credit derivative contracts w/ purchased credit protection-investment grade	44.32	0.17	98	48.19	0.23	98	30.78	0.25	96	43.60	0.30	96	45.68	0.52	96
Credit derivative contracts w/ purchased credit protection-noninvest grade	25.18	0.16	97	25.33	0.38	95	26.04	0.30	96	23.29	0.45	96	19.43	0.69	94
Derivative contracts	2,985.37	42.67	98	3,698.91	54.25	98	2,818.96	48.41	98	3,578.92	68.47	97	3,685.31	65.81	98
Interest rate contracts	2,158.97	30.32	98	2,822.64	40.11	98	2,046.56	34.16	98	2,708.82	47.31	97	2,848.18	43.84	98
Interest rate futures and forward contracts	352.15	4.59	99	510.40	11.14	99	339.01	6.21	98	410	10.67	98	416.52	11.40	98
Written options contracts (interest rate)	306.61	2	98	492.11	2.54	98	272.64	2.18	98	436.87	2.47	97	558.77	2.16	98
Purchased options contracts (interest rate)	263.87	1.45	98	283.63	1.56	98	229.84	1.46	98	310.26	2.65	97	367.23	2.32	98
Interest rate swaps	1,236.35	20.33	98	1,536.51	23.48	98	1,205.07	20.62	98	1,551.69	28.86	97	1,505.65	26.74	97
Foreign exchange contracts	619.16	6.19	98	655.02	6.58	98	575.85	6.01	98	634.68	10.12	97	599.48	10.92	96
Futures and forward foreign exchange contracts	122.15	3.83	94	132.94	4.16	93	99.94	3.47	93	124.94	5.23	92	131.14	5.22	94
Written options contracts (foreign exchange)	59.30	0.03	99	77.34	0.05	99	63.04	0.03	99	76.99	0.05	99	71.27	0.14	98
Purchased options contracts (foreign exchange)	56.51	0.04	99	74.67	0.05	99	59.02	0.04	99	73.11	0.08	99	75.39	0.13	98
Foreign exchange rate swaps	381.19	0.71	99	370.06	0.85	99	353.85	0.77	99	359.64	2.03	98	321.69	2.17	98
Equity, commodity, and other derivative contracts	207.24	0.80	98	221.25	1.75	98	196.55	1.85	98	235.42	3.32	98	237.65	4.08	98
Commodity and other futures and forward contracts	16.73	0.06	97	17.77	0.13	97	13.73	0.14	97	21.33	0.19	96	21.65	0.25	97
Written options contracts (commodity and other)	87.41	0.27	99	90.99	0.51	99	81.49	0.52	99	89.33	0.98	98	99.14	1.48	98
Purchased options contracts (commodity and other)	49.75	0.18	97	65.60	0.42	97	49.71	0.36	97	61.53	0.94	97	57.71	1.29	97
Commodity and other swaps	53.35	0.27	98	46.88	0.30	98	51.63	0.32	97	63.22	0.38	98	59.15	0.40	98

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							98.56	42.81	89	119.77	45.53	90	127.23	44.93	92
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BHC Name

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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
Notional Amount					
Derivative contracts	34,593,659,000	35,058,068,000	31,455,684,000	32,046,662,000	31,455,256,000
Interest rate contracts	25,017,597,000	26,752,881,000	22,836,756,000	24,255,575,000	24,310,074,000
Foreign exchange contracts	7,174,602,000	6,208,209,000	6,425,664,000	5,683,106,000	5,116,767,000
Equity, commodity, and other contracts	2,401,460,000	2,096,978,000	2,193,264,000	2,107,981,000	2,028,415,000
Derivatives Position					
Futures and forwards	5,689,912,000	6,265,980,000	5,051,216,000	4,980,972,000	4,859,276,000
Written options	5,253,078,000	6,259,671,000	4,655,008,000	5,401,205,000	6,223,743,000
Exchange-traded	952,456,000	761,312,000	760,232,000	727,495,000	908,468,000
Over-the-counter	4,300,622,000	5,498,359,000	3,894,776,000	4,673,710,000	5,315,275,000
Purchased options	4,288,902,000	4,017,659,000	3,777,979,000	3,983,753,000	4,270,488,000
Exchange-traded	699,985,000	712,231,000	534,745,000	738,541,000	743,766,000
Over-the-counter	3,588,917,000	3,305,428,000	3,243,234,000	3,245,212,000	3,526,722,000
Swaps	19,361,767,000	18,514,758,000	17,971,481,000	17,680,732,000	16,101,749,000
Held for trading	34,254,904,000	34,719,812,000	31,108,722,000	31,712,770,000	30,998,995,000
Interest rate contracts	24,700,732,000	26,436,496,000	22,511,279,000	23,946,911,000	23,880,335,000
Foreign exchange contracts	7,152,858,000	6,186,457,000	6,404,297,000	5,657,982,000	5,090,346,000
Equity, commodity, and other contracts	2,401,314,000	2,096,859,000	2,193,146,000	2,107,877,000	2,028,314,000
Non-traded	338,755,000	338,256,000	346,962,000	333,892,000	456,261,000
Interest rate contracts	316,865,000	316,385,000	325,477,000	308,664,000	429,739,000
Foreign exchange contracts	21,744,000	21,752,000	21,367,000	25,124,000	26,421,000
Equity, commodity, and other contracts	146,000	119,000	118,000	104,000	101,000
Derivative contracts (excluding futures and FX 14 days or less)	38,773,807,000	36,496,601,000	35,469,636,000	34,408,148,000	35,679,714,000
One year or less	19,350,527,000	19,407,813,000	17,599,498,000	17,981,123,000	16,841,455,000
Over 1 year to 5 years	16,671,074,000	14,666,611,000	15,294,467,000	13,942,727,000	16,085,488,000
Over 5 years	2,752,206,000	2,422,177,000	2,575,671,000	2,484,298,000	2,752,771,000
Gross negative fair value (absolute value)	353,847,000	481,441,000	411,938,000	301,979,000	269,069,000
Gross positive fair value	357,269,000	498,683,000	409,707,000	311,644,000	282,157,000
Held for trading	355,632,000	495,739,000	407,589,000	310,088,000	280,856,000
Non-traded	1,637,000	2,944,000	2,118,000	1,556,000	1,301,000
Current credit exposure on risk-based capital derivative contracts	99,694,000	143,639,000	111,674,000	86,700,000	73,318,000
Credit losses on derivative contracts	654,400	0	195,000	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	3,000	43,000	3,000	35,000	15,000
90+ days past due	1,000	1,000	2,000	2,000	13,000

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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	72.32	94.52	10	76.31	94.83	12	72.60	94.07	12	75.69	93.44	16	77.28	92.91	12
Foreign exchange contracts	20.74	3.16	90	17.71	3.08	88	20.43	3.49	89	17.73	3.20	87	16.27	3.39	88
Equity, commodity, and other contracts	6.94	1.04	90	5.98	1.10	88	6.97	1.17	89	6.58	1.64	85	6.45	1.93	84
Futures and forwards	16.45	12.82	68	17.87	13.55	68	16.06	14.08	64	15.54	13.49	64	15.45	12.78	66
Written options	15.19	8.11	77	17.86	7.87	84	14.80	8.20	77	16.85	5.91	85	19.79	6.60	88
Exchange-traded	2.75	0.10	95	2.17	0.11	92	2.42	0.14	93	2.27	0.15	91	2.89	0.23	92
Over-the-counter	12.43	7.80	75	15.68	7.35	83	12.38	7.73	76	14.58	5.10	86	16.90	5.49	88
Purchased options	12.40	3.58	84	11.46	3.47	86	12.01	3.42	85	12.43	4.42	81	13.58	4.19	85
Exchange-traded	2.02	0.11	93	2.03	0.19	91	1.70	0.15	91	2.30	0.28	90	2.36	0.32	90
Over-the-counter	10.37	3.15	83	9.43	2.77	84	10.31	2.86	84	10.13	3.35	83	11.21	3.20	87
Swaps	55.97	69.64	29	52.81	69	22	57.13	68.70	31	55.17	69.75	26	51.19	70.34	23
Held for trading	99.02	42.14	89	99.04	45.54	89	98.90	43.59	89	98.96	44.16	89	98.55	46.31	88
Interest rate contracts	71.40	36.29	71	75.41	38.87	73	71.57	36.65	72	74.73	37.24	73	75.92	38.40	71
Foreign exchange contracts	20.68	1.47	93	17.65	1.52	93	20.36	1.60	93	17.66	1.60	92	16.18	1.85	93
Equity, commodity, and other contracts	6.94	0.51	95	5.98	0.72	91	6.97	0.68	92	6.58	0.83	89	6.45	1.14	88
Non-traded	0.98	57.86	10	0.96	54.46	10	1.10	56.41	10	1.04	55.84	10	1.45	53.69	11
Interest rate contracts	0.92	54.11	12	0.90	52.08	12	1.03	53.76	11	0.96	52.22	12	1.37	50.60	13
Foreign exchange contracts	0.06	0.45	70	0.06	0.31	69	0.07	0.46	71	0.08	0.34	70	0.08	0.57	68
Equity, commodity, and other contracts	0	0.12	75	0	0.08	78	0	0.10	76	0	0.13	77	0	0.16	78
Derivative contracts (excluding futures and forex 14 days or less)	112.08	90.92	93	104.10	91.11	88	112.76	91.48	92	107.37	93.86	90	113.43	94.47	90
One year or less	55.94	26.80	78	55.36	31.34	74	55.95	32.05	76	56.11	32.17	72	53.54	32.51	74
Over 1 year to 5 years	48.19	28.69	78	41.84	27.94	67	48.62	27.06	82	43.51	30.45	69	51.14	31.16	86
Over 5 years	7.96	30.03	23	6.91	31.18	21	8.19	29.56	22	7.75	28.09	25	8.75	28.71	26
Gross negative fair value (absolute value)	1.02	1.21	48	1.37	1.98	47	1.31	1.55	53	0.94	0.83	55	0.86	0.72	62
Gross positive fair value	1.03	1.70	21	1.42	2.70	29	1.30	2.23	26	0.97	1.19	41	0.90	0.85	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.21	0.05	98	6.52	0.11	98	4.68	0.07	98	4.11	0.06	98	3.81	0.06	98
Gross positive fair value (X)	4.25	0.07	98	6.75	0.13	98	4.65	0.09	98	4.24	0.07	98	4	0.06	98
Held for trading (X)	4.23	0.05	98	6.71	0.10	98	4.63	0.07	98	4.22	0.06	98	3.98	0.05	98
Non-traded (X)	0.02	0.01	69	0.04	0.02	80	0.02	0.02	75	0.02	0.01	79	0.02	0.01	83
Current credit exposure (X)	1.19	0.05	98	1.94	0.09	98	1.27	0.07	98	1.18	0.05	97	1.04	0.04	97
Credit losses on derivative contracts	0.78	0	99	0	0	45	0.22	0	99	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	97	0.06	0	97	0	0	96	0.05	0	98	0.02	0	99
90+ days past due	0	0	98	0	0	98	0	0	98	0	0	98	0.02	0	99
Other Ratios															
Current credit exposure / Risk-weighted assets	21.91	0.61	98	34.61	1.16	99	24.65	0.89	98	22	0.73	97	19.96	0.53	97

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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	835,000	349,000	349,000	238,000	224,000
Gross losses	10,000	32,000	105,000	8,000	14,000
Write-downs, transfers to loans held-for-sale	0	0	0	7,000	8,000
Recoveries	0	0	8,000	0	54,000
Net losses	10,000	32,000	97,000	8,000	-40,000
Provision for loan and lease losses	-58,000	292,000	559,000	120,000	-24,000
Adjustments	-5,000	8,000	24,000	-1,000	-2,000
Ending balance	762,000	617,000	835,000	349,000	238,000
Memo: Allocated transfer risk reserve (ATTR)	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	56	0.13	0.87	9	0.06	0.51	3	0.01	0.15	13	0	0.14	9
Provision for loan and lease losses / Average loans and leases	-0.10	-0.20	53	0.67	1.41	26	0.29	0.82	11	0.08	0.24	25	-0.02	0.24	9
Provision for loan and lease losses / Net loan and lease losses	-580	-168.35	15	912.50	730.69	74	576.29	487.86	74	1,500	130.58	99	60	134.68	13
Allowance for loan and lease losses / Total loans and leases not held for sale	0.33	1.49	0	0.38	1.32	7	0.38	1.58	1	0.22	0.83	3	0.18	0.90	1
Allowance for loan and lease losses / Total loans and leases	0.30	1.47	0	0.34	1.30	5	0.36	1.55	1	0.20	0.81	2	0.16	0.89	1
Allowance for loan and lease losses / Net loans and leases losses (X)	19.05	18.09	70	4.82	10.10	43	8.61	11.58	57	43.63	8.03	94		7.54	
Allowance for loan and lease losses / Nonaccrual assets	27.16	291.29	0	24.24	310.68	3	26.85	299.44	0	13.17	218.72	0	8.57	214.03	0
ALLL / 90+ days past due + nonaccrual loans and leases	38.54	246.27	2	36.77	221.69	5	38.34	244.62	3	23.89	151.73	4	17.53	160.51	2
Gross loan and lease losses / Average loans and leases	0.02	0.24	8	0.07	0.34	19	0.05	0.34	10	0.01	0.28	1	0.01	0.30	4
Recoveries / Average loans and leases	0	0.08	1	0	0.07	2	0	0.07	5	0	0.08	1	0.04	0.09	26
Net losses / Average loans and leases	0.02	0.16	19	0.07	0.27	29	0.05	0.27	15	0.01	0.21	6	-0.03	0.22	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	85	0.01	0	85
Recoveries / Prior year-end losses	0	7.39	1	0	8.09	2	100	33.98	95	0	36.22	2	72	41.30	88
Earnings coverage of net loan and lease losses (X)	528.60	25.70	97	76.19	17.23	88	154.40	22.89	93	1,427.63	24.40	99	-280.32	21.75	2

Net Loan and Lease Losses By Type

Real estate loans	0.07	0.03	76	0	0.01	39	0.13	0.04	81	0	0.01	49	0.02	0.02	59
Real estate loans secured by 1-4 family	0	-0.01	58	0	0.01	48	0	0.01	52	0.01	0.01	53	0	0.01	40
Revolving	0	-0.03	61	0	0	49	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	63	0	0.01	48	0	0	56	0.01	0	59	0	0.01	53
Commercial real estate loans	0.27	0.05	88	0	0.01	47	0.45	0.07	95	0	0.01	38	0.05	0.01	81
Construction and land development	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.31	0.07	86	0	0.02	41	0.53	0.11	90	0	0.02	38	0.06	0.02	78
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0.31	0.06	89	0	0.01	54	0.53	0.08	92	0	0.01	40	0.06	0.01	87
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans	0.02	0.21	30	0.44	0.48	63	0.15	0.47	27	0.03	0.37	12	-0.28	0.31	2
Loans to individuals		1.06			1.43		0	1.13	1		1.17			1.16	
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	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0.01	0.14	39

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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	184,000	167,000	267,000	121,000	121,000
90+ days past due loans and leases	101,000	0	22,000	0	0
Nonaccrual loans and leases	1,876,000	1,678,000	2,156,000	1,461,000	1,358,000
Total past due and nonaccrual loans and leases	2,161,000	1,845,000	2,445,000	1,582,000	1,479,000
Restructured 30–89 days past due	1,000	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	70,000	131,000	168,000	92,000	38,000
Total restructured loans and leases	71,000	131,000	168,000	92,000	38,000
30–89 days past due loans held for sale	40,000	21,000	20,000	1,000	1,000
90+ days past due loans held for sale	101,000	0	0	0	0
Nonaccrual loans held for sale	1,258,000	1,197,000	1,453,000	893,000	1,142,000
Total past due and nonaccrual loans held for sale	1,399,000	1,218,000	1,473,000	894,000	1,143,000
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	10,000	11,000	12,000	13,000	12,000
Other Assets					
30–89 days past due	0	0	0	2,000	0
90+ days past due	87,000	83,000	2,000	82,000	91,000
Nonaccrual	930,000	867,000	954,000	1,188,000	1,420,000
Total other assets past due and nonaccrual	1,017,000	950,000	956,000	1,272,000	1,511,000

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	0.07	0.33	10	0.09	0.52	6	0.11	0.39	13	0.07	0.43	7	0.08	0.44	8
90+ days past due loans and leases	0.04	0.11	58	0	0.12	10	0.01	0.12	32	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.74	0.65	65	0.91	0.57	82	0.92	0.66	77	0.85	0.51	84	0.90	0.54	85
90+ days past due and nonaccrual loans and leases	0.78	0.82	58	0.91	0.75	66	0.93	0.85	66	0.85	0.71	66	0.90	0.75	71
30–89 days past due restructured	0	0.01	44	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	0.03	0.13	20	0.07	0.14	40	0.07	0.13	42	0.05	0.14	34	0.03	0.16	15
30–89 days past due loans held for sale	0.02	0	94	0.01	0	89	0.01	0	91	0	0	83	0	0	80
90+ days past due loans held for sale	0.04	0	94	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0.50	0	98	0.65	0	98	0.62	0.01	98	0.52	0	99	0.76	0	99

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.07	0.33	10	0.09	0.52	6	0.11	0.40	13	0.07	0.43	7	0.08	0.44	7
90+ days past due assets	0.07	0.11	66	0.04	0.12	54	0.01	0.12	32	0.05	0.15	43	0.06	0.18	50
Nonaccrual assets	1.11	0.66	86	1.38	0.58	93	1.32	0.67	89	1.52	0.53	94	1.83	0.57	94
30+ days past due and nonaccrual assets	1.26	1.18	63	1.51	1.32	72	1.44	1.29	65	1.64	1.19	80	1.97	1.26	84

Percent of Total Assets

90+ days past due and nonaccrual assets	0.26	0.50	23	0.28	0.48	26	0.28	0.52	28	0.30	0.44	36	0.34	0.48	34
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.53	20	0.28	0.51	21	0.28	0.55	24	0.31	0.48	31	0.34	0.52	31

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

Total assets	0.16	0.58	9	0.18	0.57	9	0.19	0.60	13	0.16	0.53	12	0.16	0.60	10
Allowance for loan and lease losses	247.64	69.27	97	273.74	74.58	96	259.64	66.54	98	422.35	115.41	95	575.63	118.28	97
Equity capital + allowance for loan and lease losses	1.76	5.03	12	1.95	4.68	16	2.11	4.97	17	1.80	4.28	18	1.70	4.79	13
Tier 1 capital + allowance for loan and lease losses	2.22	5.96	12	2.27	5.89	16	2.44	6.04	14	2	5.65	15	1.93	6.16	11
Loans and leases + other real estate owned	0.75	0.97	42	0.92	0.91	54	0.92	0.97	52	0.85	0.85	53	0.91	0.96	51

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

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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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due	0.35	0.32	66	0.35	0.48	38	0.51	0.39	70	0.25	0.38	40	0.29	0.42	38	
	90+ days past due	0.19	0.13	82	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12	
	Nonaccrual	1.60	0.76	87	1.28	0.54	91	1.51	0.75	86	1.25	0.46	92	1.63	0.57	92	
Commercial and industrial	30–89 days past due	0	0.22	3	0	0.36	2	0.01	0.23	7	0.01	0.31	8	0	0.30	2	
	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	3.82	0.69	98	3.51	0.90	95	5.68	0.75	97	4.83	0.83	97	2.72	0.76	94	
Individuals	30–89 days past due	0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5	
	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	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8	
Depository institution loans	30–89 days past due	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47	
	90+ days past due	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47	
	Nonaccrual	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48	
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	0.03	46	0	10.34	43	0	0	50	0	0.07	47	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	0.05	43	0	0.09	46	0	0.03	44	0	0.06	42	
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	0.02	0.01	83	0	0.01	30	0	0.01	31	
	Nonaccrual	0.14	0.16	68	0.07	0.13	54	0.15	0.15	68	0.03	0.13	46	0.23	0.14	75	

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

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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 #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																	
1–4 family	30–89 days past due	.....	0.37	0.47	48	0.46	0.73	31	0.64	0.65	64	0.38	0.67	28	0.42	0.71	32
	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	.....	1.23	0.88	74	1.45	0.79	85	1.15	0.89	71	1.62	0.73	88	2.40	0.86	90
Revolving	30–89 days past due	.....	0.59	0.31	81	0	0.50	5	0.20	0.48	27	0.65	0.45	69	0	0.50	5
	90+ days past due	.....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	.....	2.37	1.31	82	2.65	1.07	85	0.78	1.13	55	3.25	1	87	5.38	1.17	93
Closed-end	30–89 days past due	.....	0.37	0.48	47	0.46	0.76	34	0.65	0.65	62	0.38	0.70	29	0.43	0.75	33
	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	.....	1.22	0.85	77	1.44	0.77	85	1.16	0.87	74	1.61	0.70	89	2.38	0.84	91
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	0.05	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	.....	0.30	0.22	72	0.14	0.28	33	0.18	0.26	53	0	0.18	4	0	0.17	5
	90+ days past due	.....	0.76	0.02	98	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	.....	2.70	0.62	96	0.91	0.32	94	2.45	0.62	97	0.53	0.23	83	0	0.28	4
Construction and development	30–89 days past due	.....	12.38	0.22	99	8.47	0.32	99	5.90	0.28	99	0	0.28	12	0	0.21	10
	90+ days past due	.....	31.27	0.01	99	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	.....	12.38	0.16	99	8.47	0.24	99	5.90	0.22	99	0	0.20	15	0	0.13	14
	90+ days past due	.....	31.27	0	99	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	.....	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	.....	0	0.08	27	0	0.10	22	0.45	0.09	89	0	0.08	19	0	0.10	18
	90+ days past due	.....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	.....	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	.....	0	0.20	5	0	0.27	5	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	.....	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	.....	3.12	0.78	96	1.03	0.37	93	2.87	0.79	95	0.60	0.28	82	0	0.30	5
Owner Occupied	30–89 days past due	.....	0	0.06	10	0	0.11	5	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	.....	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	.....	0	0.32	3	0	0.20	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	.....	0	0.12	8	0	0.14	7	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	.....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	.....	3.12	0.40	98	1.03	0.16	97	2.87	0.44	96	0.60	0.10	95	0	0.13	7
Farmland	30–89 days past due	.....		0.13			0.32			0.11			0.23			0.25	
	90+ days past due	.....		0.01			0.01			0			0.01			0.01	
	Nonaccrual	.....		1.14			1.10			1.13			0.84			1.23	
Credit card	30–89 days past due	.....		0.75			1.31			0.95			1.19			1.22	
	90+ days past due	.....		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual	.....		0.10			0.09			0.05			0.11			0.09	

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

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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	19,229,000	3,727,000	15,799,000	5,228,000	9,843,000
Retained earnings	82,287,000	71,718,000	78,978,000	70,589,000	64,175,000
Accumulated other comprehensive income (AOCI)	-2,754,000	2,095,000	-1,962,000	-2,788,000	-2,292,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	98,762,000	77,540,000	92,815,000	73,029,000	71,726,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	23,894,000	9,093,000	15,692,000	9,094,000	8,829,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	-1,000
Other deductions from common equity tier 1 capital	-1,308,000	3,252,000	-1,527,000	-816,000	812,000
Subtotal:	76,176,000	65,195,000	78,650,000	64,751,000	62,086,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	76,176,000	65,195,000	78,650,000	64,751,000	62,086,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	7,750,000	8,520,000	9,250,000	8,520,000	8,520,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	589,000	536,000	619,000	607,000	454,000
Additional tier 1 capital before deductions	8,339,000	9,056,000	9,869,000	9,127,000	8,974,000
Less: Additional tier 1 capital deductions	456,000	355,000	440,000	435,000	441,000
Additional tier 1 capital	7,883,000	8,701,000	9,429,000	8,692,000	8,533,000
Tier 1 Capital	84,059,000	73,896,000	88,079,000	73,443,000	70,619,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	7,476,000	9,090,000	7,737,000	8,538,000	8,923,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	139,000	126,000	146,000	143,000	107,000
Allowance for loan and lease losses in tier 2 capital	1,173,000	1,013,000	1,265,000	590,000	440,000
Exited advanced approach eligible credit reserves	955,000	739,000	1,046,000	305,000	202,000
Unrealized gains on AFS preferred stock classified as equity	0	0	0	0	0
Tier 2 capital before deductions	8,788,000	10,229,000	9,148,000	9,271,000	9,470,000
Exited advanced approach tier 2 capital before deductions	8,570,000	9,955,000	8,929,000	8,986,000	9,232,000
Less: Tier 2 capital deductions	24,000	4,000	14,000	6,000	37,000
Tier 2 capital	8,764,000	10,225,000	9,134,000	9,265,000	9,433,000
Exited advanced approach tier 2 capital	8,546,000	9,951,000	8,915,000	8,980,000	9,195,000
Total capital	92,823,000	84,121,000	97,213,000	82,708,000	80,052,000
Exited advanced approach total capital	92,605,000	83,847,000	96,994,000	82,423,000	79,814,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,146,422,000	920,261,000	1,070,039,000	899,066,000	852,620,000
Less: Deductions from common equity tier 1 capital	25,008,000	9,762,000	16,728,000	9,870,000	9,546,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	1,121,414,000	910,499,000	1,053,311,000	889,196,000	843,074,000
Total risk-weighted assets	455,071,305	415,002,345	453,106,463	394,177,108	367,309,180
Exited advanced approach total RWA	438,839,000	427,778,000	445,158,000	382,491,000	363,054,000

	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	16.74	12.55	89	15.71	11.59	88	17.36	12.38	92	16.43	12.11	89	16.90	12.09	91
Common equity tier 1 capital, column B	17.36	0.29	99	15.24	0.28	99	17.67	0.30	99	16.93	0.29	99	17.10	0.52	99
Tier 1 capital, column A	18.47	13.32	92	17.81	12.25	93	19.44	13.11	93	18.63	12.78	92	19.23	12.85	94
Tier 1 capital, column B	19.15	0.32	99	17.27	0.33	99	19.79	0.34	99	19.20	0.34	99	19.45	0.60	99
Total capital, column A	20.40	15.39	93	20.27	14.01	93	21.45	15.26	93	20.98	14.36	93	21.79	14.45	94
Total capital, column B	21.10	0.36	99	19.60	0.37	99	21.79	0.39	99	21.55	0.38	99	21.98	0.67	99
Tier 1 leverage	7.50	9.15	8	8.12	9.43	10	8.36	9.13	31	8.26	9.76	11	8.38	9.71	13
Supplementary leverage ratio, advanced approaches HCs	6.65	7.95	12	6.23	7.28	36	7.39	8.71	36	6.36	7.41	38	6.46	7.31	38

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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	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	17,000	20,000	75,000	79,000	80,000	-15.00	21.43	
Other insurance activities income	17,000	20,000	75,000	79,000	80,000	-15.00	21.43	
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	1,075,000	760,000	1,085,000	748,000	748,000	41.45	41.82	

	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	0.11	0.38	59	0.20	0.40	67	0.15	0.41	63	0.19	0.47	64	0.20	0.47	63
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 ..	1.27	11	14	1.02	11.59	12	1.22	11.03	14	1.01	11.51	13	1.06	10.22	15
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	597,500,000			512,433,000			574,346,000			512,572,000			496,284,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	51.56	0.50	98	54.07	0.78	97	51.47	0.75	97	57.24	1.39	97	58.14	1.79	97

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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	33,581,000	18,851,000	24,817,000	17,622,000	14,650,000
Real estate loans	3,893,000	3,593,000	4,028,000	4,105,000	3,319,000
Commercial and industrial loans	6,554,000	6,583,000	4,597,000	4,317,000	4,281,000
Loans to depository institutions and other banks acceptances	67,000	65,000	89,000	37,000	95,000
Loans to foreign governments and institutions	450,000	443,000	449,000	449,000	443,000
Loans to individuals	97,000	0	56,000	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	22,520,000	8,167,000	15,598,000	8,714,000	6,512,000
Lease financing receivables	0	0	0	0	0
Debt securities	43,000	41,000	43,000	52,000	38,000
Interest-bearing bank balances	44,582,000	38,717,712	38,817,000	37,517,430	36,600,000
Total selected foreign assets	78,206,000	57,609,712	63,677,000	55,191,430	51,288,000
Total foreign deposits	1,504,000	1,229,000	1,254,000	1,079,000	694,000
Interest-bearing deposits	1,504,000	1,229,000	1,254,000	1,079,000	687,000
Non-interest-bearing deposits	0	0	0	0	7,000

Analysis Ratios

Yield: Foreign loans	1.27	0.69	74	2.36	0.99	77	1.58	0.87	73	4.33	1.25	84	4.14	1.17	85
Cost: Interest-bearing deposits	0.67	0.13	88	2.09	0.79	92	1.49	0.42	92	2.66	1.19	93	3.04	0.97	93

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	50	0	0	50	0	0	50	0	0	50	0	50

Growth Rates

Net loans and leases	78.14	-6.17	92	26.65	12.26	76	40.83	-2.41	88	20.29	22.48	75	8.41	7.24	58
Total selected assets	35.75	-2.57	83	6.82	7.32	59	15.37	2.04	72	7.61	12.40	64	24.88	3.24	78
Deposits	22.38	2.95	75	97.91	13.75	90	16.22	3.46	60	55.48	10.36	86	62.15	5	90

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
Activity								
Securitization activities		8,307,000	9,127,000	7,206,000	9,475,000	13,813,000	-8.98	-60.23
1–4 family residential loans		8,307,000	9,127,000	7,206,000	9,475,000	13,813,000	-8.98	-60.23
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		7,000	1,000	7,000	1,000	1,000	600.00	16.67
1–4 family residential loans		7,000	1,000	7,000	1,000	1,000	600.00	
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		
Activity as a Percent of Total Assets								
Securitization activities		0.72	0.96	0.65	1.06	1.62		
1–4 family residential loans		0.72	0.96	0.65	1.06	1.62		
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		18.23	21.37	18.18	22.35	25.70		
Home equity lines		0.06	0.08	0.21	0.08	0.11		
Credit card receivables		0	0	0	0	0		
Auto loans and other consumer loans		10.62	10.38	10.44	10.95	11.32		
Commercial and industrial loans		8.26	15.05	8.55	9.55	11.37		
All other loans and leases		62.82	53.12	62.62	57.06	51.50		

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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	0.08	0.01	0.10	0.01	0.01
1–4 family residential loans	0.08	0.01	0.10	0.01	0.01
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.01	0	0.01	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0	0.01	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	216,000	363,000	214,000	382,000	696,000	-40.50	-74.62
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 30–89 days past due securitized assets	216,000	363,000	214,000	382,000	696,000	-40.50	-74.62
90+ Days Past Due Securitized Assets							
1–4 family residential loans	858,000	919,000	877,000	972,000	2,015,000	-6.64	-80.69
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	858,000	919,000	877,000	972,000	2,015,000	-6.64	-80.69
Total past due securitized assets.....	1,074,000	1,282,000	1,091,000	1,354,000	2,711,000	-16.22	-79.72
Net Losses on Securitized Assets							
1–4 family residential loans	25,000	45,000	100,000	271,000	458,000	-44.44	-89.84
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	25,000	45,000	100,000	271,000	458,000	-44.44	-89.84

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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	2.60	3.98	2.97	4.03	5.04
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	2.60	3.98	2.97	4.03	5.04
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	10.33	10.07	12.17	10.26	14.59
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	10.33	10.07	12.17	10.26	14.59
Total past due securitized assets percent of securitized assets	12.93	14.05	15.14	14.29	19.63
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	1.20	1.97	1.39	2.86	3.32
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.20	1.97	1.39	2.86	3.32
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.76	1.24	1.03	1.23	1.93
Home equity lines	0.59	0	0.20	0.65	0
Credit card receivables					
Commercial and industrial loans	0	0	0.01	0.01	0
All other loans and leases	0.02	0.02	0.01	0	0
Total managed loans past due 30–89 days	0.15	0.27	0.20	0.28	0.50
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.81	2.23	1.99	2.39	4.77
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.01	-0.07	0.01	-0.07	-0.09
Total managed loans past due 90+ days	0.37	0.48	0.37	0.53	1.23
Total Past Due Managed Assets	0.52	0.75	0.57	0.81	1.72
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.21	0.44	0.23	0.67	1.09
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.02	0.44	0.15	0.03	-0.28
All other loans and leases	0.02	0	0.04	0	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.16	0.08	0.15	0.25

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	-21,801	-30,275	-87,099	-142,267	-102,008			
Dividends	0	0	0	0	0			
Interest	-19,918	-30,703	-86,506	-143,377	-78,371			
Management and service fees	0	0	0	0	0			
Other income	-1,883	428	-593	1,110	-23,637			
Income from nonbank subsidiaries	-488,102	1,897,967	4,035,080	7,837,465	5,327,347			
Dividends	0	800,000	919,938	1,998,138	2,004,744	-100.00	-100.00	
Interest	381,977	773,350	2,546,099	3,533,341	3,800,961	-50.61	-39.45	
Management and service fees	0	0	0	0	0			
Other income	-870,079	324,617	569,043	2,305,986	-478,358			
Income from subsidiary holding companies	1,731,697	173,327	3,537,637	4,426,671	3,922,702	899.09	415.41	
Dividends	1,600,000	0	3,061,000	3,531,000	2,969,000		558.28	
Interest	131,697	173,327	476,637	895,671	953,702	-24.02	41.72	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	1,221,794	2,041,019	7,485,618	12,121,869	9,148,041	-40.14	24.17	
Securities gains (losses)	4,168	10,093	10,765	14,522	1,902	-58.70		
Other operating income	1,138,747	-603,376	-41,793	-1,460,412	1,044,774		975.74	
Total operating income	2,364,709	1,447,736	7,454,590	10,675,979	10,194,717	63.34	116.98	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	710,057	999,050	3,139,391	4,865,340	4,943,966	-28.93	-80.75	
Other expenses	195,890	10,600	335,115	96,148	98,034	1748.02		
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	905,947	1,009,650	3,474,506	4,961,488	5,042,000	-10.27	-17.18	
Income (loss) before taxes	1,458,762	438,086	3,980,084	5,714,491	5,152,717	232.99		
Applicable income taxes (credit)	-52,041	-45,295	-109,043	-72,642	21,840			
Extraordinary items								
Income before undistributed income of subsidiaries	1,510,803	483,381	4,089,127	5,787,133	5,130,877	212.55	1857.15	
Equity in undistributed income of subsidiaries	2,609,062	1,214,663	6,906,411	3,254,374	3,617,408	114.80	146.68	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	1,836,923	66,084	2,909,928	774,877	1,011,271	2679.68	396.79	
Subsidiary holding companies	772,139	1,148,579	3,996,483	2,479,497	2,606,137	-32.77	12.24	
Net income (loss)	4,119,865	1,698,044	10,995,538	9,041,507	8,748,285	142.62	263.03	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	1,836,923	866,084	3,829,866	2,773,015	3,016,015	112.10	381.04	
Subsidiary holding companys' net income	2,372,139	1,148,579	7,057,483	6,010,497	5,575,137	106.53	154.80	

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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
Assets										
Investment in bank subsidiaries	144,466	0.04	150,646	0.05	254,755	0.08	4,581,376	4,854,041	-4.10	-92.86
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	75,563	0.02	95,100	0.03	172,082	0.05	4,130,835	4,411,793	-20.54	-95.29
Other receivables	68,903	0.02	55,546	0.02	82,673	0.02	450,541	442,248	24.05	-83.62
Investment in nonbank subsidiaries	182,808,783	54.52	176,152,643	59.08	208,420,574	62.56	161,687,669	156,395,276	3.78	-2.43
Common and preferred stock	48,980,702	14.61	44,069,663	14.78	46,688,704	14.01	42,978,245	32,418,286	11.14	59.13
Excess cost over fair value	8,572,670	2.56	672,917	0.23	823,648	0.25	688,953	0	1173.96	
Loans, advances, notes, and bonds	116,945,584	34.88	124,998,332	41.93	153,583,410	46.10	112,211,662	120,121,083	-6.44	-24.87
Other receivables	8,309,827	2.48	6,411,731	2.15	7,324,812	2.20	5,808,809	3,855,907	29.60	804.71
Investment in subsidiary holding companies	90,189,046	26.90	60,442,841	20.27	75,320,120	22.61	59,178,674	68,948,179	49.21	79.65
Common and preferred stock	55,046,770	16.42	38,349,164	12.86	52,888,011	15.87	36,093,282	42,847,753	43.54	69.20
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	35,142,276	10.48	22,093,677	7.41	22,432,109	6.73	23,085,392	26,100,426	59.06	98.88
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	39,783,502	11.86	38,416,861	12.89	39,225,214	11.77	37,253,215	22,588,170	3.56	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	18,432,292	5.50	19,607,222	6.58	7,082,342	2.13	8,001,123	7,476,336	-5.99	285.62
Cash and due from unrelated depository institution	20,435	0.01	6,922	0	20,348	0.01	9,470	6,371	195.22	-99.69
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	3,947,501	1.18	3,359,863	1.13	2,842,406	0.85	2,429,654	10,245,316	17.49	-31.00
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	335,326,025	100.00	298,136,998	100.00	333,165,759	100.00	273,141,181	270,513,689	12.47	30.62
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	14,254,539	4.25	13,262,706	4.45	17,727,678	5.32	15,854,167	19,926,391	7.48	-34.86
Borrowings with maturity over 1 year	130,967,477	39.06	130,512,076	43.78	131,157,058	39.37	121,783,347	126,565,869	0.35	12.53
Subordinated notes and debentures	10,824,104	3.23	11,168,592	3.75	11,093,768	3.33	10,569,633	10,089,749	-3.08	-0.65
Other liabilities	1,383,529	0.41	2,896,387	0.97	2,183,132	0.66	2,153,902	2,548,800	-52.23	-19.51
Balance due to subsidiaries and related institutions	71,637,104	21.36	54,437,354	18.26	69,222,431	20.78	41,230,410	31,136,991	31.60	140.28
Total liabilities	229,066,753	68.31	212,277,115	71.20	231,384,067	69.45	191,591,459	190,267,800	7.91	26.77
Equity Capital	106,259,272	31.69	85,859,883	28.80	101,781,692	30.55	81,549,722	80,245,889	23.76	39.80
Perpetual preferred stock (income surplus)	7,750,413	2.31	8,520,313	2.86	9,250,413	2.78	8,520,313	8,520,313	-9.04	3.06
Common stock	20,389	0.01	20,389	0.01	20,389	0.01	20,389	20,389	0.00	0.00
Common surplus	27,406,286	8.17	23,427,621	7.86	25,545,913	7.67	23,935,417	23,792,916	16.98	21.67
Retained earnings	82,033,723	24.46	71,518,194	23.99	78,694,074	23.62	70,588,187	64,175,038	14.70	63.18
Accumulated other comprehensive income	-2,753,779	-0.82	2,094,684	0.70	-1,962,061	-0.59	-2,787,559	-2,292,150		
Other equity capital components	-8,197,760	-2.44	-19,721,318	-6.61	-9,767,036	-2.93	-18,727,025	-13,970,617		
Total liabilities and equity capital	335,326,025	100.00	298,136,998	100.00	333,165,759	100.00	273,141,181	270,513,689	12.47	30.62
Memoranda										
Loans and advances from bank subsidiaries	30,027	0.01	7,042	0	3,056	0	3,043	2,041	326.40	44.69
Loans and advances from nonbank subsidiaries	68,848,516	20.53	53,480,467	17.94	66,724,005	20.03	39,793,183	30,769,528	28.74	132.07
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies	0	0	22,690	0.01	38,910	0.01	57,078	70,951	-100.00	-100.00
Subordinated and long-term debt 1 year or less	31,146,908	9.29	22,907,981	7.68	30,368,576	9.12	10,831,405	9,014,920	35.97	21.62
Guaranteed loans to banks, nonbanks, and holding companies	41,974,731	12.52	30,175,736	10.12	39,744,562	11.93	32,995,667	24,286,004	39.10	

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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	15.97	12.54	76	8.16	3.93	79	12.42	7.28	87	11.12	9.68	70	11	10.40	56
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	13.99	12.53	61	7.84	5.73	71	8.41	9.75	57	7.40	7.89	62	9.21	7.10	68
Subsidiary HCs net income / Average equity investment in sub HCs	17.58	11.69	80	12.34	3.62	88	17.02	7.01	87	14.58	8.55	89	13.79	8.78	86
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	44.59	2.83	97	51	5.47	92	34.83	3.59	93	30.67	5.93	87	34.48	3.78	93
Subsidiary holding companies' net income / Parent net income	57.58	65.70	40	67.64	89.02	31	64.18	68.34	40	66.48	74	34	63.73	72.48	34
Leverage															
Total liabilities / Equity capital	215.57	17.74	97	247.24	19.50	97	227.33	20.06	97	234.94	20.43	97	237.11	20.88	96
Total debt / Equity capital	146.85	11.90	97	180.46	13.54	96	157.18	14.41	96	181.74	14.31	97	195.13	14.69	96
Total debt + notes payable to subs that issued TPS / Equity capital	146.85	14.30	97	180.46	15.86	96	157.18	16.67	96	181.74	16.36	97	195.13	17.10	96
Total debt + Loans guaranteed for affiliate / Equity capital	186.36	12.02	97	215.61	13.93	97	196.23	14.68	97	222.20	14.56	97	225.39	15.14	97
Total debt / Equity capital – excess over fair value	159.74	12	97	181.89	13.68	96	158.46	14.52	96	183.29	14.51	96	195.13	14.81	95
Long-term debt / Equity capital	133.44	11.33	97	165.01	12.46	96	139.76	13.56	96	162.30	13.04	96	170.30	13.37	97
Short-term debt / Equity capital	13.41	0.52	97	15.45	0.88	95	17.42	0.77	95	19.44	1.02	96	24.83	1.14	95
Current portion of long-term debt / Equity capital	29.31	0.04	97	26.68	0.05	98	29.84	0.06	97	13.28	0.05	97	11.23	0.14	98
Excess cost over fair value / Equity capital	8.07	0.10	98	0.78	0.10	90	0.81	0.08	92	0.84	0.12	90	0	0.12	39
Long-term debt / Consolidated long-term debt	73.49	35.48	82	79.12	27.67	92	73.86	34.67	84	73.46	28.44	88	82.87	28.63	92
Double Leverage															
Equity investment in subs / Equity capital	105.97	102.85	69	96.78	103.91	10	98.64	102.81	25	97.81	103.22	18	93.79	103.10	10
Total investment in subs / Equity capital	257.05	108.21	97	275.74	111.18	96	279.02	110.16	96	276.45	111.07	96	286.87	112.48	95
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)	0.38	0.22	64	-0.41	1.22	13	-0.13	0.47	26	-0.20	0.36	19	-0.57	0.35	11
Equity investment in subs – equity cap / Net income-div (X)	0.47	0.74	45		2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	144.64	111.23	70	89.79	154.20	30	121.65	136.61	50	141.38	177.68	39	136.35	162.34	42
Cash from ops + noncash items + op expense / Op expense + dividend	-355.06	98.58	0	352.56	176.81	85	280.36	147.26	90	381.20	190.27	88	51.14	174.91	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	201.55	85.36	87	209.85	90.08	85	97	134.09	27	101.85	116.34	37	97.93	103.19	42
Pretax operating income + interest expense / Interest expense	305.44	1,142.88	36	143.85	2,355.68	25	226.78	2,016.32	18	217.45	1,968.54	13	204.22	2,898.75	17
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	305.44	1,357.31	32	143.85	1,688.78	25	226.78	1,539.23	17	217.45	1,632.83	12	204.22	1,369.37	15
Dividends + interest from subsidiaries / Interest expense + dividends	141.18	117.86	66	102.87	186.57	35	116.64	150.43	40	129.99	210.80	28	130.41	188.90	34
Fees + other income from subsidiaries / Salary + other expenses	-445.13	13.36	1	3,066.46	14.22	99	169.63	13.95	98	2,399.53	16.52	99	-512.06	16.08	1
Net income / Current part of long-term debt + preferred dividends (X)	0.13	33.13	3	0.07	20.55	4	0.36	35.64	4	0.80	57.11	7	0.92	33.93	3
Other Ratios															
Net assets that reprice within 1 year / Total assets	24.52	3.98	98	26.99	2.60	99	26.13	3.86	99	21.47	2.64	98	13.52	2.61	92
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	39.50	0.03	98	35.15	0.10	98	39.05	0.05	98	40.46	0.10	98	30.26	0.24	97
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	39.50	0.03	98	35.15	0.13	98	39.05	0.05	98	40.46	0.10	98	30.26	0.25	97
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	83.87	1.80	98	76.93	3.20	95	83.92	2.66	96	80.49	5.62	94	77.50	5.50	95
Combined thrift assets (reported only by bank holding companies)	6.87	0	99	0	0	50	5.61	0	99	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	28.28	0.07	98	29.42	0.08	98	28.23	0.08	98	31.47	0.19	98	30.02	0.21	98

BHC Name

City/State

2162966

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RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

Payout Ratios — Parent

Dividends declared / Income before undistributed income.....	51.16	74.87	32	138.40	61.08	89	68.25	81.10	46	46.40	57.84	47	47.87	57.26	46
Dividends declared / Net income	18.76	23.13	36	39.40	81.32	27	25.38	42.29	28	29.70	33.08	46	28.07	27.33	44
Net income – dividends / Average equity	12.97	9.52	76	4.94	0.55	83	9.26	4.13	89	7.82	6.46	69	7.91	7.33	57

Percent of Dividends Paid

Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0	3.28	30	119.58	2.35	99	32.96	3.41	92	74.42	7.53	93	81.63	7.13	93
Dividends from subsidiary holding companies.....	206.99	4.75	95	0	3.48	45	109.67	4.85	92	131.51	21.40	88	120.89	16.86	86
Dividends from all subsidiaries	206.99	128.99	78	119.58	229.19	39	142.63	174.85	48	205.93	260.40	46	202.51	215.26	49

Payout Ratios — Subsidiaries:

Percent of Bank Net Income

Dividends from bank subsidiaries		30.63			123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.12			0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		1.08			2.97			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		33.49			148.03			62.88			69.36			63.43	

Percent of Nonbank Net Income

Dividends from nonbank subsidiaries	0	47.24	21	92.37	39.62	73	24.02	56.39	44	72.06	82.95	55	66.47	51.40	58
Interest income from nonbank subsidiaries.....	20.79	2.80	89	89.29	14.44	89	66.48	7.38	90	127.42	20.25	90	126.03	18.56	90
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.....	-47.37	0.09	2	37.48	0.19	96	14.86	0.16	97	83.16	1.06	96	-15.86	0.15	3
Operating income from nonbank subsidiaries	-26.57	69.48	2	219.14	76.32	83	105.36	79.84	71	282.63	150.41	78	176.64	99.33	79

Percent of Subsidiary Holding Companies' Net Income

Dividends from subsidiary holding companies.....	67.45	28.44	75	0	119.72	26	43.37	43.51	52	58.75	61.23	38	53.25	48.56	53
Interest income from subsidiary holding companies.....	5.55	6.44	70	15.09	12.80	68	6.75	8.40	66	14.90	6.54	73	17.11	3.95	84
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	73	34.47	75	15.09	135.14	36	50.13	55.20	47	73.65	76.49	34	70.36	61.19	57

Dependence on Subsidiaries:

Percent of Total Operating Income

Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	-0.84	0.72	0	-2.12	2.52	0	-1.16	0.63	0	-1.34	0.80	0	-0.77	0.92	0
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.....	-0.08	0.02	2	0.03	0.07	89	-0.01	0.04	2	0.01	0.03	88	-0.23	0.02	3
Operating income from bank subsidiaries	-0.92	71.70	2	-2.09	76.26	2	-1.17	82.20	2	-1.33	78.80	2	-1	74.20	1

Dividends from nonbank subsidiaries	0	5.32	29	55.26	2.51	94	12.34	1.95	90	18.72	2.65	90	19.66	2.57	92
Interest income from nonbank subsidiaries.....	16.15	0.82	93	53.42	1.82	95	34.15	0.73	96	33.10	1.19	94	37.28	2.32	93
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.....	-36.79	0.01	0	22.42	0.04	96	7.63	0.01	98	21.60	0.04	98	-4.69	0.02	2
Operating income from nonbank subsidiaries	-20.64	10.59	0	131.10	9.13	97	54.13	4.70	93	73.41	7.29	92	52.26	7.64	89

Dividends from subsidiary holding companies.....	67.66	1.03	96	0	1.54	45	41.06	2.53	92	33.07	4.52	88	29.12	5.15	88
Interest income from subsidiary holding companies.....	5.57	0.13	93	11.97	0.40	94	6.39	0.11	94	8.39	0.20	94	9.35	0.37	94
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.....	73.23	2.35	94	11.97	5.35	87	47.46	4.56	90	41.46	6.08	88	38.48	6.79	88

Loans and advances from subsidiaries / Short term debt.....	483.20	142.34	88	403.46	447.79	80	376.62	135.13	83	251.37	83.37	85	154.78	87.87	80
Loans and advances from subsidiaries / Total debt	44.14	29.59	70	34.54	30.31	67	41.73	27.08	71	26.89	28.33	60	19.70	26.53	55