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

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BHC Name GOLDMAN SACHS GROUP, INC., THE

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 1,301,553,000
Peer Group Number: 1 Number in Peer Group: 133
Number of Bank Subsidiaries: 1

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

Mailing Address:

GOLDMAN SACHS GROUP, INC., THE
200 WEST STREET

NEW YORK, NY 10282

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	1,248,479,000	1,048,667,000	1,118,903,250	970,901,250	967,757,250
Net income ($000)	6,836,000	1,213,000	9,459,000	8,466,000	10,459,000
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)	0.48	2.67	0	0.51	2.94	2	0.43	2.77	2	0.46	3.01	3	0.40	3.08	1
+ Non-interest income	5.15	1.13	97	2.74	1.12	92	3.54	1.21	93	3.32	1.32	89	3.40	1.31	92
– Overhead expense	3.02	2.28	85	2.47	2.68	45	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
– Provision for credit losses	-0.02	-0.12	56	0.35	0.88	20	0.26	0.51	19	0.10	0.15	42	0.07	0.14	28
+ Securities gains (losses)	0.04	0.01	87	0.10	0.03	86	0.03	0.02	68	0.02	0.01	82	0	0	61
+ Other tax equivalent adjustments	0	0	88	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.68	1.78	91	0.53	0.64	33	1.13	1.04	54	1.12	1.56	16	1.30	1.57	26
Net operating income	2.19	1.36	92	0.46	0.48	42	0.85	0.81	48	0.87	1.19	16	1.08	1.24	30
Net income	2.19	1.35	92	0.46	0.48	42	0.85	0.82	47	0.87	1.19	16	1.08	1.24	30
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.04	3.18	3	1.91	4.09	3	1.29	3.55	3	2.37	4.41	3	2.14	4.24	3
Interest expense	0.53	0.29	86	1.38	0.85	86	0.84	0.52	83	1.88	1.08	89	1.73	0.86	90
Net interest income (tax equivalent)	0.51	2.88	0	0.53	3.24	2	0.45	3.01	2	0.48	3.33	3	0.42	3.38	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.22	0.16	67	0.55	0.27	80	0.70	0.27	90	0.46	0.21	87	0.30	0.22	76
Earnings coverage of net loan and lease losses (X)	75.47	25.70	84	10.65	17.23	50	13.44	22.89	52	19.06	24.40	60	34.66	21.75	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.83	1.49	75	1.79	1.32	83	2.19	1.58	81	1.07	0.83	78	0.89	0.90	49
Allowance for loan and lease losses / Total loans and leases	1.73	1.47	75	1.67	1.30	79	2.08	1.55	80	0.98	0.81	70	0.84	0.89	45
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	3.59	0.70	99	3.61	0.63	99	3.98	0.71	99	3.32	0.57	98	3.11	0.61	98
30–89 days past due loans and leases / Total loans and leases	0.34	0.33	63	0.30	0.52	25	0.42	0.39	67	0.45	0.43	64	0.58	0.44	72
Liquidity and Funding															
Net noncore funding dependence	33.51	-0.51	94	83.05	14.37	97	60.61	3.20	97	87.87	14.45	96	33.76	16.62	86
Net short-term noncore funding dependence	-78.59	-6.88	2	-62.10	4.94	4	-55.96	-4.76	4	-65.73	3.38	3	-151.95	4.66	2
Net loans and leases / Total assets	15.33	60.99	2	15.50	64.23	4	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Capitalization															
Tier 1 leverage ratio	7.58	9.15	8	8.20	9.43	14	8.08	9.13	18	8.73	9.76	21	8.89	9.71	20
Holding company equity capital / Total assets	7.50	10.72	7	8.48	11.64	11	8.25	11.16	10	9.09	12.43	11	9.68	12.22	13
Total equity capital (including minority interest) / Total assets	7.64	10.85	6	8.59	11.80	11	8.39	11.28	11	9.27	12.57	11	9.86	12.27	15
Common equity tier 1 capital / Total risk-weighted assets	14.33	12.58	78	12.54	11.64	76	14.73	12.40	82	13.28	12.17	77	13.34	12.12	77
Net loans and leases / Equity capital (X)	2.04	5.73	2	1.83	5.59	4	1.90	5.59	3	1.61	5.21	5	1.40	5.29	4
Cash dividends / Net income	8.07	23.13	19	44.35	81.34	31	24.72	42.30	27	24.85	33.12	33	17.31	27.31	23
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	19.43	16.49	63	17.77	11.31	77	17.12	16.68	55	6.57	9.26	52	1.64	7	23
Equity capital	5.72	9.13	43	2.33	5.70	37	6.28	6.99	52	0.09	10.49	10	9.66	7.89	70
Net loans and leases	18.19	7.22	81	32.55	9.91	91	25.66	9.07	86	14.66	9.10	78	6.76	7.89	53
Noncore funding	15.44	-25.09	88	15.59	16.35	54	8.54	-12.18	74	11.40	6.59	65	-0.85	10.67	29
Parent Company Ratios															
Short-term debt / Equity capital	18.35	0.52	98	18.56	0.88	96	18.01	0.77	96	26.64	1.02	97	25.90	1.14	96
Long-term debt / Equity capital	183.67	11.33	98	199.84	12.46	98	179.48	13.56	98	185.81	13.04	98	201.48	13.37	98
Equity investment in subsidiaries / Equity capital	111.05	102.85	86	105.88	103.91	65	110.69	102.81	88	108.46	103.22	76	102.52	103.10	52
Cash from ops + noncash items + op expense / Op expense + dividends	175.10	98.58	82	945.35	176.81	98	185.08	147.26	75	124.74	190.27	28	179.17	174.91	57

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	1,569,000	1,909,000	6,315,000	8,129,000	7,380,000	-17.81	79.93
Income from lease financing receivables	2,000	2,000	8,000	10,000	13,000	0.00	0.00
Fully taxable income on loans and leases	1,571,000	1,911,000	6,323,000	8,139,000	7,393,000	-17.79	79.75
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)	1,571,000	1,911,000	6,323,000	8,139,000	7,393,000	-17.79	79.75
Investment interest income (tax equivalent)	132,000	118,000	461,000	429,000	354,000	11.86	2100.00
Interest on balances due from depository institutions	-1,000	207,000	249,000	1,220,000	1,436,000		
Interest income on other earning assets	1,381,000	2,525,000	6,687,000	12,019,000	10,566,000	-45.31	-0.07
Total interest income (tax equivalent)	3,083,000	4,761,000	13,720,000	21,807,000	19,749,000	-35.24	30.86
Interest on time deposits of $250K or more	25,000	54,000	195,000	246,000	88,000	-53.70	
Interest on time deposits < $250K	131,000	250,000	871,000	937,000	812,000	-47.60	
Interest on foreign office deposits	52,000	133,000	419,000	469,000	289,000	-60.90	126.09
Interest on other deposits	134,000	381,000	901,000	1,917,000	1,417,000	-64.83	119.67
Interest on other borrowings and trading liabilities	1,130,000	2,530,000	6,165,000	13,230,000	12,692,000	-55.34	-0.70
Interest on subordinated debt and mandatory convertible securities	100,000	89,000	387,000	577,000	614,000	12.36	-22.48
Total interest expense	1,572,000	3,437,000	8,938,000	17,376,000	15,912,000	-54.26	10.16
Net interest income (tax equivalent)	1,511,000	1,324,000	4,782,000	4,431,000	3,837,000	14.12	62.65
Non-interest income	16,082,000	7,190,000	39,571,000	32,240,000	32,907,000	123.67	187.69
Adjusted operating income (tax equivalent)	17,593,000	8,514,000	44,353,000	36,671,000	36,744,000	106.64	169.87
Overhead expense	9,437,000	6,480,000	29,227,000	24,973,000	23,481,000	45.63	95.59
Provision for credit losses	-69,000	915,000	2,854,000	990,000	653,000		
Securities gains (losses)	130,000	265,000	319,000	181,000	1,000	-50.94	
Other tax equivalent adjustments	1,000	0	0	0	0		
Pretax net operating income (tax equivalent)	8,356,000	1,384,000	12,591,000	10,889,000	12,611,000	503.76	424.22
Applicable income taxes	1,501,000	135,000	3,020,000	2,117,000	2,022,000	1011.85	240.36
Tax equivalent adjustments	29,000	10,000	27,000	64,000	57,000	190.00	480.00
Applicable income taxes (tax equivalent)	1,530,000	145,000	3,047,000	2,181,000	2,079,000	955.17	243.05
Minority interest	-10,000	26,000	85,000	242,000	73,000		
Net income before discontinued operations, net of minority interest	6,836,000	1,213,000	9,459,000	8,466,000	10,459,000	463.56	502.29
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	6,836,000	1,213,000	9,459,000	8,466,000	10,459,000	463.56	502.29
Memoranda							
Net income - holding company and noncontrolling (minority) interest	6,826,000	1,239,000	9,544,000	8,708,000	10,532,000	450.93	494.60
Investment securities income (tax equivalent)	132,000	118,000	461,000	429,000	354,000	11.86	2100.00
US Treasury and agency securities (excluding mortgage-backed securities)	100,000	104,000	419,000	346,000	276,000	-3.85	
Mortgage-backed securities	3,000	4,000	14,000	19,000	17,000	-25.00	
All other securities	29,000	10,000	28,000	64,000	61,000	190.00	383.33
Cash dividends declared	552,000	538,000	2,338,000	2,104,000	1,810,000	2.60	42.64
Common	448,000	449,000	1,795,000	1,544,000	1,226,000	-0.22	53.95
Preferred	104,000	89,000	543,000	560,000	584,000	16.85	8.33

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	1.82	3.72	4	1.23	3.27	3	2.25	4	4	2.04	3.87	4
Less: Interest expense	0.50	0.27	86	1.31	0.78	86	0.80	0.48	85	1.79	0.98	89	1.64	0.79	91
Equals: Net interest income (tax equivalent)	0.48	2.67	0	0.51	2.94	2	0.43	2.77	2	0.46	3.01	3	0.40	3.08	1
Plus: Non-interest income	5.15	1.13	97	2.74	1.12	92	3.54	1.21	93	3.32	1.32	89	3.40	1.31	92
Equals: adjusted operating income (tax equivalent)	5.64	3.87	91	3.25	4.12	12	3.96	4.04	50	3.78	4.41	22	3.80	4.46	18
Less: Overhead expense	3.02	2.28	85	2.47	2.68	45	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
Less: Provision for credit losses	-0.02	-0.12	56	0.35	0.88	20	0.26	0.51	19	0.10	0.15	42	0.07	0.14	28
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.01	87	0.10	0.03	86	0.03	0.02	68	0.02	0.01	82	0	0	62
Plus: other tax equivalent adjustments	0	0	88	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.68	1.78	91	0.53	0.64	33	1.13	1.04	54	1.12	1.56	16	1.30	1.57	26
Less: Applicable income taxes (tax equivalent)	0.49	0.40	77	0.06	0.16	22	0.27	0.23	61	0.22	0.36	14	0.21	0.33	15
Less: Minority interest	0	0	2	0.01	0	91	0.01	0	89	0.02	0	91	0.01	0	88
Equals: Net operating income	2.19	1.36	92	0.46	0.48	42	0.85	0.81	48	0.87	1.19	16	1.08	1.24	30
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.19	1.35	92	0.46	0.48	42	0.85	0.82	47	0.87	1.19	16	1.08	1.24	30
Memo: Net income (last four quarters)	1.29	1.07	74	0.75	0.98	23	0.85	0.82	47	0.87	1.19	16	1.08	1.24	29
Net income–BHC and noncontrolling (minority) interest	2.19	1.37	91	0.47	0.49	41	0.85	0.83	49	0.90	1.20	16	1.09	1.25	31
Margin Analysis															
Average earning assets / Average assets	95.33	93.08	76	94.99	91.24	86	95.40	92.32	84	94.96	91.05	88	95.15	91.48	87
Average interest-bearing funds / Average assets	58.05	62.97	29	58.31	66.92	16	57.98	64.06	24	57.52	65.57	19	56	65.56	15
Interest income (tax equivalent) / Average earning assets	1.04	3.18	3	1.91	4.09	3	1.29	3.55	3	2.37	4.41	3	2.14	4.24	3
Interest expense / Average earning assets	0.53	0.29	86	1.38	0.85	86	0.84	0.52	83	1.88	1.08	89	1.73	0.86	90
Net interest income (tax equivalent) / Average earning assets	0.51	2.88	0	0.53	3.24	2	0.45	3.01	2	0.48	3.33	3	0.42	3.38	1
Yield or Cost															
Total loans and leases (tax equivalent)	3.21	4.05	11	4.87	4.74	63	3.88	4.27	26	6.07	5.09	89	5.82	4.95	87
Interest-bearing bank balances	0	0.10	2	0.77	1.16	23	0.20	0.27	33	1.27	2.04	14	1.30	1.64	24
Federal funds sold and reverse repos	-0.26	0.26	2	0.82	1.34	24	0.11	0.68	17	1.57	2.44	20	1.28	2.17	15
Trading assets	1.48	0.39	84	1.89	0.75	75	1.48	0.60	75	1.94	0.99	71	1.96	1.11	69
Total earning assets	1.03	3.15	2	1.91	4.05	4	1.28	3.51	3	2.36	4.36	3	2.14	4.20	3
Investment securities (tax equivalent)	1.04	1.84	6	1.96	2.60	7	1.29	2.25	2	2.44	2.76	24	2.72	2.68	55
US Treasury and agency securities (excluding mortgage-backed securities)	0.84	1.30	28	1.85	2.31	32	1.12	1.75	23	1.94	2.32	27	2.25	2.05	65
Mortgage-backed securities	1.66	1.60	59	2.29	2.49	24	1.97	2.05	38	2.55	2.61	45	2.08	2.50	4
All other securities	5.50	2.93	92		3.62		4.11	3.24	81		4.06		206.78	4.20	97
Interest-bearing deposits	0.51	0.26	88	1.60	0.90	91	0.97	0.53	89	2.09	1.10	94	1.73	0.81	94
Time deposits of $250K or more	0.86	0.82	57	1.87	1.83	52	1.44	1.42	47	3.91	1.96	99	3.46	1.44	99
Time deposits < $250K	1.14	0.78	81	1.94	1.69	67	1.66	1.36	73	2.11	1.82	68	1.97	1.29	92
Other domestic deposits	0.35	0.17	86	1.58	0.71	95	0.74	0.36	92	2.23	0.93	98	1.85	0.67	98
Foreign deposits	0.33	0.13	81	1.17	0.79	71	0.80	0.42	82	1.34	1.19	56	0.96	0.97	50
Federal funds purchased and repos	-0.04	0.18	3	1.43	1.14	73	0.53	0.62	57	2.75	1.86	83	1.96	1.51	69
Other borrowed funds and trading liabilities	1.10	1.38	41	1.51	1.90	29	1.32	1.50	42	1.76	2.38	19	1.83	2.28	21
All interest-bearing funds	0.87	0.42	92	2.25	1.15	93	1.38	0.74	91	3.11	1.49	94	2.94	1.19	96

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	16,082,000	7,190,000	39,571,000	32,240,000	32,907,000
Fiduciary activities income	23,000	23,000	92,000	89,000	96,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	8,923,000	2,107,000	17,904,000	13,419,000	12,567,000
Investment banking fees and commissions	6,332,000	4,428,000	19,341,000	15,490,000	17,121,000
Insurance activities revenue	0	-1,000	-1,000	1,000	-1,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	104,000	108,000	218,000	321,000	363,000
Net gains (losses) on sales of loans, OREO, other assets	51,000	-108,000	440,000	1,457,000	889,000
Other non-interest income	649,000	633,000	1,577,000	1,463,000	1,872,000
Total overhead expenses	9,437,000	6,480,000	29,227,000	24,973,000	23,481,000
Personnel expense	6,043,000	3,235,000	13,309,000	12,353,000	12,328,000
Net occupancy expense	309,000	294,000	1,205,000	1,360,000	1,078,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	34,000	33,000	130,000	157,000	124,000
Other operating expenses	3,051,000	2,918,000	14,583,000	11,103,000	9,951,000
Fee income on mutual funds and annuities	329,000	329,000	1,428,000	1,274,000	1,271,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	533,328,000	447,349,000	496,049,000	420,954,000	346,889,000
Number of equivalent employees	40,300	38,500	40,500	38,300	36,600
Average personnel expense per employee	149.95	84.03	328.62	322.53	336.83
Average assets per employee	30,979.63	27,238.10	27,627.24	25,349.90	26,441.45

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.05	2.10	55	4.58	2.64	74	3.61	2.02	75	3.95	2.72	71	3.86	3.08	64
Overhead expenses / Net Interest Income + non-interest income	53.73	59.30	26	76.20	63.90	88	65.94	62.31	67	68.22	61.29	78	64	60.88	67
Percent of Average Assets															
Total overhead expense	3.02	2.28	85	2.47	2.68	45	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
Personnel expense	1.94	1.28	91	1.23	1.36	37	1.19	1.30	39	1.27	1.41	38	1.27	1.44	32
Net occupancy expense	0.10	0.24	7	0.11	0.27	6	0.11	0.26	6	0.14	0.28	10	0.11	0.28	4
Other operating expenses	0.99	0.73	81	1.13	0.98	75	1.31	0.94	82	1.16	0.97	76	1.04	0.97	70
Overhead less non-interest income	-2.13	1.10	0	-0.27	1.47	5	-0.92	1.26	1	-0.75	1.32	0	-0.97	1.38	0
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.64	58.69	27	76.11	63.38	88	65.90	61.85	68	68.10	60.64	79	63.90	60.37	68
Personnel expense	34.35	33.29	54	38	33.17	78	30.01	32.40	31	33.69	32.39	56	33.55	32.51	51
Net occupancy expense	1.76	6.42	3	3.45	6.75	8	2.72	6.58	6	3.71	6.52	10	2.93	6.48	6
Other operating expenses	17.54	18.45	50	34.66	22.88	87	33.17	22.28	86	30.71	21.20	88	27.42	20.90	88
Total non-interest income	91.41	28.42	99	84.45	26.40	97	89.22	28.83	97	87.92	29.23	96	89.56	28.50	98
Fiduciary activities income	0.13	2.15	28	0.27	2.03	33	0.21	2.09	30	0.24	1.97	34	0.26	2.14	35
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	50.72	0.97	99	24.75	1.58	98	40.37	1.24	99	36.59	1.18	99	34.20	0.85	99
Investment banking fees and commissions	35.99	2.51	98	52.01	2.81	98	43.61	2.46	97	42.24	3.54	96	46.60	3.42	96
Insurance activities revenue	0	0.38	11	-0.01	0.40	0	0	0.41	0	0	0.47	27	0	0.47	0
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	21	0	0.65	9
Net securitization income	0.59	0.01	96	1.27	0.01	98	0.49	0	96	0.88	0.01	97	0.99	0.01	98
Net gain (loss) - sales of loans, OREO, and other assets	0.29	3.74	20	-1.27	1.88	7	0.99	3.92	37	3.97	1.86	82	2.42	1.61	72
Other non-interest income	3.69	8.65	15	7.43	9.85	41	3.56	9.67	10	3.99	10.04	12	5.09	9.86	17
Overhead less non-interest income	-37.77	29.65	0	-8.34	36.23	4	-23.32	31.96	0	-19.82	31.06	0	-25.65	31.46	0
Applicable income taxes / Pretax net operating income (tax equivalent)	17.96	21.04	19	9.75	17.54	17	23.99	18.62	85	19.44	20.56	39	16.03	19.04	22
Applicable income tax + TE / Pretax net operating income + TE	18.31	22.74	9	10.48	22.86	7	24.20	21.20	74	20.03	23.23	19	16.49	21.56	14

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

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	29,097,000	25,638,000	26,608,000	27,640,000	24,493,000	13.49	45.77
Commercial and industrial loans	28,786,000	46,277,000	30,266,000	28,292,000	25,617,000	-37.80	25.28
Loans to individuals	14,299,000	11,481,000	14,021,000	10,925,000	8,310,000	24.54	600.93
Loans to depository institutions and acceptances of other banks	109,000	103,000	152,000	152,000	257,000	5.83	-85.84
Agricultural loans	8,000	18,000	13,000	22,000	22,000	-55.56	-94.37
Other loans and leases	130,806,000	88,229,000	115,153,000	79,518,000	68,927,000	48.26	167.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	203,105,000	171,746,000	186,213,000	146,549,000	127,626,000	18.26	114.44
Less: Allowance for loan and lease losses	3,515,000	2,868,000	3,874,000	1,441,000	1,066,000	22.56	617.35
Net loans and leases	199,590,000	168,878,000	182,339,000	145,108,000	126,560,000	18.19	111.82
Debt securities that reprice or mature in over 1 year	49,142,000	22,767,000	49,962,000	23,538,000	12,457,000	115.85	
Mutual funds and equity securities	26,000	25,000	26,000	25,000	23,000	4.00	62.50
Subtotal	248,758,000	191,670,000	232,327,000	168,671,000	139,040,000	29.78	163.96
Interest-bearing bank balances	178,365,000	94,274,000	142,914,000	121,869,000	120,676,000	89.20	110.27
Federal funds sold and reverse repos	324,398,000	253,765,000	250,274,000	221,469,000	274,058,000	27.83	-1.99
Debt securities that reprice or mature within 1 year	1,218,000	1,201,000	1,238,000	1,256,000	842,000	1.42	4975.00
Trading assets	400,306,000	400,532,000	420,953,000	384,712,000	305,095,000	-0.06	41.80
Total earning assets	1,153,045,000	941,442,000	1,047,706,000	897,977,000	839,711,000	22.48	45.51
Non-interest-bearing cash and due from depository institutions	10,656,000	11,572,000	11,772,000	12,504,000	10,574,000	-7.92	-22.19
Premises, fixed assets, and leases	9,831,000	9,009,000	9,823,000	8,848,000	6,928,000	9.12	67.94
Other real estate owned	286,000	510,000	320,000	554,000	917,000	-43.92	-18.52
Investment in unconsolidated subsidiaries	300,000	189,000	278,000	194,000	348,000	58.73	26.58
Intangible and other assets	127,437,000	127,037,000	93,142,000	72,919,000	73,320,000	0.31	94.35
Total assets	1,301,553,000	1,089,759,000	1,163,040,000	992,996,000	931,798,000	19.43	48.22
Quarterly average assets	1,248,479,000	1,048,667,000	1,151,357,000	983,909,000	945,961,000	19.05	41.22
Average loans and leases (YTD)	195,786,000	157,040,000	163,053,250	133,992,500	126,985,000	24.67	107.06
Memoranda							
Loans held-for-sale	11,262,000	11,278,000	9,211,000	12,100,000	8,009,000	-0.14	26.24
Loans not held-for-sale	191,843,000	160,468,000	177,002,000	134,449,000	119,617,000	19.55	123.61
Real estate loans secured by 1–4 family	15,236,000	13,583,000	13,493,000	13,835,000	13,065,000	12.17	90.59
Commercial real estate loans	10,802,000	9,117,000	9,998,000	10,155,000	8,269,000	18.48	61.68
Construction and land development	4,369,000	3,329,000	4,078,000	3,374,000	3,247,000	31.24	363.31
Multifamily	852,000	766,000	1,325,000	331,000	311,000	11.23	7.98
Nonfarm nonresidential	5,581,000	5,022,000	4,595,000	6,450,000	4,711,000	11.13	12.77
Real estate loans secured by farmland	36,000	14,000	36,000	14,000	14,000	157.14	-23.40
Total investment securities	50,386,000	23,993,000	51,226,000	24,819,000	13,322,000	110.00	125865.00
U.S. Treasury securities	47,628,000	23,268,000	48,361,000	24,039,000	12,510,000	104.69	198350.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	721,000	700,000	739,000	755,000	789,000	3.00	
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,011,000	0	2,100,000	0	0		
Mutual funds and equity securities	26,000	25,000	26,000	25,000	23,000	4.00	62.50
Available-for-sale securities	45,111,000	18,233,000	45,931,000	19,002,000	12,014,000	147.41	112677.50
U.S. Treasury securities	43,100,000	18,233,000	43,831,000	19,002,000	12,014,000	136.38	179483.33
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,011,000	0	2,100,000	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	266,000	368,000	335,000	140,000	28,000	-27.72	
Available-for-sale securites appreciation (depreciation)	-238,000	746,000	614,000	57,000	-153,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	14,613,000	0	1,632,000	0	0		

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	12,000	9,000	8,000	6,000	2,000	33.33	500.00
NOW, ATS and transaction accounts	90,115,000	12,570,000	77,781,000	4,874,000	3,000,000	616.91	4581.30
Time deposits less brokered deposits < $250K	-8,910,000	-3,804,000	-5,472,000	-6,576,000	-9,817,000		
MMDA and other savings accounts	67,067,000	88,574,000	69,035,000	87,036,000	78,186,000	-24.28	41.81
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	148,284,000	97,349,000	141,352,000	85,340,000	71,371,000	52.32	273.75
Time deposits of $250K or more	11,420,000	14,334,000	11,707,000	8,808,000	3,770,000	-20.33	
Foreign deposits	72,741,000	50,938,000	53,561,000	39,198,000	31,757,000	42.80	317.50
Federal funds purchased and repos	164,934,000	109,642,000	148,143,000	132,590,000	90,330,000	50.43	101.15
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	8,209,000	0	6,085,000	0	0		6072.18
Other borrowings w/remaining maturity of 1 year or less	61,331,000	59,015,000	55,126,000	53,592,000	47,626,000	3.92	30.39
Other borrowings w/remaining maturity over 1 year	215,425,000	217,869,000	207,695,000	202,768,000	218,320,000	-1.12	21.67
Brokered deposits < $250K	53,377,000	57,056,000	53,110,000	56,344,000	51,022,000	-6.45	
Noncore funding	587,437,000	508,854,000	535,427,000	493,300,000	442,825,000	15.44	58.24
Trading liabilities	201,128,000	136,435,000	154,831,000	109,176,000	109,611,000	47.42	54.33
Subordinated notes and debentures + trust preferred securities	18,073,000	20,698,000	19,959,000	18,308,000	17,128,000	-12.68	-21.91
Other liabilities	247,200,000	232,851,000	213,865,000	194,813,000	198,988,000	6.16	9.14
Total liabilities	1,202,122,000	996,187,000	1,065,434,000	900,937,000	839,923,000	20.67	52.00
Equity Capital							
Perpetual preferred stock (including surplus)	9,203,000	11,203,000	11,203,000	11,203,000	11,203,000	-17.85	-17.85
Common stock	9,000	9,000	9,000	9,000	9,000	0.00	0.00
Common surplus	59,948,000	58,658,000	59,147,000	58,078,000	56,850,000	2.20	6.50
Retained earnings	119,210,000	106,501,000	112,947,000	106,465,000	100,100,000	11.93	41.93
Accumulated other comprehensive income	-2,074,000	1,937,000	-1,434,000	-1,484,000	693,000		
Other equity capital components	-88,632,000	-85,929,000	-85,940,000	-84,006,000	-78,670,000		
Total holding company equity capital	97,664,000	92,379,000	95,932,000	90,265,000	90,185,000	5.72	12.47
Noncontrolling (minority) interest in subsidiaries	1,767,000	1,193,000	1,674,000	1,794,000	1,690,000	48.11	356.59
Total equity capital, including minority interest	99,431,000	93,572,000	97,606,000	92,059,000	91,875,000	6.26	14.00
Total liabilities and capital	1,301,553,000	1,089,759,000	1,163,040,000	992,996,000	931,798,000	19.43	48.22
Memoranda							
Non-interest-bearing deposits	470,000	430,000	563,000	398,000	319,000	9.30	147.37
Interest-bearing deposits	285,352,000	219,247,000	259,167,000	189,292,000	157,601,000	30.15	173.07
Total deposits	285,822,000	219,677,000	259,730,000	189,690,000	157,920,000	30.11	173.03
Long-term debt that reprices within 1 year	85,693,000	89,903,000	85,920,000	89,375,000	96,638,000	-4.68	20.40
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	95,932,000	90,265,000	90,265,000	90,185,000	82,243,000		
Accounting restatements	0	-638,000	-638,000	12,000	-53,000		
Net income	6,836,000	1,213,000	9,459,000	8,466,000	10,459,000		
Net sale of new perpetual preferred stock	-1,993,000	0	0	4,000	-635,000		
Net sale of new common stock	791,000	575,000	1,046,000	1,209,000	696,000		
Sale of treasury stock	10,000	10,000	11,000	12,000	21,000		
Less: Purchase of treasury stock	2,700,000	1,928,000	1,928,000	5,335,000	3,294,000		
Changes incident to business combinations	0	0	0	2,000	0		
Less: Dividends declared	552,000	538,000	2,338,000	2,104,000	1,810,000		
Change in other comprehensive income	-640,000	3,421,000	50,000	-2,177,000	2,573,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-20,000	-1,000	5,000	-9,000	-15,000		
Holding company equity capital, ending balance	97,664,000	92,379,000	95,932,000	90,265,000	90,185,000		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	2.24	36.10	3	2.35	38.37	6	2.29	36.21	5	2.78	37.78	7	2.63	37.19	5
Commercial and industrial loans	2.21	13.88	5	4.25	12.73	14	2.60	13.51	8	2.85	12.02	10	2.75	12.85	10
Loans to individuals	1.10	3.42	45	1.05	3.84	38	1.21	3.40	47	1.10	4.20	36	0.89	4.31	31
Loans to depository institutions and acceptances of other banks	0.01	0.02	80	0.01	0.03	72	0.01	0.03	79	0.02	0.04	73	0.03	0.05	76
Agricultural loans	0	0.19	25	0	0.20	28	0	0.19	27	0	0.24	30	0	0.30	28
Other loans and leases	10.05	4.29	88	8.10	4.96	77	9.90	4.63	83	8.01	5.01	74	7.40	5	69
Net loans and leases	15.33	60.99	2	15.50	64.23	4	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Debt securities over 1 year	3.78	16.70	5	2.09	14.63	6	4.30	15.55	7	2.37	14.60	7	1.34	14.63	5
Mutual funds and equity securities	0	0.06	36	0	0.05	35	0	0.05	34	0	0.06	34	0	0.06	32
Subtotal	19.11	78.43	0	17.59	80.12	2	19.98	78.16	2	16.99	79.65	2	14.92	79.97	2
Interest-bearing bank balances	13.70	9.08	79	8.65	4.14	85	12.29	7.51	81	12.27	3.06	96	12.95	3.04	94
Federal funds sold and reverse repos	24.92	0.50	99	23.29	0.78	95	21.52	0.82	96	22.30	1.57	94	29.41	1.66	95
Debt securities 1 year or less	0.09	1.59	8	0.11	1.72	8	0.11	1.68	10	0.13	1.91	8	0.09	1.96	10
Trading assets	30.76	0.56	99	36.75	1.27	99	36.19	1.01	99	38.74	1.19	99	32.74	1.33	99
Total earning assets	88.59	91.48	14	86.39	89.78	12	90.08	91.05	40	90.43	89.53	62	90.12	89.74	53
Non-interest cash and due from depository institutions	0.82	1	38	1.06	1.12	45	1.01	1.07	45	1.26	1.14	60	1.13	1.21	41
Other real estate owned	0.02	0.02	68	0.05	0.03	72	0.03	0.02	71	0.06	0.03	76	0.10	0.04	87
All other assets	10.59	7.44	87	12.55	9.05	86	8.90	7.82	67	8.31	9.27	38	8.75	8.98	46
Memoranda															
Short-term investments	38.72	11.92	97	32.05	7.73	93	33.91	11.17	93	34.70	7.63	94	42.45	7.80	95
U.S. Treasury securities	3.66	0.98	85	2.14	0.86	77	4.16	0.84	89	2.42	1.03	76	1.34	1.04	66
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0.06	12.38	1	0.06	11.43	4	0.06	11.75	3	0.08	11.44	3	0.08	11.13	5
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.15	0.46	47	0	0.39	9	0.18	0.42	51	0	0.39	9	0	0.41	9
Loans held-for-sale	0.87	0.46	76	1.03	0.40	83	0.79	0.52	74	1.22	0.39	85	0.86	0.30	85
Loans held for investment	14.74	61.15	2	14.73	64.43	4	15.22	61.72	3	13.54	63.50	3	12.84	63.93	3
Real estate loans secured by 1–4 family	1.17	11.69	6	1.25	13.18	8	1.16	11.91	8	1.39	13.29	10	1.40	13.46	9
Revolving	0.01	1.51	7	0	2.02	8	0	1.66	6	0	2.07	8	0	2.27	8
Closed-end, secured by first liens	1.14	9.76	8	1.23	10.62	11	1.14	9.81	10	1.37	10.69	11	1.39	10.57	10
Closed-end, secured by junior liens	0.02	0.21	19	0.02	0.28	15	0.02	0.22	14	0.02	0.28	16	0.01	0.31	13
Commercial real estate loans	0.83	22.27	5	0.84	23.11	8	0.86	22.22	6	1.02	22.23	8	0.89	21.58	9
Construction and land development	0.34	3.32	11	0.31	3.46	15	0.35	3.40	13	0.34	3.44	15	0.35	3.51	15
Multifamily	0.07	3.21	5	0.07	3.23	8	0.11	3.12	6	0.03	3.01	7	0.03	2.72	9
Nonfarm nonresidential	0.43	14.77	4	0.46	15.32	7	0.40	14.72	5	0.65	14.69	9	0.51	14.44	9
Real estate loans secured by farmland	0	0.33	24	0	0.35	22	0	0.33	25	0	0.36	22	0	0.41	22

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	14.33	57.91	5	14.93	57.83	8	14.29	57.15	6	18.86	57.46	8	19.19	56.49	9
Real estate loans secured by 1–4 family	7.50	19.43	16	7.91	20.44	16	7.25	19.43	15	9.44	20.75	18	10.24	21.10	20
Revolving	0.04	2.45	9	0.02	3.09	8	0.01	2.64	7	0.03	3.15	10	0.03	3.50	10
Closed-end	7.46	16.76	20	7.89	17.13	19	7.24	16.59	18	9.41	17.39	23	10.21	17.39	23
Commercial real estate loans	5.32	35.36	6	5.31	34.31	8	5.37	34.63	6	6.93	33.52	9	6.48	32.14	11
Construction and land development	2.15	5.29	26	1.94	5.12	27	2.19	5.26	25	2.30	5.09	31	2.54	5.20	34
1–4 family	0.31	1.05	34	0.43	0.98	41	0.35	0.93	36	0.48	0.94	47	0.55	1.02	46
Other	1.84	4.21	26	1.50	4	23	1.84	4.19	26	1.82	4.02	29	1.99	4.05	31
Multifamily	0.42	5.08	5	0.45	4.90	7	0.71	4.96	9	0.23	4.69	7	0.24	4.10	9
Nonfarm nonresidential	2.75	23.47	5	2.92	22.69	7	2.47	22.93	6	4.40	22.15	10	3.69	21.40	10
Owner-occupied	0.22	7.93	7	0.05	7.70	8	0.28	7.68	9	0.06	7.72	11	0.23	8.03	12
Other	2.53	15.25	6	2.87	14.76	8	2.19	14.95	6	4.34	14.34	12	3.46	13.38	12
Real estate loans secured by farmland	0.02	0.56	30	0.01	0.53	24	0.02	0.54	31	0.01	0.55	24	0.01	0.63	28
Loans to depository institutions and acceptances of other banks	0.05	0.03	85	0.06	0.08	80	0.08	0.06	85	0.10	0.11	81	0.20	0.12	86
Commercial and industrial loans	14.17	23.15	20	26.95	20.31	73	16.25	22.16	28	19.31	19.53	56	20.07	20.32	54
Loans to individuals	7.04	6.02	67	6.68	6.48	62	7.53	6.13	67	7.45	7.13	63	6.51	7.36	61
Credit card loans	2.36	0.50	89	1.51	0.71	83	2.53	0.65	88	1.64	0.81	83	0.48	1.02	67
Agricultural loans	0	0.33	26	0.01	0.31	33	0.01	0.32	27	0.02	0.37	36	0.02	0.46	36
Other loans and leases	64.40	8.05	98	51.37	9.38	95	61.84	9.09	97	54.26	9.85	96	54.01	9.66	95
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	30.07	382.51	3	29.25	401.07	4	27.87	381.26	4	31.81	391.26	5	28.89	379.80	5
Real estate loans secured by 1–4 family	15.75	124.29	6	15.50	138.65	8	14.13	125.02	9	15.92	138.18	8	15.41	137.84	8
Revolving	0.08	16.14	6	0.04	21.22	7	0.01	17.42	6	0.05	21.26	7	0.04	23.33	7
Closed-end	15.67	106.79	6	15.46	115.78	9	14.12	106.14	9	15.88	115.20	9	15.37	112.79	8
Commercial real estate loans	11.16	237.40	3	10.40	240.54	6	10.47	234.65	5	11.69	229.44	8	9.75	219.72	8
Construction and land development	4.52	35.26	10	3.80	35.93	12	4.27	35.62	13	3.88	34.95	12	3.83	35.36	12
1–4 family	0.66	6.84	23	0.85	6.92	24	0.67	6.34	25	0.82	6.61	27	0.83	7.04	28
Other	3.86	28.01	10	2.95	27.85	11	3.60	28.16	12	3.07	27.32	12	3	27.26	11
Multifamily	0.88	34.02	4	0.87	33.54	7	1.39	32.74	6	0.38	31.04	7	0.37	27.85	8
Nonfarm nonresidential	5.77	157.71	4	5.73	159.79	5	4.81	155.06	4	7.42	152.10	8	5.56	147.22	8
Owner-occupied	0.46	52.99	5	0.10	54.16	8	0.54	52.37	7	0.10	53.07	9	0.34	54.89	10
Other	5.31	102.29	5	5.63	103.49	7	4.28	100.54	4	7.32	97.41	8	5.22	91.80	8
Real estate loans secured by farmland	0.04	3.50	25	0.02	3.48	21	0.04	3.44	25	0.02	3.60	20	0.02	4.02	22
Loans to depository institutions and acceptances of other banks	0.11	0.18	80	0.12	0.38	73	0.16	0.28	79	0.17	0.44	72	0.30	0.54	77
Commercial and industrial loans	29.75	145.20	5	52.80	132.09	16	31.70	139.89	7	32.56	122.02	9	30.22	128.82	11
Loans to individuals	14.78	35.91	51	13.10	40.80	43	14.69	37.47	49	12.57	43.51	40	9.80	42.67	32
Credit card loans	4.95	2.59	80	2.95	3.94	69	4.93	3.30	78	2.77	4.34	69	0.72	5.31	55
Agricultural loans	0.01	1.94	25	0.02	1.90	28	0.01	1.88	28	0.03	2.18	30	0.03	2.72	28
Other loans and leases	135.20	47.53	90	100.67	54.71	79	120.61	49.56	87	91.53	52.44	79	81.31	51.79	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.35	27.81	6	6.49	27.16	9	6.40	27.32	8	8.42	26.45	11	8.75	24.79	13
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	13.33	185.94	4	12.72	188.67	8	12.49	183.76	7	14.20	178.57	8	13.17	167.93	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	13.79	243.39	4	12.82	248.20	7	13.02	240.85	6	14.30	236.10	7	13.51	225.98	8

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	38.72	11.92	97	32.05	7.73	93	33.91	11.17	93	34.70	7.63	94	42.45	7.80	95
Liquid assets	73.86	27.16	99	71.89	22.73	97	75.17	26.23	98	77	22.44	98	77.58	22.72	98
Investment securities	3.87	18.78	2	2.20	16.91	5	4.40	17.84	5	2.50	16.99	5	1.43	17.27	5
Net loans and leases	15.33	60.99	2	15.50	64.23	4	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Net loans, leases and standby letters of credit	16.27	61.79	2	16.60	65.22	4	16.74	62.48	3	15.71	64.84	4	14.64	65.07	3
Core deposits	11.39	73.69	1	8.93	64.18	2	12.15	70.67	3	8.59	63.09	3	7.66	62.13	2
Noncore funding	45.13	11.95	97	46.69	19.78	91	46.04	14.13	95	49.68	19.36	92	47.52	21.34	89
Time deposits of $250K or more	0.88	1.96	25	1.32	2.95	22	1.01	2.11	27	0.89	2.94	15	0.40	2.89	8
Foreign deposits	5.59	0.34	94	4.67	0.43	91	4.61	0.36	93	3.95	0.43	90	3.41	0.47	90
Federal funds purchased and repos	12.67	1.22	97	10.06	1.77	95	12.74	1.47	96	13.35	1.94	94	9.69	1.97	94
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-12.25	0.60	1	-13.23	0.97	2	-8.78	0.54	3	-8.95	0.48	4	-19.72	0.54	1
Commercial paper	0.63	0.01	94	0	0.01	45	0.52	0.01	93	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	4.71	1.11	91	5.42	3.69	75	4.74	1.24	89	5.40	3.01	78	5.11	3.67	72
Earning assets that reprice within 1 year	57.48	38.67	91	51.85	39.59	85	51.81	39.38	82	50.21	39.29	84	58.20	40.29	89
Interest-bearing liabilities that reprice within 1 year	4.81	7.73	40	5.03	10.30	16	3.96	8.20	21	3.89	10.19	11	3.60	10.01	15
Long-term debt that reprices within 1 year	6.58	0.28	97	8.25	0.79	94	7.39	0.47	94	9	0.96	92	10.37	1.34	93
Net assets that reprice within 1 year	46.09	29.49	88	38.57	27.26	78	40.46	29.11	78	37.32	26.63	80	44.23	27.38	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	33.51	-0.51	94	83.05	14.37	97	60.61	3.20	97	87.87	14.45	96	33.76	16.62	86
Net short-term noncore funding dependence	-78.59	-6.88	2	-62.10	4.94	4	-55.96	-4.76	4	-65.73	3.38	3	-151.95	4.66	2
Short-term investment / Short-term noncore funding	163.49	246.74	44	151.91	77.70	81	149.27	184.19	52	147.67	77.77	78	216.26	66.46	89
Liquid assets - short-term noncore funding / Nonliquid assets	191.97	30.67	99	180.68	16.50	99	211.26	28.18	98	232.59	16.97	98	258.52	16.04	98
Net loans and leases / Total deposits	69.83	76.22	32	76.88	88.34	21	70.20	79.43	26	76.50	90.31	19	80.14	90.08	25
Net loans and leases / Core deposits	134.60	83.77	94	173.48	101.46	96	129	88.34	89	170.04	103.93	92	177.33	105	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.28	0.62	49	0.43	1.57	34	0.36	1.57	29	0.16	0.72	34	0.03	-0.82	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.25	1.31	18	0.87	3.85	14	0.66	4.31	6	0.07	1.36	16	-0.18	-1.98	90
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	10.42	12.84	56	23.90	12.92	70	10.29	11.38	57	23.34	12.67	71	9.65	16.19	46
Available-for-sale securities	89.53	85.49	44	75.99	85.17	29	89.66	87.23	43	76.56	85.40	29	90.18	81.88	57
U.S. Treasury securities	94.53	5.10	99	96.98	5.04	99	94.41	4.72	97	96.86	6.15	99	93.90	6.99	99
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	1.43	66.67	1	2.92	68.40	3	1.44	66.64	2	3.04	67.43	3	5.92	65.45	2
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	3.99	3.05	69	0	2.67	9	4.10	3.01	71	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.05	0.36	41	0.10	0.35	47	0.05	0.35	39	0.10	0.40	44	0.17	0.42	51
Debt securities 1 year or less	2.42	9.29	23	5.01	10.98	34	2.42	10.55	19	5.06	11.86	32	6.32	11.91	44
Debt securities 1 to 5 years	78.84	16.09	99	72.61	17.72	95	75.36	17.03	99	68.37	17.94	95	47.29	19.18	88
Debt securities over 5 years	18.70	72.48	5	22.28	67.50	8	22.17	69.86	5	26.47	66.02	12	46.22	64.73	28
Pledged securities	29	33.48	44	0	36.65	2	3.19	35.67	10	0	30.57	2	0	33.30	2
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	44.31	156.41	26	-2.31	53.90	26	14.46	183.32	17	-12.89	26.69	22	-4.14	6.77	36
Investment securities	110	31.91	93	80.22	9.51	95	106.40	23.62	93	86.30	11.75	94	32.73	9.42	85
Core deposits	52.32	29.18	90	24.45	12	85	65.63	26.88	92	19.57	11.23	78	21.50	7.29	87
Noncore funding	15.44	-25.09	88	15.59	16.35	54	8.54	-12.18	74	11.40	6.59	65	-0.85	10.67	29

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)			228,453,000	224,379,000	186,532,000
Commit: Secured commercial real estate loans	3,578,000	3,508,000	4,060,000	3,609,000	4,808,000
Commit: Unsecured real estate loans	602,000	356,000	306,000	436,000	394,000
Credit card lines (reported semiannually, June/Dec)			21,640,000	13,669,000	1,000
Securities underwriting	574,000	802,000	360,000	820,000	0
Standby letters of credit	12,207,000	12,029,000	12,377,000	10,882,000	9,823,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	28,849,000	26,236,000	29,808,000	26,737,000	33,458,000
Credit derivatives - notional amount (holding company as guarantor)	598,808,000	657,117,000	515,831,000	522,514,000	554,151,000
Credit derivatives - notional amount (holding company as beneficiary)	639,707,000	705,200,000	559,384,000	581,761,000	602,997,000
Credit derivative contracts w/ purchased credit protection-investment grade	930,325,000	891,615,000	803,987,000	674,967,000	714,242,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	452,412,000	479,513,000	408,615,000	457,986,000	438,640,000
Derivative Contracts					
Interest rate futures and forward contracts	4,370,609,000	5,493,928,000	3,241,598,000	2,911,572,000	4,193,929,000
Written options contracts (interest rate)	5,446,990,000	5,464,187,000	4,943,290,000	5,766,406,000	6,122,246,000
Purchased options contracts (interest rate)	5,542,487,000	5,538,470,000	5,066,608,000	5,791,850,000	5,708,046,000
Interest rate swaps	18,216,524,000	20,405,037,000	15,530,168,000	15,533,295,000	16,365,469,000
Futures and forward foreign exchange	3,819,655,000	4,031,490,000	3,208,100,000	3,152,627,000	3,760,857,000
Written options contracts (foreign exchange)	448,464,000	486,693,000	430,353,000	436,806,000	511,181,000
Purchased options contracts (foreign exchange)	474,903,000	491,757,000	461,920,000	450,841,000	536,670,000
Foreign exchange rate swaps	1,878,200,000	1,830,287,000	1,878,044,000	1,833,605,000	1,711,015,000
Commodity and other futures and forward contracts	349,315,000	279,141,000	320,765,000	316,453,000	265,090,000
Written options contracts (commodity and other)	843,830,000	841,681,000	731,534,000	772,024,000	657,896,000
Purchased options contracts (commodity and other)	818,155,000	862,095,000	740,200,000	781,419,000	677,527,000
Commodity and other swaps	806,447,000	654,287,000	740,845,000	705,257,000	617,269,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							19.64	22.01	50	22.60	23.52	55	20.02	24.05	47
Standby letters of credit	0.94	0.67	75	1.10	0.78	75	1.06	0.71	75	1.10	0.84	73	1.05	0.92	67
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	2.22	0.11	93	2.41	0.16	92	2.56	0.18	93	2.69	0.40	91	3.59	0.62	91
Credit derivatives - notional amount (holding company as guarantor)	46.01	0.28	99	60.30	0.41	99	44.35	0.35	99	52.62	0.42	99	59.47	0.52	99
Credit derivatives - notional amount (holding company as beneficiary)	49.15	0.18	99	64.71	0.48	99	48.10	0.41	99	58.59	0.52	99	64.71	0.75	99
Credit derivative contracts w/ purchased credit protection-investment grade	71.48	0.17	99	81.82	0.23	99	69.13	0.25	99	67.97	0.30	99	76.65	0.52	99
Credit derivative contracts w/ purchased credit protection-noninvest grade	34.76	0.16	99	44	0.38	97	35.13	0.30	97	46.12	0.45	97	47.07	0.69	99
Derivative contracts	3,304.94	42.67	99	4,255.90	54.25	99	3,206.55	48.41	99	3,872.34	68.47	98	4,413.75	65.81	99
Interest rate contracts	2,579.73	30.32	99	3,386.22	40.11	99	2,474.69	34.16	99	3,021.47	47.31	98	3,476.04	43.84	99
Interest rate futures and forward contracts	335.80	4.59	98	504.14	11.14	98	278.72	6.21	97	293.21	10.67	96	450.09	11.40	99
Written options contracts (interest rate)	418.50	2	99	501.41	2.54	99	425.03	2.18	99	580.71	2.47	98	657.04	2.16	99
Purchased options contracts (interest rate)	425.84	1.45	99	508.23	1.56	99	435.63	1.46	99	583.27	2.65	98	612.58	2.32	99
Interest rate swaps	1,399.60	20.33	99	1,872.44	23.48	99	1,335.31	20.62	99	1,564.29	28.86	98	1,756.33	26.74	98
Foreign exchange contracts	508.72	6.19	97	627.68	6.58	97	514.03	6.01	96	591.53	10.12	95	699.69	10.92	97
Futures and forward foreign exchange contracts	293.47	3.83	98	369.94	4.16	98	275.84	3.47	98	317.49	5.23	98	403.61	5.22	98
Written options contracts (foreign exchange)	34.46	0.03	97	44.66	0.05	97	37	0.03	97	43.99	0.05	97	54.86	0.14	97
Purchased options contracts (foreign exchange)	36.49	0.04	97	45.13	0.05	97	39.72	0.04	97	45.40	0.08	97	57.60	0.13	97
Foreign exchange rate swaps	144.30	0.71	97	167.95	0.85	96	161.48	0.77	96	184.65	2.03	96	183.63	2.17	96
Equity, commodity, and other derivative contracts	216.49	0.80	99	242	1.75	99	217.82	1.85	99	259.33	3.32	99	238.01	4.08	99
Commodity and other futures and forward contracts	26.84	0.06	98	25.61	0.13	98	27.58	0.14	98	31.87	0.19	99	28.45	0.25	98
Written options contracts (commodity and other)	64.83	0.27	98	77.24	0.51	97	62.90	0.52	97	77.75	0.98	97	70.61	1.48	97
Purchased options contracts (commodity and other)	62.86	0.18	99	79.11	0.42	98	63.64	0.36	98	78.69	0.94	98	72.71	1.29	98
Commodity and other swaps	61.96	0.27	99	60.04	0.30	99	63.70	0.32	99	71.02	0.38	99	66.24	0.40	99
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							140.11	42.81	93	167.46	45.53	95	146.89	44.93	93

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	43,015,579,000	46,379,053,000	37,293,425,000	38,452,155,000	41,127,195,000
Interest rate contracts	33,576,610,000	36,901,622,000	28,781,664,000	30,003,123,000	32,389,690,000
Foreign exchange contracts	6,621,222,000	6,840,227,000	5,978,417,000	5,873,879,000	6,519,723,000
Equity, commodity, and other contracts	2,817,747,000	2,637,204,000	2,533,344,000	2,575,153,000	2,217,782,000
Derivatives Position					
Futures and forwards	8,539,579,000	9,804,559,000	6,770,463,000	6,380,652,000	8,219,876,000
Written options	6,739,284,000	6,792,561,000	6,105,177,000	6,975,236,000	7,291,323,000
Exchange-traded	1,513,918,000	1,819,426,000	1,419,563,000	1,984,464,000	1,692,686,000
Over-the-counter	5,225,366,000	4,973,135,000	4,685,614,000	4,990,772,000	5,598,637,000
Purchased options	6,835,545,000	6,892,322,000	6,268,728,000	7,024,110,000	6,922,243,000
Exchange-traded	1,900,602,000	1,855,035,000	1,738,260,000	2,088,979,000	1,707,535,000
Over-the-counter	4,934,943,000	5,037,287,000	4,530,468,000	4,935,131,000	5,214,708,000
Swaps	20,901,171,000	22,889,611,000	18,149,057,000	18,072,157,000	18,693,753,000
Held for trading	42,796,901,000	46,209,999,000	37,087,992,000	38,304,707,000	41,015,654,000
Interest rate contracts	33,376,945,000	36,745,275,000	28,592,109,000	29,869,165,000	32,289,149,000
Foreign exchange contracts	6,602,437,000	6,827,570,000	5,962,595,000	5,860,435,000	6,508,723,000
Equity, commodity, and other contracts	2,817,519,000	2,637,154,000	2,533,288,000	2,575,107,000	2,217,782,000
Non-traded	218,678,000	169,054,000	205,433,000	147,448,000	111,541,000
Interest rate contracts	199,665,000	156,347,000	189,555,000	133,958,000	100,541,000
Foreign exchange contracts	18,785,000	12,657,000	15,822,000	13,444,000	11,000,000
Equity, commodity, and other contracts	228,000	50,000	56,000	46,000	0
Derivative contracts (excluding futures and FX 14 days or less)	48,319,955,000	50,402,069,000	41,241,737,000	40,729,159,000	43,317,101,000
One year or less	39,481,071,000	42,393,129,000	33,258,503,000	33,020,259,000	35,276,077,000
Over 1 year to 5 years	5,591,879,000	4,966,293,000	4,919,816,000	4,842,698,000	5,089,192,000
Over 5 years	3,247,005,000	3,042,647,000	3,063,418,000	2,866,202,000	2,951,832,000
Gross negative fair value (absolute value)	447,778,000	591,597,000	525,594,000	407,217,000	378,649,000
Gross positive fair value	477,741,000	619,390,000	553,224,000	422,016,000	389,021,000
Held for trading	476,347,000	617,374,000	551,873,000	418,801,000	385,914,000
Non-traded	1,394,000	2,016,000	1,351,000	3,215,000	3,107,000
Current credit exposure on risk-based capital derivative contracts	162,353,000	202,839,000	177,863,000	147,120,000	133,071,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	141,000	228,000	258,000	333,000	15,000
90+ days past due	62,000	286,000	85,000	24,000	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	78.06	94.52	15	79.57	94.83	13	77.18	94.07	14	78.03	93.44	17	78.75	92.91	15
Foreign exchange contracts	15.39	3.16	87	14.75	3.08	86	16.03	3.49	87	15.28	3.20	87	15.85	3.39	87
Equity, commodity, and other contracts	6.55	1.04	89	5.69	1.10	87	6.79	1.17	88	6.70	1.64	87	5.39	1.93	82
Futures and forwards	19.85	12.82	70	21.14	13.55	73	18.15	14.08	65	16.59	13.49	66	19.99	12.78	70
Written options	15.67	8.11	78	14.65	7.87	81	16.37	8.20	79	18.14	5.91	88	17.73	6.60	85
Exchange-traded	3.52	0.10	96	3.92	0.11	96	3.81	0.14	96	5.16	0.15	95	4.12	0.23	94
Over-the-counter	12.15	7.80	74	10.72	7.35	76	12.56	7.73	78	12.98	5.10	83	13.61	5.49	83
Purchased options	15.89	3.58	89	14.86	3.47	89	16.81	3.42	92	18.27	4.42	89	16.83	4.19	89
Exchange-traded	4.42	0.11	97	4	0.19	94	4.66	0.15	96	5.43	0.28	93	4.15	0.32	94
Over-the-counter	11.47	3.15	86	10.86	2.77	88	12.15	2.86	88	12.83	3.35	87	12.68	3.20	89
Swaps	48.59	69.64	22	49.35	69	21	48.67	68.70	25	47	69.75	23	45.45	70.34	17
Held for trading	99.49	42.14	91	99.64	45.54	91	99.45	43.59	91	99.62	44.16	92	99.73	46.31	94
Interest rate contracts	77.59	36.29	75	79.23	38.87	79	76.67	36.65	76	77.68	37.24	76	78.51	38.40	74
Foreign exchange contracts	15.35	1.47	92	14.72	1.52	91	15.99	1.60	92	15.24	1.60	91	15.83	1.85	92
Equity, commodity, and other contracts	6.55	0.51	93	5.69	0.72	89	6.79	0.68	92	6.70	0.83	91	5.39	1.14	87
Non-traded	0.51	57.86	8	0.36	54.46	8	0.55	56.41	8	0.38	55.84	7	0.27	53.69	5
Interest rate contracts	0.46	54.11	9	0.34	52.08	9	0.51	53.76	10	0.35	52.22	8	0.24	50.60	6
Foreign exchange contracts	0.04	0.45	68	0.03	0.31	68	0.04	0.46	70	0.03	0.34	69	0.03	0.57	67
Equity, commodity, and other contracts	0	0.12	76	0	0.08	77	0	0.10	75	0	0.13	76	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	112.33	90.92	94	108.67	91.11	92	110.59	91.48	89	105.92	93.86	89	105.32	94.47	88
One year or less	91.78	26.80	92	91.41	31.34	91	89.18	32.05	89	85.87	32.17	87	85.77	32.51	87
Over 1 year to 5 years	13	28.69	28	10.71	27.94	25	13.19	27.06	29	12.59	30.45	26	12.37	31.16	23
Over 5 years	7.55	30.03	21	6.56	31.18	20	8.21	29.56	23	7.45	28.09	24	7.18	28.71	24
Gross negative fair value (absolute value)	1.04	1.21	50	1.28	1.98	43	1.41	1.55	56	1.06	0.83	63	0.92	0.72	69
Gross positive fair value	1.11	1.70	25	1.34	2.70	25	1.48	2.23	30	1.10	1.19	50	0.95	0.85	59
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.75	0.05	99	6.91	0.11	99	5.67	0.07	99	4.77	0.06	99	4.52	0.06	99
Gross positive fair value (X)	5.07	0.07	99	7.24	0.13	99	5.97	0.09	99	4.94	0.07	99	4.65	0.06	99
Held for trading (X)	5.05	0.05	99	7.21	0.10	99	5.95	0.07	99	4.90	0.06	99	4.61	0.05	99
Non-traded (X)	0.01	0.01	66	0.02	0.02	66	0.01	0.02	62	0.04	0.01	90	0.04	0.01	95
Current credit exposure (X)	1.72	0.05	99	2.37	0.09	99	1.92	0.07	99	1.72	0.05	98	1.59	0.04	98
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0.15	0	99	0.27	0	99	0.28	0	99	0.39	0	99	0.02	0	98
90+ days past due	0.07	0	99	0.33	0	99	0.09	0	99	0.03	0	99	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	27.31	0.61	99	34.12	1.16	98	32.10	0.89	99	26.10	0.73	98	24.29	0.53	98

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,874,000	1,441,000	1,441,000	1,066,000	804,000
Gross losses	132,000	222,000	1,227,000	637,000	388,000
Write-downs, transfers to loans held-for-sale	29,000	84,000	240,000	133,000	44,000
Recoveries	25,000	7,000	80,000	17,000	7,000
Net losses	107,000	215,000	1,147,000	620,000	381,000
Provision for loan and lease losses	-252,000	915,000	2,853,000	990,000	653,000
Adjustments	0	727,000	727,000	5,000	-10,000
Ending balance	3,515,000	2,868,000	3,874,000	1,441,000	1,066,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	-0.11	48	0.35	0.87	21	0.25	0.51	19	0.10	0.15	42	0.07	0.14	28
Provision for loan and lease losses / Average loans and leases	-0.51	-0.20	17	2.33	1.41	79	1.75	0.82	91	0.74	0.24	90	0.51	0.24	86
Provision for loan and lease losses / Net loan and lease losses	-235.51	-168.35	28	425.58	730.69	45	248.74	487.86	33	159.68	130.58	74	171.39	134.68	78
Allowance for loan and lease losses / Total loans and leases not held for sale	1.83	1.49	75	1.79	1.32	83	2.19	1.58	81	1.07	0.83	78	0.89	0.90	49
Allowance for loan and lease losses / Total loans and leases	1.73	1.47	75	1.67	1.30	79	2.08	1.55	80	0.98	0.81	70	0.84	0.89	45
Allowance for loan and lease losses / Net loans and leases losses (X)	8.21	18.09	45	3.33	10.10	24	3.38	11.58	14	2.32	8.03	19	2.80	7.54	22
Allowance for loan and lease losses / Nonaccrual assets	50.12	291.29	3	50.22	310.68	4	54.55	299.44	3	33.31	218.72	4	34.66	214.03	5
ALLL / 90+ days past due + nonaccrual loans and leases	49.20	246.27	5	49.67	221.69	6	53.51	244.62	7	24.92	151.73	5	18.91	160.51	3
Gross loan and lease losses / Average loans and leases	0.27	0.24	64	0.57	0.34	79	0.75	0.34	88	0.48	0.28	80	0.31	0.30	64
Recoveries / Average loans and leases	0.05	0.08	44	0.02	0.07	17	0.05	0.07	40	0.01	0.08	12	0.01	0.09	3
Net losses / Average loans and leases	0.22	0.16	67	0.55	0.27	80	0.70	0.27	90	0.46	0.21	87	0.30	0.22	76
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	98	0.05	0	99	0.15	0	98	0.10	0	98	0.03	0	95
Recoveries / Prior year-end losses	2.04	7.39	13	1.10	8.09	8	12.56	33.98	9	4.38	36.22	5	2.50	41.30	1
Earnings coverage of net loan and lease losses (X)	75.47	25.70	84	10.65	17.23	50	13.44	22.89	52	19.06	24.40	60	34.66	21.75	77
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	40	0	0.01	39	0.01	0.04	35	0.18	0.01	97	0.40	0.02	97
Real estate loans secured by 1–4 family	0	-0.01	58	0	0.01	48	0	0.01	46	0	0.01	42	0	0.01	35
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	48	0	0	45	0	0.01	44
Commercial real estate loans	0	0.05	43	0	0.01	47	0.03	0.07	47	0	0.01	38	-0.06	0.01	4
Construction and land development	0	0	57	0	-0.01	68	0.07	0	88	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	0.07	0	90	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0	0.11	14	0	0.02	38	-0.11	0.02	2
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	41	0	0.01	54	0	0.08	24	0	0.01	40	-0.11	0.01	3
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.46	0.21	79	1.15	0.48	83	2.49	0.47	95	0.80	0.37	84	0.46	0.31	72
Loans to individuals	1.71	1.06	77	2.86	1.43	83	2.11	1.13	80	3.01	1.17	88	1.76	1.16	72
Credit card loans	2.25	2.41	41	0.77	3.52	19	1.62	2.92	26	0.25	3.11	12	0	2.92	8
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.04	0.09	65	0	0.15	30	0.08	0.15	58	0.02	0.15	42	0.03	0.14	48

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	689,000	518,000	789,000	664,000	734,000
90+ days past due loans and leases	132,000	63,000	138,000	1,456,000	2,562,000
Nonaccrual loans and leases	7,013,000	5,711,000	7,102,000	4,326,000	3,076,000
Total past due and nonaccrual loans and leases	7,834,000	6,292,000	8,029,000	6,446,000	6,372,000
Restructured 30–89 days past due	1,000	0	2,000	0	0
Restructured 90+ days past due	2,000	0	2,000	0	0
Restructured nonaccrual	348,000	315,000	344,000	261,000	27,000
Total restructured loans and leases	351,000	315,000	348,000	261,000	27,000
30–89 days past due loans held for sale	513,000	275,000	544,000	301,000	323,000
90+ days past due loans held for sale	25,000	5,000	39,000	5,000	0
Nonaccrual loans held for sale	1,784,000	1,266,000	1,366,000	650,000	253,000
Total past due and nonaccrual loans held for sale	2,322,000	1,546,000	1,949,000	956,000	576,000
Restructured loans and leases in compliance	2,000	0	2,000	0	0
Other real estate owned	286,000	510,000	320,000	554,000	917,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.34	0.33	63	0.30	0.52	25	0.42	0.39	67	0.45	0.43	64	0.58	0.44	72
90+ days past due loans and leases	0.06	0.11	63	0.04	0.12	52	0.07	0.12	60	0.99	0.15	93	2.01	0.17	96
Nonaccrual loans and leases	3.45	0.65	99	3.33	0.57	99	3.81	0.66	99	2.95	0.51	99	2.41	0.54	97
90+ days past due and nonaccrual loans and leases	3.52	0.82	96	3.36	0.75	95	3.89	0.85	97	3.95	0.71	97	4.42	0.75	96
30–89 days past due restructured	0	0.01	45	0	0.01	12	0	0.01	40	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	71	0	0.01	29	0	0.01	67	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.17	0.13	68	0.18	0.14	63	0.18	0.13	71	0.18	0.14	65	0.02	0.16	12
30–89 days past due loans held for sale	0.25	0	99	0.16	0	97	0.29	0	99	0.21	0	99	0.25	0	98
90+ days past due loans held for sale	0.01	0	92	0	0	91	0.02	0	91	0	0	90	0	0	43
Nonaccrual loans held for sale	0.88	0	99	0.74	0	99	0.73	0.01	99	0.44	0	98	0.20	0	98
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.34	0.33	62	0.30	0.52	25	0.42	0.40	67	0.45	0.43	64	0.58	0.44	72
90+ days past due assets	0.06	0.11	62	0.04	0.12	51	0.07	0.12	60	0.99	0.15	93	2.01	0.18	96
Nonaccrual assets	3.45	0.66	99	3.33	0.58	99	3.81	0.67	99	2.95	0.53	99	2.41	0.57	97
30+ days past due and nonaccrual assets	3.86	1.18	95	3.66	1.32	93	4.31	1.29	96	4.40	1.19	95	4.99	1.26	95
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.55	0.50	67	0.53	0.48	63	0.62	0.52	67	0.58	0.44	69	0.61	0.48	72
90+ days past due and nonaccrual assets + other real estate owned	0.57	0.53	66	0.58	0.51	63	0.65	0.55	68	0.64	0.48	73	0.70	0.52	75
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.56	0.58	52	0.57	0.57	54	0.64	0.60	59	0.49	0.53	51	0.43	0.60	33
Allowance for loan and lease losses	207.80	69.27	94	216.91	74.58	93	191.74	66.54	93	338.65	115.41	92	374.58	118.28	94
Equity capital + allowance for loan and lease losses	7.22	5.03	78	6.53	4.68	76	7.44	4.97	81	5.32	4.28	68	4.38	4.79	47
Tier 1 capital + allowance for loan and lease losses	7.47	5.96	67	7.03	5.89	66	7.69	6.04	69	5.62	5.65	55	4.71	6.16	38
Loans and leases + other real estate owned	3.59	0.97	94	3.61	0.91	95	3.98	0.97	96	3.32	0.85	96	3.11	0.96	94

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

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	1.92	0.32	97	1.37	0.48	94	2.34	0.39	98	1.81	0.38	97	2.61	0.42	97
	90+ days past due	0.09	0.13	72	0.03	0.12	54	0.15	0.16	75	5.16	0.16	98	10.40	0.22	98
	Nonaccrual	11.21	0.76	99	10.50	0.54	98	11.55	0.75	99	7	0.46	98	5.90	0.57	98
Commercial and industrial	30–89 days past due	0.06	0.22	25	0.05	0.36	11	0.06	0.23	18	0.10	0.31	21	0.02	0.30	10
	90+ days past due	0.15	0.02	92	0	0.03	17	0.16	0.03	92	0.03	0.05	58	0.02	0.05	52
	Nonaccrual	9.66	0.69	99	4.87	0.90	98	9.51	0.75	98	6.73	0.83	98	3.32	0.76	96
Individuals	30–89 days past due	0.78	0.53	72	1.25	0.84	76	1.05	0.83	72	1.24	0.83	74	1.08	0.84	63
	90+ days past due	0.43	0.11	85	0.48	0.15	83	0.36	0.14	81	0.19	0.17	70	0.12	0.16	63
	Nonaccrual	0.52	0.22	83	0.72	0.19	89	0.54	0.28	81	0.82	0.17	94	0.72	0.23	89
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	66.06	0	97	69.90	0	98	47.37	0	97	47.37	0	98	28.02	0	98
Agricultural	30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	100	0.44	99	100	0.76	98	100	0.49	99	100	0.67	98	100	0.75	98
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	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.63	0.16	88	0.67	0.13	91	0.86	0.15	92	0.38	0.13	85	0.92	0.14	93

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	3.39	0.47	97	2.27	0.73	94	3.94	0.65	97	3.04	0.67	97	4.46	0.71	97
	90+ days past due	0.16	0.28	75	0	0.24	17	0.27	0.33	77	7	0.31	95	14.68	0.46	98
	Nonaccrual	10.88	0.88	99	9.22	0.79	98	9.91	0.89	99	5.75	0.73	98	3.77	0.86	96
Revolving	30–89 days past due	1.28	0.31	92	0	0.50	5	0	0.48	5	0	0.45	5	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	2.56	1.31	84	0	1.07	5	0	1.13	5	0	1	5	15.79	1.17	99
Closed-end	30–89 days past due	3.40	0.48	97	2.28	0.76	92	3.95	0.65	98	3.05	0.70	95	4.48	0.75	97
	90+ days past due	0.16	0.31	74	0	0.27	19	0.27	0.38	77	7.02	0.35	95	14.72	0.53	98
	Nonaccrual	10.92	0.85	99	9.25	0.77	98	9.92	0.87	99	5.77	0.70	98	3.74	0.84	96
Junior lien	30–89 days past due	0.06	0.01	92	0.02	0.02	54	0.04	0.02	81	0.01	0.02	46	0.08	0.03	88
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.13	0.05	86	0.01	0.05	25	0.03	0.04	44	0.01	0.04	33	0.01	0.06	23
Commercial real estate	30–89 days past due	0.13	0.22	47	0.25	0.28	54	0.62	0.26	84	0.39	0.18	85	0.44	0.17	87
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	6.23	0.62	99	2.80	0.32	99	6.77	0.62	99	0.88	0.23	95	0.30	0.28	62
Construction and development	30–89 days past due	0.32	0.22	76	0.69	0.32	81	1.52	0.28	92	1.19	0.28	90	1.11	0.21	94
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	11.92	0.50	98	7.66	0.24	99	12.85	0.41	98	2.46	0.20	95	0.74	0.19	90
1–4 family	30–89 days past due	0.09	0.03	80	0.36	0.06	91	0.02	0.03	65	0.44	0.06	92	0.25	0.06	89
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	1.21	0.02	98	1.23	0.03	98	1.57	0.03	99	1.07	0.02	99	0.28	0.02	96
Other	30–89 days past due	0.23	0.16	76	0.33	0.24	73	1.50	0.22	92	0.74	0.20	88	0.86	0.13	94
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	10.71	0.43	97	6.43	0.18	99	11.28	0.35	98	1.39	0.17	94	0.46	0.15	86
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.20	5	0	0.27	5	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	2.72	0.78	95	0	0.37	5	3.33	0.79	97	0.09	0.28	23	0.02	0.30	11
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	0.14	0.32	32	0	0.20	6	0.17	0.27	37	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	2.58	0.40	96	0	0.16	7	3.16	0.44	98	0.09	0.10	54	0.02	0.13	23
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	1.50	0.75	87	3.17	1.31	91	1.68	0.95	84	2.57	1.19	91	2.93	1.22	91
	90+ days past due	1.21	0.56	79	2.12	0.83	90	0.98	0.63	69	0.83	0.78	51	0	0.73	11
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-28,675,000	-27,262,000	-26,784,000	-25,919,000	-21,811,000
Retained earnings	120,287,000	107,320,000	114,073,000	106,465,000	100,100,000
Accumulated other comprehensive income (AOCI)	-2,074,000	1,937,000	-1,434,000	-1,484,000	693,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	89,538,000	81,995,000	85,855,000	79,062,000	78,982,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	4,565,000	4,421,000	4,424,000	4,400,000	3,677,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	-246,000	3,024,000	-210,000	-188,000	2,189,000
Subtotal:	85,219,000	74,550,000	81,641,000	74,850,000	73,116,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	85,219,000	74,550,000	81,641,000	74,850,000	73,116,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	9,203,000	11,203,000	11,203,000	11,203,000	11,203,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	9,203,000	11,203,000	11,203,000	11,203,000	11,203,000
Less: Additional tier 1 capital deductions	108,000	164,000	114,000	613,000	617,000
Additional tier 1 capital	9,095,000	11,039,000	11,089,000	10,590,000	10,586,000
Tier 1 Capital	94,314,000	85,589,000	92,730,000	85,440,000	83,702,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	12,079,000	12,820,000	12,196,000	12,847,000	13,147,000
Non-qualifying capital instruments	94,000	188,000	188,000	284,000	442,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	2,949,000	2,174,000	3,095,000	1,802,000	1,353,000
Exited advanced approach eligible credit reserves	723,000	513,000	950,000	350,000	170,000
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	15,122,000	15,182,000	15,479,000	14,933,000	14,942,000
Exited advanced approach tier 2 capital before deductions	12,896,000	13,521,000	13,334,000	13,481,000	13,759,000
Less: Tier 2 capital deductions	59,000	51,000	55,000	8,000	16,000
Tier 2 capital	15,063,000	15,131,000	15,424,000	14,925,000	14,926,000
Exited advanced approach tier 2 capital	12,837,000	13,470,000	13,279,000	13,473,000	13,743,000
Total capital	109,377,000	100,720,000	108,154,000	100,365,000	98,628,000
Exited advanced approach total capital	107,151,000	99,059,000	106,009,000	98,913,000	97,445,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	1,249,556,000	1,049,486,000	1,152,483,000	983,909,000	945,961,000
Less: Deductions from common equity tier 1 capital	5,111,000	4,887,000	4,948,000	5,275,000	4,754,000
Less: Other deductions	-227,000	639,000	-302,000	0	0
Total assets for leverage ratio	1,244,672,000	1,043,960,000	1,147,837,000	978,634,000	941,207,000
Total risk-weighted assets	594,572,655	594,484,380	554,162,070	563,574,615	547,909,535
Exited advanced approach total RWA	629,801,000	605,926,000	609,750,000	544,653,000	558,111,000

	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	14.33	12.55	79	12.54	11.59	76	14.73	12.38	82	13.28	12.11	77	13.34	12.09	77
Common equity tier 1 capital, column B	13.53	0.29	97	12.30	0.28	96	13.39	0.30	97	13.74	0.29	98	13.10	0.52	97
Tier 1 capital, column A	15.86	13.32	85	14.40	12.25	83	16.73	13.11	86	15.16	12.78	84	15.28	12.85	83
Tier 1 capital, column B	14.98	0.32	97	14.13	0.33	97	15.21	0.34	96	15.69	0.34	98	15	0.60	96
Total capital, column A	18.40	15.39	87	16.94	14.01	87	19.52	15.26	89	17.81	14.36	87	18	14.45	88
Total capital, column B	17.01	0.36	97	16.35	0.37	98	17.39	0.39	98	18.16	0.38	98	17.46	0.67	98
Tier 1 leverage	7.58	9.15	8	8.20	9.43	14	8.08	9.13	18	8.73	9.76	21	8.89	9.71	20
Supplementary leverage ratio, advanced approaches HCs	6.50	7.95	6	5.95	7.28	21	6.96	8.71	10	6.21	7.41	27	6.23	7.31	16

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	248,000	317,000	332,000	181,000	139,000	-21.77	93.75
Total property and casualty assets	74,000	68,000	75,000	68,000	60,000	8.82	54.17
Reinsurance recoverables (P/C)							
Total life and health assets	174,000	249,000	257,000	113,000	79,000	-30.12	117.50
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	306,000	294,000	304,000	295,000	282,000	4.08	17.24
Total property and casualty equity	108,000	102,000	107,000	100,000	93,000	5.88	42.11
Total life and health equity	198,000	192,000	197,000	195,000	189,000	3.13	7.03
Total insurance underwriting net income	2,000	-2,000	9,000	14,000	7,000		100.00
Total property and casualty	1,000	1,000	7,000	8,000	6,000	0.00	0.00
Total life and health	1,000	-3,000	2,000	6,000	1,000		
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)	163,000	325,000	262,000	149,000	131,000	-49.85	191.07
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	-1,000	-1,000	1,000	-1,000		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	-1,000	-1,000	1,000	-1,000		
Premiums	0	-1,000	-1,000	1,000	-1,000		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	-1,000	-1,000	1,000	-1,000		
Insurance benefits, losses, expenses	-110,000	168,000	83,000	-8,000	68,000		
Net assets of insurance underwriting subsidiaries	248,000	317,000	331,000	181,000	139,000	-21.77	98.40
Life insurance assets	38,000	50,000	40,000	59,000	57,000	-24.00	-45.71

	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	0.02	0	91	0.03	0.01	91	0.03	0	93	0.02	0.01	84	0.01	0.01	80
Insurance underwriting assets (P/C) / Total insurance underwriting assets	29.84	54.39	46	21.45	56.62	37	22.59	53.67	46	37.57	51.47	50	43.17	56.12	46
Insurance underwriting assets (L/H) / Total insurance underwriting assets	70.16	45.61	53	78.55	43.38	62	77.41	46.33	53	62.43	48.53	50	56.83	43.88	53
Separate account assets (L/H) / Total life assets	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	0	0.38	11	-0.01	0.40	0	0	0.41	0	0	0.47	27	0	0.47	0
Premium income / Insurance activities revenue		2.23			2.84			2.84		100	7.32	97		4.86	
Credit related premium income / Total premium income		33.33			45.10			38.23		0	34.91	29		44.54	
Other premium income / Total premium income		66.67			54.90			61.77		100	65.09	70		55.46	
Insurance underwriting net income / Consolidated net income	0.03	0.02	88	-0.16	0.05	2	0.10	0.03	89	0.17	0.08	86	0.07	0.08	84
Insurance net income (P/C) / Equity (P/C)	3.70	22.15	44	3.92	9.66	52	6.54	15.59	47	8	19.86	42	6.45	15.64	52
Insurance net income (L/H) / Equity (L/H)	2.02	3.56	50	-6.25	-116.81	21	1.02	3.62	23	3.08	5.13	44	0.53	1.99	33
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82		-800	233.61	3		160.49	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	95	0.03	0	95	0.03	0	96	0.02	0	91	0.01	0	88
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.04	11	6	0.06	11.59	8	0.04	11.03	7	0.07	11.51	8	0.07	10.22	11
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		833,560,000			711,354,000			744,939,000			643,370,000			651,174,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	64.04	0.50	99	65.28	0.78	98	64.05	0.75	98	64.79	1.39	98	69.88	1.79	98

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	51,320,000	42,267,000	48,164,000	39,269,000	29,924,000
Real estate loans	3,576,000	3,600,000	3,681,000	4,834,000	4,143,000
Commercial and industrial loans	12,317,000	15,588,000	12,066,000	12,302,000	8,654,000
Loans to depository institutions and other banks acceptances	107,000	103,000	97,000	149,000	255,000
Loans to foreign governments and institutions	699,000	699,000	699,000	699,000	698,000
Loans to individuals	562,000	389,000	574,000	407,000	335,000
Agricultural loans	0	0	0	0	0
Other foreign loans	34,021,000	21,847,000	31,005,000	20,838,000	15,819,000
Lease financing receivables	38,000	41,000	42,000	40,000	20,000
Debt securities	2,011,000	0	2,100,000	0	0
Interest-bearing bank balances	74,536,000	49,516,000	81,981,000	63,233,000	78,254,000
Total selected foreign assets	127,867,000	91,783,000	132,245,000	102,502,000	108,178,000
Total foreign deposits	72,741,000	50,938,000	53,561,000	39,198,000	31,757,000
Interest-bearing deposits	72,283,000	50,517,000	53,006,000	38,806,000	31,440,000
Non-interest-bearing deposits	458,000	421,000	555,000	392,000	317,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.08	0.69	84	3.08	0.99	81	2.47	0.87	81	3.94	1.25	82	3.62	1.17	82
Cost: Interest-bearing deposits	0.33	0.13	81	1.17	0.79	71	0.80	0.42	82	1.34	1.19	56	0.96	0.97	50
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18		1.01	27.03	71	2.51	27.29	62
Commercial and industrial loans	0.06	1.94	27		0.37		0.70	0.64	83	0.24	0.29	65	0.60	1.53	57
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	21.42	-6.17	82	35.18	12.26	80	22.65	-2.41	80	31.23	22.48	80	10.69	7.24	61
Total selected assets	39.31	-2.57	86	41.24	7.32	85	29.02	2.04	80	-5.25	12.40	41	56.16	3.24	92
Deposits	42.80	2.95	89	59.53	13.75	86	36.64	3.46	93	23.43	10.36	76	15.21	5	74

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	8,068,000	9,126,000	9,606,000	10,902,000	8,202,000	-11.59	82.99
1–4 family residential loans	5,947,000	6,707,000	7,046,000	7,091,000	7,223,000	-11.33	822.02
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	2,121,000	2,419,000	2,560,000	3,811,000	979,000	-12.32	-43.65
Retained credit exposure	168,000	139,000	177,000	139,000	126,000	20.86	-50.73
1–4 family residential loans	108,000	83,000	117,000	88,000	98,000	30.12	
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	60,000	56,000	60,000	51,000	28,000	7.14	
Unused commitments to provide liquidity (servicer advance)	46,000	43,000	47,000	50,000	36,000	6.98	12.20
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0.62	0.84	0.83	1.10	0.88
1–4 family residential loans	0.46	0.62	0.61	0.71	0.78
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	0.16	0.22	0.22	0.38	0.11
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	9.99	11.20	10.48	13.27	14.91
Home equity lines	0.04	0.02	0.01	0.03	0.03
Credit card receivables	2.27	1.43	2.40	1.53	0.45
Auto loans and other consumer loans	4.50	4.92	4.76	5.41	5.67
Commercial and industrial loans	13.63	25.59	15.46	17.97	18.86
All other loans and leases	69.57	56.85	66.89	61.80	60.09

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	2.08	1.52	1.84	1.27	1.54
1–4 family residential loans	1.82	1.24	1.66	1.24	1.36
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	2.83	2.32	2.34	1.34	2.86
Unused commitments to provide liquidity (servicer advance)	0.57	0.47	0.49	0.46	0.44
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	0.18	0.16	0.19	0.16	0.15
Total retained credit exposure and asset sale credit exposure	1.52	1.48	1.52	1.50	2.26

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	133,000	174,000	183,000	177,000	255,000	-23.56	731.25
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	1,000	4,000	0	0	0	-75.00	
Total 30–89 days past due securitized assets	134,000	178,000	183,000	177,000	255,000	-24.72	737.50
90+ Days Past Due Securitized Assets							
1–4 family residential loans	330,000	419,000	395,000	404,000	421,000	-21.24	153.85
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	1,000	0	0	0		
Total 90+ days past due securitized assets	330,000	420,000	395,000	404,000	421,000	-21.43	153.85
Total past due securitized assets	464,000	598,000	578,000	581,000	676,000	-22.41	217.81
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.24	2.59	2.60	2.50	3.53
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.05	0.17	0	0	0
Total 30–89 days past due securitized assets	1.66	1.95	1.91	1.62	3.11
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.55	6.25	5.61	5.70	5.83
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0.04	0	0	0
Total 90+ days past due securitized assets	4.09	4.60	4.11	3.71	5.13
Total past due securitized assets percent of securitized assets	5.75	6.55	6.02	5.33	8.24
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.08	2.38	3.48	2.86	4.14
Home equity lines	1.28	0	0	0	0
Credit card receivables	1.50	3.17	1.68	2.57	2.93
Commercial and industrial loans	0.06	0.05	0.06	0.10	0.02
All other loans and leases	0.05	0.10	0.11	0.14	0.14
Total managed loans past due 30–89 days	0.39	0.38	0.50	0.53	0.73
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.68	2.07	2.10	6.57	11.55
Home equity lines	0	0	0	0	0
Credit card receivables	1.21	2.12	0.98	0.83	0
Commercial and industrial loans	0.15	0	0.16	0.03	0.02
All other loans and leases	0	0.01	0.01	0.43	0.72
Total managed loans past due 90+ days	0.22	0.27	0.27	1.18	2.20
Total Past Due Managed Assets	0.61	0.65	0.77	1.72	2.92
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	2.25	0.77	1.62	0.25	0
Commercial and industrial loans	0.46	1.15	2.49	0.80	0.46
All other loans and leases	0.12	0.28	0.23	0.37	0.29
Net Losses on Managed Assets Percent of Total Managed Assets	0.20	0.48	0.59	0.39	0.28

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	786,000	-1,732,000	-1,430,000	-375,000	-1,282,000		156.03
Dividends	0	0	40,000	63,000	102,000		
Interest	17,000	18,000	-53,000	22,000	-133,000	-5.56	-29.17
Management and service fees	0	0	0	0	0		
Other income	769,000	-1,750,000	-1,417,000	-460,000	-1,251,000		171.73
Income from nonbank subsidiaries	4,132,000	5,925,000	18,632,000	14,236,000	22,499,000	-30.26	84.71
Dividends	0	3,000	3,000	169,000	164,000	-100.00	-100.00
Interest	810,000	1,319,000	3,732,000	7,242,000	6,466,000	-38.59	-10.79
Management and service fees	0	0	0	0	0		
Other income	3,322,000	4,603,000	14,897,000	6,825,000	15,869,000	-27.83	162.40
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	4,918,000	4,193,000	17,202,000	13,861,000	21,217,000	17.29	93.32
Securities gains (losses)	53,000	265,000	319,000	181,000	0	-80.00	
Other operating income	1,151,000	-64,000	-827,000	-1,871,000	495,000		
Total operating income	6,122,000	4,394,000	16,694,000	12,171,000	21,712,000	39.33	239.55
Operating Expenses							
Personnel expenses	315,000	2,000	393,000	342,000	297,000	15650.00	218.18
Interest expense	927,000	1,082,000	4,073,000	5,320,000	5,655,000	-14.33	10.89
Other expenses	516,000	925,000	5,101,000	4,578,000	3,654,000	-44.22	191.53
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,758,000	2,009,000	9,567,000	10,240,000	9,606,000	-12.49	58.09
Income (loss) before taxes	4,364,000	2,385,000	7,127,000	1,931,000	12,106,000	82.98	531.55
Applicable income taxes (credit)	-63,000	-198,000	-696,000	-538,000	-1,173,000		
Extraordinary items							
Income before undistributed income of subsidiaries	4,427,000	2,583,000	7,823,000	2,469,000	13,279,000	71.39	402.50
Equity in undistributed income of subsidiaries	2,409,000	-1,370,000	1,636,000	5,997,000	-2,820,000		848.43
Bank subsidiaries	1,082,000	474,000	1,334,000	1,737,000	2,347,000	128.27	169.15
Nonbank subsidiaries	1,327,000	-1,844,000	302,000	4,260,000	-5,167,000		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	6,836,000	1,213,000	9,459,000	8,466,000	10,459,000	463.56	502.29
Memoranda							
Bank net income	1,082,000	474,000	1,374,000	1,800,000	2,449,000	128.27	169.15
Nonbank net income	1,327,000	-1,841,000	305,000	4,429,000	-5,003,000		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	33,114,000	8.75	31,294,000	8.62	32,084,000	8.68	33,178,000	30,119,000	5.82	-2.49
Common and preferred stock	31,602,000	8.35	30,624,000	8.44	31,116,000	8.42	30,376,000	28,737,000	3.19	29.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,149,000	0.30	149,000	0.04	202,000	0.05	186,000	866,000	671.14	-65.58
Other receivables	363,000	0.10	521,000	0.14	766,000	0.21	2,616,000	516,000	-30.33	-94.13
Investment in nonbank subsidiaries	316,659,000	83.64	310,281,000	85.48	314,786,000	85.19	306,945,000	289,516,000	2.06	26.74
Common and preferred stock	76,856,000	20.30	67,189,000	18.51	75,072,000	20.32	67,524,000	63,725,000	14.39	18.98
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	227,514,000	60.09	232,239,000	63.98	228,792,000	61.92	229,185,000	217,791,000	-2.03	29.95
Other receivables	12,289,000	3.25	10,853,000	2.99	10,922,000	2.96	10,236,000	8,000,000	13.23	20.72
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	791,000	0.21	564,000	0.16	548,000	0.15	443,000	399,000	40.25	146.42
Securities	23,442,000	6.19	15,561,000	4.29	17,146,000	4.64	16,660,000	9,550,000	50.65	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	19,000	0.01	58,000	0.02	26,000	0.01	33,000	103,000	-67.24	-88.13
Premises, furnishings, fixtures and equipment	549,000	0.15	530,000	0.15	519,000	0.14	533,000	239,000	3.58	292.14
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	4,036,000	1.07	4,705,000	1.30	4,404,000	1.19	4,907,000	3,798,000	-14.22	-52.87
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	378,610,000	100.00	362,993,000	100.00	369,513,000	100.00	362,699,000	333,724,000	4.30	29.22
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	17,917,000	4.73	17,148,000	4.72	17,273,000	4.67	24,045,000	23,358,000	4.48	-30.58
Borrowings with maturity over 1 year	162,608,000	42.95	165,405,000	45.57	153,638,000	41.58	150,730,000	165,991,000	-1.69	10.80
Subordinated notes and debentures	16,771,000	4.43	19,208,000	5.29	18,538,000	5.02	16,989,000	15,713,000	-12.69	-19.40
Other liabilities	6,304,000	1.67	7,016,000	1.93	6,847,000	1.85	6,761,000	5,169,000	-10.15	117.53
Balance due to subsidiaries and related institutions	77,346,000	20.43	61,837,000	17.04	77,285,000	20.92	73,909,000	33,308,000	25.08	681.59
Total liabilities	280,946,000	74.20	270,614,000	74.55	273,581,000	74.04	272,434,000	243,539,000	3.82	36.28
Equity Capital	97,664,000	25.80	92,379,000	25.45	95,932,000	25.96	90,265,000	90,185,000	5.72	12.47
Perpetual preferred stock (income surplus)	9,203,000	2.43	11,203,000	3.09	11,203,000	3.03	11,203,000	11,203,000	-17.85	-17.85
Common stock	9,000	0	9,000	0	9,000	0	9,000	9,000	0.00	0.00
Common surplus	59,948,000	15.83	58,658,000	16.16	59,147,000	16.01	58,078,000	56,850,000	2.20	6.50
Retained earnings	119,210,000	31.49	106,501,000	29.34	112,947,000	30.57	106,465,000	100,100,000	11.93	41.93
Accumulated other comprehensive income	-2,074,000	-0.55	1,937,000	0.53	-1,434,000	-0.39	-1,484,000	693,000		
Other equity capital components	-88,632,000	-23.41	-85,929,000	-23.67	-85,940,000	-23.26	-84,006,000	-78,670,000		
Total liabilities and equity capital	378,610,000	100.00	362,993,000	100.00	369,513,000	100.00	362,699,000	333,724,000	4.30	29.22
Memoranda										
Loans and advances from bank subsidiaries	480,000	0.13	341,000	0.09	576,000	0.16	48,000	43,000	40.76	
Loans and advances from nonbank subsidiaries	74,163,000	19.59	59,350,000	16.35	75,573,000	20.45	72,393,000	31,954,000	24.96	729.56
Notes payable to subsidiaries that issued TPS	939,000	0.25	771,000	0.21	939,000	0.25	947,000	1,106,000	21.79	-72.33
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	40,760,000	10.77	25,969,000	7.15	43,954,000	11.90	42,537,000	7,229,000	56.96	732.18
Guaranteed loans to banks, nonbanks, and holding companies	74,020,000	19.55	69,115,000	19.04	62,338,000	16.87	55,289,000	54,252,000	7.10	86.85

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	28.44	12.54	97	5.36	3.93	58	10.31	7.28	75	9.36	9.68	45	12.26	10.40	71
Bank net income / Average equity investment in banks	13.80	12.55	64	6.22	4.73	58	4.48	7.44	20	6.09	10.51	11	8.87	11.19	28
Nonbank net income / Average equity investment in nonbanks	6.99	12.53	49	-10.93	5.73	8	0.43	9.75	23	6.75	7.89	60	-7.23	7.10	5
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	15.83	95.97	10	39.08	95.67	14	14.53	88.16	12	21.26	82.22	17	23.42	82.56	18
Nonbank net income / Parent net income	19.41	2.83	92		5.47		3.22	3.59	69	52.32	5.93	92		3.78	
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	287.67	17.74	98	292.94	19.50	98	285.18	20.06	98	301.82	20.43	98	270.04	20.88	98
Total debt / Equity capital	202.02	11.90	98	218.41	13.54	98	197.48	14.41	98	212.45	14.31	98	227.38	14.69	98
Total debt + notes payable to subs that issued TPS / Equity capital	202.98	14.30	98	219.24	15.86	98	198.46	16.67	98	213.49	16.36	98	228.61	17.10	98
Total debt + Loans guaranteed for affiliate / Equity capital	277.81	12.02	98	293.22	13.93	98	262.46	14.68	98	273.70	14.56	98	287.54	15.14	98
Total debt / Equity capital – excess over fair value	202.02	12	98	218.41	13.68	97	197.48	14.52	97	212.45	14.51	97	227.38	14.81	98
Long-term debt / Equity capital	183.67	11.33	98	199.84	12.46	98	179.48	13.56	98	185.81	13.04	98	201.48	13.37	98
Short-term debt / Equity capital	18.35	0.52	98	18.56	0.88	96	18.01	0.77	96	26.64	1.02	97	25.90	1.14	96
Current portion of long-term debt / Equity capital	41.73	0.04	98	28.11	0.05	99	45.82	0.06	99	47.12	0.05	99	8.02	0.14	97
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	76.82	35.48	83	77.38	27.67	90	75.63	34.67	85	75.86	28.44	88	77.17	28.63	88
Double Leverage															
Equity investment in subs / Equity capital	111.05	102.85	86	105.88	103.91	65	110.69	102.81	88	108.46	103.22	76	102.52	103.10	52
Total investment in subs / Equity capital	358.14	108.21	98	369.75	111.18	98	361.58	110.16	99	376.80	111.07	98	354.42	112.48	98
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)	0.39	0.22	66	1.12	1.22	62	1.08	0.47	76	0.90	0.36	74	0.22	0.35	51
Equity investment in subs – equity cap / Net income-div (X)	0.43	0.74	43	2.01	2.81	56	1.44	1.82	55	1.20	1.22	56	0.26	1.22	18
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	274.33	111.23	91	184.53	154.20	65	147.19	136.61	63	104.12	177.68	23	201.83	162.34	72
Cash from ops + noncash items + op expense / Op expense + dividend	175.10	98.58	82	945.35	176.81	98	185.08	147.26	75	124.74	190.27	28	179.17	174.91	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.93	85.36	60	103.25	90.08	59	100.55	134.09	34	100.45	116.34	33	101.49	103.19	52
Pretax operating income + interest expense / Interest expense	570.77	1,142.88	43	320.43	2,355.68	33	274.98	2,016.32	19	136.30	1,968.54	11	314.08	2,898.75	22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	563.27	1,357.31	39	317.41	1,688.78	30	272.36	1,539.23	19	135.81	1,632.83	9	311.35	1,369.37	21
Dividends + interest from subsidiaries / Interest expense + dividends	55.92	117.86	27	82.72	186.57	26	58.06	150.43	13	100.97	210.80	16	88.40	188.90	13
Fees + other income from subsidiaries / Salary + other expenses	492.30	13.36	99	307.77	14.22	98	245.36	13.95	99	129.37	16.52	97	369.98	16.08	99
Net income / Current part of long-term debt + preferred dividends (X)	0.17	33.13	4	0.05	20.55	2	0.21	35.64	1	0.20	57.11	3	1.34	33.93	5
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.21	3.98	39	0.94	2.60	48	1.21	3.86	39	-1.03	2.64	15	-4.85	2.61	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0.76	0.05	93	1.77	0.15	92	1.46	0.10	93	0.23	0.04	87	4.01	0.24	94
Nonaccrual	0	1.22	40	0	1.57	38	0	1.03	40	0	0.54	40	0	6.54	38
Total	0.76	1.27	81	1.77	1.72	84	1.46	1.13	87	0.23	0.58	68	4.01	6.78	83
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	3.62	0	99	14.07	0	99	2.03	0	99	3.85	0	99	3.36	0	99
To nonbank subsidiaries	72.17	0.03	99	60.74	0.10	99	62.95	0.05	99	57.40	0.10	99	56.80	0.24	99
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	75.79	0.03	99	74.82	0.13	99	64.98	0.05	99	61.25	0.10	99	60.16	0.25	99
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	84.54	1.80	99	85.54	3.20	97	85.07	2.66	97	87.83	5.62	97	87.95	5.50	98
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	41.92	0.07	99	42.32	0.08	99	41.59	0.08	99	44.22	0.19	99	45.58	0.21	99

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	12.47	74.87	9	20.83	61.08	21	29.89	81.10	15	85.22	57.84	77	13.63	57.26	9
Dividends declared / Net income	8.07	23.13	19	44.35	81.32	31	24.72	42.29	27	24.85	33.08	33	17.31	27.33	23
Net income – dividends / Average equity	26.14	9.52	97	2.98	0.55	69	7.76	4.13	82	7.03	6.46	56	10.14	7.33	84
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	1.71	132.17	16	2.99	178.13	19	5.64	157.73	20
Dividends from nonbank subsidiaries	0	3.28	30	0.56	2.35	84	0.13	3.41	56	8.03	7.53	76	9.06	7.13	80
Dividends from subsidiary holding companies	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	128.99	8	0.56	229.19	14	1.84	174.85	6	11.03	260.40	5	14.70	215.26	6
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	0	123.04	10	2.91	60.28	8	3.50	66.55	10	4.16	60.71	10
Interest income from bank subsidiaries	1.57	0.12	95	3.80	0.70	89	-3.86	0.36	0	1.22	0.54	80	-5.43	0.52	1
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	71.07	0	99	-369.20	0	1	-103.13	0	0	-25.56	0	0	-51.08	0	1
Operating income from bank subsidiaries	72.64	33.49	85	-365.40	148.03	1	-104.08	62.88	0	-20.83	69.36	0	-52.35	63.43	1
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21		39.62		0.98	56.39	34	3.82	82.95	26		51.40	
Interest income from nonbank subsidiaries	61.04	2.80	95		14.44		1,223.61	7.38	97	163.51	20.25	93		18.56	
Management and service fees from nonbank subsidiaries	0	0.53	40		1.68		0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries	250.34	0.09	98		0.19		4,884.26	0.16	98	154.10	1.06	97		0.15	
Operating income from nonbank subsidiaries	311.38	69.48	88		76.32		6,108.85	79.84	97	321.43	150.41	82		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0.24	69.76	18	0.52	67.32	22	0.47	65.18	23
Interest income from bank subsidiaries	0.28	0.72	76	0.41	2.52	64	-0.32	0.63	1	0.18	0.80	59	-0.61	0.92	1
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	12.56	0.02	98	-39.83	0.07	1	-8.49	0.04	1	-3.78	0.03	1	-5.76	0.02	0
Operating income from bank subsidiaries	12.84	71.70	20	-39.42	76.26	1	-8.57	82.20	1	-3.08	78.80	1	-5.90	74.20	0
Dividends from nonbank subsidiaries	0	5.32	29	0.07	2.51	73	0.02	1.95	49	1.39	2.65	65	0.76	2.57	68
Interest income from nonbank subsidiaries	13.23	0.82	92	30.02	1.82	93	22.36	0.73	95	59.50	1.19	96	29.78	2.32	92
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	54.26	0.01	99	104.76	0.04	99	89.24	0.01	99	56.08	0.04	99	73.09	0.02	99
Operating income from nonbank subsidiaries	67.49	10.59	90	134.84	9.13	98	111.61	4.70	99	116.97	7.29	99	103.62	7.64	99
Dividends from subsidiary holding companies	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt	416.60	142.34	84	348.09	447.79	77	440.86	135.13	87	301.27	83.37	88	136.99	87.87	73
Loans and advances from subsidiaries / Total debt	37.83	29.59	66	29.59	30.31	61	40.19	27.08	67	37.78	28.33	72	15.60	26.53	53