Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name DISCOUNT BANCORP, INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 11,010,035
Peer Group Number: 1 Number in Peer Group: 128
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:

DISCOUNT BANCORP, INC.
511 FIFTH AVENUE

NEW YORK, NY 10017

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	10,426,617	9,529,739	9,045,022	9,165,841	
Net income ($000)	57,587	100,199	96,020	49,682	
Number of BHCs in peer group	128	146	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19	2.47	3.29	7			
+ Non-interest income	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34	0.63	0.93	32			
– Overhead expense	1.96	2.57	23	2	2.59	19	2.01	2.58	19	1.67	2.60	8			
– Provision for credit losses	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	0.22	0.11	84			
+ Securities gains (losses)	0.06	0.02	80	0.07	0.01	94	-0.03	0	7	-0.05	0.01	0			
+ Other tax equivalent adjustments	0	0	48	0	0	46	0	0	85	0	0	87			
= Pretax net operating income (tax equivalent)	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44	1.17	1.55	17			
Net operating income	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12			
Net income	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12			
Net income (Subchapter S adjusted)		1.18			1.41			1.41			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34	3.59	4.06	16			
Interest expense	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91	1.02	0.54	94			
Net interest income (tax equivalent)	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16	2.57	3.54	7			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7	0.26	0.10	85			
Earnings coverage of net loan and lease losses (X)	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10	7.16	0.97	32			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76	1.24	0.95	82			
Allowance for loan and lease losses / Total loans and leases	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76	1.24	0.94	83			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.24	0.71	10	0.04	0.56	5	0	0.57	1	0.32	0.57	24			
30–89 days past due loans and leases / Total loans and leases	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5	0.27	0.32	51			
Liquidity and Funding															
Net noncore funding dependence	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95	31.47	13.97	92			
Net short-term noncore funding dependence	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98	28.89	9.65	97			
Net loans and leases / Total assets	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18	63.09	72.64	14			
Capitalization															
Tier 1 leverage ratio	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65	9.98	10.04	51			
Holding company equity capital / Total assets	10.48	11.16	39	11.02	11.37	46	10.27	11.21	38	9.70	10.84	31			
Total equity capital (including minority interest) / Total assets	10.48	11.29	37	11.02	11.43	44	10.27	11.30	36	9.70	10.89	30			
Common equity tier 1 capital / Total risk-weighted assets	14.07	12.38	81	14.11	12.50	75	14.26	12.37	76	13.59	11.90	77			
Net loans and leases / Equity capital (X)	6.20	5.58	65	6.29	6.55	40	6.45	6.70	46	6.50	6.82	44			
Cash dividends / Net income	26.05	42.30	29	4.39	25.65	18	44	24.05	78	61.51	32.32	84			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			93.20			35.12			19.39				
Growth Rates															
Assets	12.61	16.68	42	5.94	8.66	39	-0.99	9.35	5	0.53	9.89	11			
Equity capital	7.01	6.99	58	13.68	12.19	66	4.86	12.50	22	1.51	13.71	8			
Net loans and leases	5.56	9.07	41	10.77	8.63	68	4.05	10.51	24	3.63	12.54	15			
Noncore funding	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50	-17.56	-3.35	34			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	0	13.56	10	0	3.86	27	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27	98.97	105.17	24			
Cash from ops + noncash items + op expense / Op expense + dividends	98.77	147.24	21	0	152.31	5	0.04	123.74	5	0.05	100.80	4			

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	249,258	330,939	287,762	232,774		-24.68	37.95
Income from lease financing receivables	0	0	0	0			-100.00
Fully taxable income on loans and leases	233,846	316,171	273,816	219,752		-26.04	37.58
Tax-exempt income on loans and leases	15,412	14,768	13,946	13,022		4.36	43.73
Estimated tax benefit on income on loans and leases	7,561	6,906	6,279	8,155		9.49	-5.15
Income on loans and leases (tax equivalent)	256,819	337,845	294,041	240,929		-23.98	36.12
Investment interest income (tax equivalent)	62,464	64,126	68,753	71,990		-2.59	-20.42
Interest on balances due from depository institutions	443	3,175	2,019	3,128		-86.05	-71.05
Interest income on other earning assets	1,508	1,635	1,097	825		-7.77	100.80
Total interest income (tax equivalent)	321,234	406,781	365,910	316,872		-21.03	19.22
Interest on time deposits of $250K or more	16,581	34,937	24,200	14,943		-52.54	
Interest on time deposits < $250K	17,095	39,028	26,750	18,118		-56.20	
Interest on foreign office deposits	0	0					-100.00
Interest on other deposits	36,400	59,552	34,210	21,064		-38.88	97.17
Interest on other borrowings and trading liabilities	3,626	11,986	23,523	35,964		-69.75	-91.08
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense	73,702	145,503	108,683	90,089		-49.35	-4.54
Net interest income (tax equivalent)	247,532	261,278	257,227	226,783		-5.26	28.77
Non-interest income	71,661	68,895	58,485	57,953		4.01	24.93
Adjusted operating income (tax equivalent)	319,193	330,173	315,712	284,736		-3.33	27.89
Overhead expense	204,350	190,199	182,151	152,768		7.44	45.26
Provision for credit losses	37,472	9,473	-4,390	20,400			1283.75
Securities gains (losses)	5,841	6,822	-2,903	-4,760		-14.38	
Other tax equivalent adjustments	0	0	187	374			
Pretax net operating income (tax equivalent)	78,175	138,419	135,235	107,182		-43.52	-25.87
Applicable income taxes	10,390	26,627	28,130	39,663		-60.98	-57.57
Tax equivalent adjustments	10,198	11,593	11,085	17,837		-12.03	-54.08
Applicable income taxes (tax equivalent)	20,588	38,220	39,215	57,500		-46.13	-55.91
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	57,587	100,199	96,020	49,682		-42.53	-1.99
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	57,587	100,199	96,020	49,682		-42.53	-4.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest	57,587	100,199	96,020	49,682		-42.53	-4.11
Investment securities income (tax equivalent)	62,464	64,126	68,753	71,990		-2.59	-20.42
US Treasury and agency securities (excluding mortgage-backed securities)	412	570	429	408		-27.72	-31.67
Mortgage-backed securities	40,302	43,748	46,548	43,688		-7.88	-0.88
All other securities	21,750	19,808	21,776	27,894		9.80	-41.58
Cash dividends declared	15,000	4,400	42,250	30,560		240.91	0.00
Common	15,000	4,400	42,250	30,560		240.91	0.00
Preferred	0	0	0	0			

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

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.08	3.27	31	4.27	4.19	61	4.05	4.08	50	3.46	3.78	19			
Less: Interest expense	0.71	0.48	78	1.53	0.95	92	1.20	0.75	90	0.98	0.50	93			
Equals: Net interest income (tax equivalent)	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19	2.47	3.29	7			
Plus: Non-interest income	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34	0.63	0.93	32			
Equals: adjusted operating income (tax equivalent)	3.06	4.04	7	3.46	4.16	25	3.49	4.27	19	3.11	4.26	8			
Less: Overhead expense	1.96	2.57	23	2	2.59	19	2.01	2.58	19	1.67	2.60	8			
Less: Provision for credit losses	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	0.22	0.11	84			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.06	0.02	80	0.07	0.01	94	-0.03	0	8	-0.05	0.01	0			
Plus: other tax equivalent adjustments	0	0	48	0	0	46	0	0	85	0	0	87			
Equals: Pretax net operating income (tax equivalent)	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44	1.17	1.55	17			
Less: Applicable income taxes (tax equivalent)	0.20	0.23	40	0.40	0.35	67	0.43	0.32	78	0.63	0.59	53			
Less: Minority interest	0	0	42	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12			
Memo: Net income (last four quarters)	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12			
Net income–BHC and noncontrolling (minority) interest	0.55	0.83	20	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12			
Margin Analysis															
Average earning assets / Average assets	92.80	92.32	58	96.03	93.22	84	96.17	93.23	83	96.29	93.19	85			
Average interest-bearing funds / Average assets	82.06	64.06	93	83.84	70.66	91	84.06	70.70	92	84.93	70.06	93			
Interest income (tax equivalent) / Average earning assets	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34	3.59	4.06	16			
Interest expense / Average earning assets	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91	1.02	0.54	94			
Net interest income (tax equivalent) / Average earning assets	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16	2.57	3.54	7			
Yield or Cost															
Total loans and leases (tax equivalent)	3.71	4.27	17	5.12	4.98	61	4.92	4.85	56	4.15	4.52	22			
Interest-bearing bank balances	0.19	0.27	27	1.38	2.26	10	1.01	1.88	10	0.83	1.13	25			
Federal funds sold and reverse repos		0.68			2.02			1.50			0.83				
Trading assets	0.24	0.60	60	0.87	0.49	81	2.16	0.70	78	1.40	0.48	78			
Total earning assets	3.21	3.51	27	4.32	4.47	38	4.08	4.33	33	3.39	3.98	10			
Investment securities (tax equivalent)	2.46	2.25	71	2.73	2.74	51	2.69	2.69	50	2.69	2.61	57			
US Treasury and agency securities (excluding mortgage-backed securities)	2.30	1.75	77	1.54	2.54	10	2.63	2.20	78	1.09	1.66	12			
Mortgage-backed securities	2.02	2.05	44	2.43	2.54	36	2.34	2.44	38	2.12	2.19	39			
All other securities	3.67	3.24	71	3.93	3.80	61	4.19	3.74	72	5.22	3.85	85			
Interest-bearing deposits	0.88	0.53	84	1.80	1.13	88	1.25	0.85	83	0.79	0.52	83			
Time deposits of $250K or more	1.38	1.42	42	2.23	2.13	60	1.70	1.57	60						
Time deposits < $250K	1.74	1.36	84	2.43	1.91	91	1.86	1.42	90						
Other domestic deposits	0.63	0.36	85	1.38	0.86	86	0.84	0.64	70						
Foreign deposits		0.42			2.53			1.85			0.84				
Federal funds purchased and repos	0.84	0.62	76	2.63	1.23	90	3.77	1.03	96	4.09	0.68	95			
Other borrowed funds and trading liabilities	0.36	1.50	7	1.78	1.03	57	2.10	2.10	56	3.18	1.48	96			
All interest-bearing funds	0.86	0.74	67	1.82	1.34	83	1.43	1.06	80	1.16	0.71	91			

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	71,661	68,895	58,485	57,953	
Fiduciary activities income	6,885	8,193	8,518	7,355	
Service charges on deposit accounts - domestic	2,755	2,720	2,838	2,702	
Trading revenue	18,098	17,085	7,465	5,083	
Investment banking fees and commissions	10,513	10,148	9,487	10,786	
Insurance activities revenue	124	1	84	30	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	0	0	369	730	
Other non-interest income	33,286	30,748	29,724	31,267	
Total overhead expenses	204,350	190,199	182,151	152,768	
Personnel expense	107,388	108,904	101,350	89,389	
Net occupancy expense	46,886	26,409	22,838	17,459	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	
Other operating expenses	50,076	54,886	57,963	45,920	
Fee income on mutual funds and annuities	3,635	2,844	2,832	2,532	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	565	564	527	491	
Average personnel expense per employee	190.07	193.09	192.31	182.05	
Average assets per employee	18,454.19	16,896.70	17,163.23	18,667.70	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.07	2.02	82	4.13	0.66	88	4.84	1.69	82	4.37	1.89	76			
Overhead expenses / Net Interest Income + non-interest income	66.13	62.28	68	59.70	61.79	42	59.76	61.22	42	57.16	62.21	26			
Percent of Average Assets															
Total overhead expense	1.96	2.57	23	2	2.59	19	2.01	2.58	19	1.67	2.60	8			
Personnel expense	1.03	1.30	24	1.14	1.50	19	1.12	1.46	20	0.98	1.47	12			
Net occupancy expense	0.45	0.26	95	0.28	0.32	36	0.25	0.31	28	0.19	0.32	10			
Other operating expenses	0.48	0.94	9	0.58	0.76	25	0.64	0.79	32	0.50	0.79	13			
Overhead less non-interest income	1.27	1.25	48	1.27	1.65	19	1.37	1.65	26	1.03	1.65	9			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.02	61.82	63	57.61	59.91	41	57.70	60.51	37	53.65	61.01	21			
Personnel expense	33.64	32.36	53	32.98	34.17	38	32.10	34.42	36	31.39	34.72	24			
Net occupancy expense	14.69	6.58	97	8	7.50	57	7.23	7.33	47	6.13	7.51	24			
Other operating expenses	15.69	22.28	17	16.62	17.93	35	18.36	18.28	49	16.13	18.30	30			
Total non-interest income	22.45	28.83	40	20.87	19.83	52	18.52	20.30	46	20.35	21.24	48			
Fiduciary activities income	2.16	2.09	61	2.48	1.61	67	2.70	1.95	66	2.58	1.95	67			
Service charges on domestic deposit accounts	0.86	3.27	13	0.82	3.21	19	0.90	3.58	12	0.95	3.83	10			
Trading revenue	5.67	1.28	89	5.17	0.07	97	2.36	0.03	97	1.79	0.07	95			
Investment banking fees and commissions	3.29	2.46	75	3.07	0.91	86	3	0.85	89	3.79	0.92	91			
Insurance activities revenue	0.04	0.41	44	0	0.37	45	0.03	0.46	53	0.01	0.44	43			
Venture capital revenue	0	0.01	44	0	0	50	0	0	49	0	0	48			
Net servicing fees	0	0.01	42	0	0.22	16	0	0.52	13	0	0.40	13			
Net securitization income	0	0	45	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	0	3.92	12	0	2.27	13	0.12	1.98	18	0.26	2.38	18			
Other non-interest income	10.43	9.65	65	9.31	7.41	75	9.41	7.05	79	10.98	7.34	83			
Overhead less non-interest income	41.57	31.93	75	36.74	39.47	41	39.17	39.75	48	33.30	39.09	26			
Applicable income taxes / Pretax net operating income (tax equivalent)	13.29	18.63	16	19.24	21.51	29	20.80	18.37	59	37.01	33.75	59			
Applicable income tax + TE / Pretax net operating income + TE	26.34	21.18	89	27.61	23.31	82	29	21.35	93	53.65	38.57	90			

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	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	2,769,211	2,547,395	2,201,416	2,305,183		8.71	59.85
Commercial and industrial loans	2,828,688	2,817,813	2,480,618	2,363,856		0.39	10.47
Loans to individuals	19,037	14,509	48,450	48,613		31.21	-81.42
Loans to depository institutions and acceptances of other banks	0	368	830	1,896		-100.00	-100.00
Agricultural loans	0	0	0	0			-100.00
Other loans and leases	1,670,098	1,493,516	1,471,992	1,249,117		11.82	57.49
Less: Unearned income	16,053	14,166	12,847	13,619		13.32	14.22
Loans and leases, net of unearned income	7,270,981	6,859,435	6,190,459	5,955,046		6.00	32.63
Less: Allowance for loan and lease losses	116,426	81,421	71,216	73,969		42.99	65.97
Net loans and leases	7,154,555	6,778,014	6,119,243	5,881,077		5.56	32.19
Debt securities that reprice or mature in over 1 year	2,547,318	2,260,255	2,180,902	2,349,736		12.70	2.00
Mutual funds and equity securities	5,482	5,385	5,218	5,350		1.80	0.62
Subtotal	9,707,355	9,043,654	8,305,363	8,236,163		7.34	22.65
Interest-bearing bank balances	299,798	61,221	240,754	496,080		389.70	-57.64
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	165,985	136,630	168,760	123,235		21.49	-40.77
Trading assets	177,796	75,109	23,485	19,469		136.72	603.70
Total earning assets	10,350,934	9,316,614	8,738,362	8,874,947		11.10	15.93
Non-interest-bearing cash and due from depository institutions	144,104	68,832	117,133	58,633		109.36	189.61
Premises, fixed assets, and leases	53,004	32,330	23,920	21,826		63.95	236.62
Other real estate owned	0	0	0	0			
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	461,993	359,235	349,801	366,384		28.60	40.80
Total assets	11,010,035	9,777,011	9,229,216	9,321,790		12.61	18.11
Quarterly average assets	10,766,875	9,772,812	9,029,808	9,175,123		10.17	16.07
Average loans and leases (YTD)	6,914,605	6,596,274	5,972,139	5,806,273		4.83	29.02
Memoranda							
Loans held-for-sale	0	0	10,000	7,857			-100.00
Loans not held-for-sale	7,270,981	6,859,435	6,180,459	5,947,189		6.00	32.99
Real estate loans secured by 1–4 family	73,561	82,602	70,712	71,481		-10.95	480.68
Commercial real estate loans	2,695,650	2,464,793	2,130,704	2,233,702		9.37	56.75
Construction and land development	191,250	207,693	184,664	151,307		-7.92	46.70
Multifamily	550,274	509,101	484,666	411,851		8.09	686.48
Nonfarm nonresidential	1,954,126	1,747,999	1,461,374	1,670,544		11.79	28.62
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	2,718,785	2,402,270	2,354,880	2,478,321		13.18	-2.31
U.S. Treasury securities	11,038	10,521	10,012	0		4.91	
US agency securities (excluding mortgage-backed securities)	0	14,938	0	0		-100.00	
Municipal securities	187,530	303,400	402,797	456,291		-38.19	-60.80
Mortgage-backed securities	2,126,717	1,820,840	1,848,011	1,938,858		16.80	1.74
Asset-backed securities	179,607	140,911	47,044	15,024		27.46	80.80
Other debt securities	208,411	106,275	41,798	62,798		96.11	90.54
Mutual funds and equity securities	5,482	5,385	5,218	5,350		1.80	0.62
Available-for-sale securities	2,611,862	2,253,264	2,157,495	1,962,157		15.91	27.53
U.S. Treasury securities	11,038	10,521	10,012	0		4.91	
US agency securities (excluding mortgage-backed securities)	0	14,938	0	0		-100.00	
Municipal securities	137,152	252,622	339,477	105,901		-45.71	680.74
Mortgage-backed securities	2,075,654	1,727,997	1,727,946	1,787,084		20.12	13.71
Asset-backed securities	179,607	140,911	47,044	15,024		27.46	80.80
Other debt securities	208,411	106,275	27,798	48,798		96.11	107.63
Mutual funds and equity securities	0	0	5,218	5,350			-100.00
Held-to-maturity securities appreciation (depreciation)	2,663	855	-3,150	8,559		211.46	-87.71
Available-for-sale securites appreciation (depreciation)	60,401	9,286	-39,798	-25,937		550.45	
Structured notes, fair value	0	0	0	0			
Pledged securities	143,194	168,018	423,060	635,877		-14.77	-87.37

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	642,990	477,863	536,533	469,519		34.56	73.55
NOW, ATS and transaction accounts	756,181	77,672	26,876	86,563		873.56	1739.32
Time deposits less brokered deposits) < $250K	-356,394	78,054	191,749	47,868			
MMDA and other savings accounts	6,154,699	4,682,049	3,934,471	4,494,323		31.45	36.91
Other non-interest-bearing deposits	0	0					
Core deposits	7,197,476	5,315,638	4,689,629	5,098,273		35.40	59.21
Time deposits of $250K or more	837,272	1,523,806	1,497,307	1,260,868		-45.05	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	545,000	100,000	485,000	558,750		445.00	-44.35
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	250,000	215,000	6,865		-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	4,814	0	0	0			-76.98
Brokered deposits < $250K	966,269	1,324,647	1,272,714	1,385,054		-27.05	
Noncore funding	2,353,355	3,198,453	3,470,021	3,211,537		-26.42	-38.06
Trading liabilities	160,686	53,411	2,635	3,735		200.85	1760.87
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	145,126	131,639	118,757	103,999		10.25	-5.43
Total liabilities	9,856,643	8,699,141	8,281,042	8,417,544		13.31	16.20
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	5,000	5,000	5,000	5,000		0.00	0.00
Common surplus	94,652	94,652	94,652	94,652		0.00	0.00
Retained earnings	1,010,482	967,895	872,355	814,600		4.40	34.67
Accumulated other comprehensive income	43,258	10,323	-23,833	-10,006		319.04	
Other equity capital components	0	0	0	0			
Total holding company equity capital	1,153,392	1,077,870	948,174	904,246		7.01	37.36
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,153,392	1,077,870	948,174	904,246		7.01	37.36
Total liabilities and capital	11,010,035	9,777,011	9,229,216	9,321,790		12.61	18.11
Memoranda							
Non-interest-bearing deposits	642,990	477,863	536,533	469,519		34.56	73.55
Interest-bearing deposits	8,358,027	7,686,228	6,923,117	7,274,676		8.74	20.60
Total deposits	9,001,017	8,164,091	7,459,650	7,744,195		10.25	23.29
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,077,870	948,174	904,246	890,827			
Accounting restatements	0	0	3,985	0			
Net income	57,587	100,199	96,020	49,682			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	15,000	4,400	42,250	30,560			
Change in other comprehensive income	32,935	33,897	-13,827	-5,703			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,153,392	1,077,870	948,174	904,246			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	25.15	36.22	27	26.05	52.67	7	23.85	53.63	7	24.73	53.41	7			
Commercial and industrial loans	25.69	13.52	93	28.82	11.45	92	26.88	11.42	93	25.36	10.82	92			
Loans to individuals	0.17	3.40	15	0.15	2.71	17	0.52	2.65	35	0.52	2.58	36			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0	89	0.01	0	91	0.02	0	93			
Agricultural loans	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases	15.17	4.63	95	15.28	1.08	98	15.95	2.64	96	13.40	2.62	96			
Net loans and leases	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18	63.09	72.64	14			
Debt securities over 1 year	23.14	15.55	81	23.12	13.66	89	23.63	13.20	90	25.21	13.96	89			
Mutual funds and equity securities	0.05	0.05	64	0.06	0.06	63	0.06	0.05	67	0.06	0.07	59			
Subtotal	88.17	78.16	89	92.50	86.76	91	89.99	87.24	71	88.35	87.26	52			
Interest-bearing bank balances	2.72	7.51	18	0.63	2.97	19	2.61	2.30	67	5.32	2.34	84			
Federal funds sold and reverse repos	0	0.82	26	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	1.51	1.68	57	1.40	2.10	45	1.83	2.14	62	1.32	1.92	55			
Trading assets	1.61	1.01	83	0.77	0.03	96	0.25	0.02	93	0.21	0.02	91			
Total earning assets	94.01	91.05	86	95.29	92.39	85	94.68	92.24	80	95.21	92.22	91			
Non-interest cash and due from depository institutions	1.31	1.07	69	0.70	1.14	24	1.27	1.25	50	0.63	1.26	20			
Other real estate owned	0	0.02	4	0	0.04	10	0	0.04	9	0	0.06	6			
All other assets	4.68	7.82	10	4	6.41	14	4.05	6.39	15	4.16	6.45	17			
Memoranda															
Short-term investments	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56	6.64	4.63	73			
U.S. Treasury securities	0.10	0.84	50	0.11	0.29	67	0.11	0.37	64	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0.15	1.25	29	0	1.67	7	0	1.50	7			
Municipal securities	1.70	1.69	59	3.10	2.58	67	4.36	2.66	77	4.89	2.97	77			
Mortgage-backed securities	19.32	11.75	86	18.62	9.38	88	20.02	8.73	94	20.80	9.19	91			
Asset-backed securities	1.63	0.32	89	1.44	0.30	88	0.51	0.26	85	0.16	0.23	78			
Other debt securities	1.89	0.42	92	1.09	0.53	79	0.45	0.52	62	0.67	0.48	71			
Loans held-for-sale	0	0.52	7	0	0.39	8	0.11	0.29	57	0.08	0.32	47			
Loans held for investment	66.04	61.72	59	70.16	72.01	36	66.97	73.24	20	63.80	72.42	14			
Real estate loans secured by 1–4 family	0.67	11.91	6	0.84	16.02	4	0.77	16.83	3	0.77	16.44	2			
Revolving	0	1.66	3	0	2.24	2	0	2.43	1	0	2.71	2			
Closed-end, secured by first liens	0.67	9.81	8	0.84	13.07	4	0.77	13.60	3	0.77	13.03	2			
Closed-end, secured by junior liens	0	0.22	3	0	0.37	1	0	0.41	1	0	0.39	1			
Commercial real estate loans	24.48	22.22	52	25.21	33.26	25	23.09	33.39	19	23.96	33.79	22			
Construction and land development	1.74	3.40	32	2.12	5	20	2	4.78	22	1.62	4.55	20			
Multifamily	5	3.12	75	5.21	4.76	67	5.25	5.12	65	4.42	5.32	55			
Nonfarm nonresidential	17.75	14.72	60	17.88	21.85	31	15.83	21.85	23	17.92	22.30	30			
Real estate loans secured by farmland	0	0.33	8	0	0.95	11	0	0.88	10	0	0.81	10			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	38.09	57.15	20	37.14	72.74	4	35.56	72.88	3	38.71	73.20	5			
Real estate loans secured by 1–4 family	1.01	19.43	6	1.20	22.29	4	1.14	23.13	2	1.20	22.92	2			
Revolving	0	2.64	3	0	3.13	2	0	3.34	1	0	3.76	2			
Closed-end	1.01	16.59	6	1.20	18.71	4	1.14	19.33	3	1.20	18.68	2			
Commercial real estate loans	37.07	34.63	50	35.93	46.16	25	34.42	45.57	22	37.51	46.38	24			
Construction and land development	2.63	5.26	30	3.03	6.97	19	2.98	6.53	21	2.54	6.35	21			
1–4 family	0.19	0.93	31	0.41	1.47	21	0.27	1.52	17	0.50	1.50	27			
Other	2.44	4.19	31	2.62	5.34	22	2.71	4.90	27	2.04	4.76	26			
Multifamily	7.57	4.96	75	7.42	6.42	67	7.83	6.76	70	6.92	7.13	63			
Nonfarm nonresidential	26.88	22.93	57	25.48	30.59	26	23.61	30.16	25	28.05	30.84	37			
Owner-occupied	2.25	7.68	17	2.50	10.68	8	2.20	10.31	10	2.61	10.55	10			
Other	24.63	14.95	86	22.99	19.36	71	21.41	19.35	62	25.44	19.91	75			
Real estate loans secured by farmland	0	0.54	8	0	1.38	11	0	1.27	10	0	1.19	10			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0.01	0	89	0.01	0	91	0.03	0	93			
Commercial and industrial loans	38.90	22.17	89	41.08	16.16	94	40.07	16.21	94	39.70	15.52	95			
Loans to individuals	0.26	6.13	13	0.21	4	17	0.78	3.89	38	0.82	3.90	40			
Credit card loans	0	0.65	50	0.01	0.04	68	0.01	0.04	72	0.01	0.03	72			
Agricultural loans	0	0.32	11	0	0.78	17	0	0.69	18	0	0.76	17			
Other loans and leases	22.97	9.09	86	21.77	1.48	97	23.78	3.74	97	20.98	3.75	97			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	225.77	381.27	21	221.71	493.53	5	211.07	505.61	7	233.30	518.19	6			
Real estate loans secured by 1–4 family	6	125.03	5	7.19	151.03	3	6.78	161.34	3	7.23	159.68	2			
Revolving	0	17.42	2	0	21.25	2	0	23.52	1	0	26.74	2			
Closed-end	6	106.14	5	7.19	127.10	4	6.78	134.73	3	7.23	130.06	2			
Commercial real estate loans	219.77	234.65	46	214.52	311.74	19	204.29	316.03	18	226.06	328.67	21			
Construction and land development	15.59	35.62	29	18.08	46.63	18	17.71	44.92	20	15.31	44.44	20			
1–4 family	1.13	6.34	29	2.45	9.52	21	1.62	10.21	16	3.04	10.44	22			
Other	14.46	28.16	32	15.63	35.90	21	16.09	33.75	23	12.28	33.34	23			
Multifamily	44.86	32.74	75	44.31	44.76	61	46.47	48.38	64	41.68	51.49	56			
Nonfarm nonresidential	159.32	155.06	51	152.14	206.64	25	140.12	208.15	21	169.07	217.26	28			
Owner-occupied	13.34	52.37	17	14.90	71.54	8	13.04	70.68	9	15.73	73.43	10			
Other	145.98	100.54	69	137.23	130.65	54	127.08	134.17	45	153.34	140.40	59			
Real estate loans secured by farmland	0	3.44	8	0	8.66	11	0	8.13	10	0	7.80	10			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0.03	0.01	89	0.08	0.01	91	0.19	0.01	93			
Commercial and industrial loans	230.62	139.91	89	245.25	106.70	92	237.84	107.07	93	239.24	105.25	91			
Loans to individuals	1.55	37.47	13	1.26	24.83	16	4.65	24.45	32	4.92	23.98	32			
Credit card loans	0.02	3.30	50	0.04	0.24	68	0.04	0.24	71	0.04	0.19	71			
Agricultural loans	0	1.88	11	0	4.86	17	0	4.49	18	0	4.90	17			
Other loans and leases	136.16	49.54	92	129.99	10.25	98	141.14	25.58	96	126.42	25.83	94			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.11	27.32	78	37.43	35.38	61	36.41	35.09	61	38.10	35.69	65			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	225.92	183.76	57	223.46	239.13	47	216.13	243.62	43	229.62	253.35	44			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	239.26	240.85	46	238.36	315.15	25	229.17	318.90	21	245.35	331.68	25			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56	6.64	4.63	73			
Liquid assets	25.06	26.22	55	20.98	16.28	75	24.26	15.56	83	26.96	15.94	87			
Investment securities	24.69	17.85	77	24.57	16.41	85	25.52	16.02	85	26.59	16.65	86			
Net loans and leases	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18	63.09	72.64	14			
Net loans, leases and standby letters of credit	66.24	62.48	58	70.88	72.78	35	67.64	73.71	21	64.57	73.08	14			
Core deposits	65.37	70.67	24	54.37	71.61	5	50.81	69.97	5	54.69	69.79	9			
Noncore funding	21.37	14.13	77	32.71	14.61	94	37.60	16.58	94	34.45	17.09	93			
Time deposits of $250K or more	7.60	2.11	95	15.59	4.33	97	16.22	4.28	98	13.53	3.54	97			
Foreign deposits	0	0.36	39	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	4.95	1.47	85	1.02	0.77	68	5.26	0.96	94	5.99	1.20	94			
Secured federal funds purchased	0	0	48	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	4.95	0.54	94	1.02	0.75	68	5.26	0.97	94	5.99	1.21	94			
Commercial paper	0	0.01	44	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	2.56	2.75	59	2.33	3.63	48	0.07	4.47	17			
Earning assets that reprice within 1 year	55.79	39.38	89	62.43	33.16	93	58.59	32.35	92	56.31	33.41	91			
Interest-bearing liabilities that reprice within 1 year	11.50	8.20	76	27.42	18.54	80	27.11	18.20	81	24.17	16.67	80			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	44.30	29.11	85	35.02	13.71	87	31.48	12.98	83	32.14	15.65	81			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95	31.47	13.97	92			
Net short-term noncore funding dependence	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98	28.89	9.65	97			
Short-term investment / Short-term noncore funding	20.52	184.19	7	6.36	78.10	3	12.63	62.28	22	20.65	46.67	39			
Liquid assets - short-term noncore funding / Nonliquid assets	5.94	28.18	17	-13.70	6.90	5	-14.34	4.17	5	-7.14	3.68	22			
Net loans and leases / Total deposits	79.49	79.43	50	83.02	90.96	24	82.03	92.88	20	75.94	92.86	15			
Net loans and leases / Core deposits	99.40	88.34	76	127.51	102.55	87	130.48	106.50	87	115.35	105.03	73			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.24	1.57	25	0.08	0.36	35	-0.32	-0.47	44	0.94	-0.05	94			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.44	4.31	70	0.87	1.28	43	-4.10	-1.95	12	-2.84	-0.62	6			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			-0.02			-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	3.73	11.38	50	5.98	7.25	65	8.38	10.76	61	20.83	13.07	68			
Available-for-sale securities	96.07	87.23	50	93.80	91.33	36	91.62	88.32	40	79.17	86.93	31			
U.S. Treasury securities	0.41	4.72	46	0.44	2.07	65	0.43	2.08	63	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0.62	8.16	22	0	11	7	0	10.16	7			
Municipal securities	6.90	9.83	53	12.63	15.40	52	17.10	16.63	59	18.41	17.86	59			
Mortgage-backed securities	78.22	66.64	64	75.80	57.07	75	78.48	54.50	81	78.23	55.76	82			
Asset-backed securities	6.61	1.91	84	5.87	1.70	86	2	1.54	80	0.61	1.31	75			
Other debt securities	7.67	3.01	83	4.42	3.73	67	1.77	3.75	55	2.53	3.25	61			
Mutual funds and equity securities	0.20	0.35	54	0.22	0.49	57	0.22	0.41	63	0.22	0.58	53			
Debt securities 1 year or less	6.11	10.55	38	5.69	13.55	34	7.17	13.91	43	4.97	11.90	38			
Debt securities 1 to 5 years	1.98	17.03	14	4.01	23.43	13	1.51	23.42	7	2.31	23.53	10			
Debt securities over 5 years	91.71	69.86	84	90.08	58.63	92	91.11	58.36	90	92.50	60.73	90			
Pledged securities	5.27	35.67	12	6.99	43.76	10	17.97	42.20	22	25.66	46.78	23			
Structured notes, fair value	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	135.42	183.32	53	-51.69	32.84	4	-33.88	16.28	17	-13.87	6.96	36			
Investment securities	13.18	23.62	38	2.01	4.80	44	-4.98	8.02	19	-10.77	4.99	13			
Core deposits	35.40	26.88	82	13.35	9.96	70	-8.02	10.40	1	16.60	13.94	67			
Noncore funding	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50	-17.56	-3.35	34			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,100,161	2,081,478	1,543,873	1,594,288	
Commit: Secured commercial real estate loans	190,662	157,535	125,176	109,551	
Commit: Unsecured real estate loans	2,762	31,663	40,274	34,739	
Credit card lines (reported semiannually, June/Dec)	22,459	8,995	7,860	7,327	
Securities underwriting	0	0	0	0	
Standby letters of credit	138,459	151,473	123,229	137,679	
Commercial and similar letters of credit	141,494	75,751	103,893	88,780	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	10,647	110,361	103,354	7,260	
Purchased options contracts (interest rate)	22,645	117,067	107,927	8,000	
Interest rate swaps	6,551,795	4,941,267	2,763,758	2,220,406	
Futures and forward foreign exchange	348,792	223,811	245,727	244,030	
Written options contracts (foreign exchange)	17,002	77,156	75,507	44,993	
Purchased options contracts (foreign exchange)	17,108	77,094	74,661	44,690	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	34,590	53,090	57,413	57,648	
Purchased options contracts (commodity and other)	35,681	54,816	60,438	61,325	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.07	22.01	48	21.29	16.97	74	16.73	17.31	47	17.10	17.28	48			
Standby letters of credit	1.26	0.71	84	1.55	0.36	98	1.34	0.35	97	1.48	0.40	95			
Commercial and similar letters of credit	1.29	0.02	99	0.77	0.01	99	1.13	0.01	98	0.95	0.01	98			
Securities lent	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0	47	0	0	47	0	0	48			
Derivative contracts	63.93	48.62	79	57.84	2.95	98	37.80	6.51	97	28.84	6.82	92			
Interest rate contracts	59.81	34.36	82	52.87	2.87	98	32.24	6.40	96	23.98	6.72	90			
Interest rate futures and forward contracts	0	6.21	12	0	0.08	39	0	0.25	22	0	0.28	22			
Written options contracts (interest rate)	0.10	2.18	23	1.13	0.13	91	1.12	0.26	88	0.08	0.28	46			
Purchased options contracts (interest rate)	0.21	1.46	55	1.20	0.02	95	1.17	0.07	93	0.09	0.08	85			
Interest rate swaps	59.51	20.83	89	50.54	2.19	99	29.95	5.18	97	23.82	5.41	91			
Foreign exchange contracts	3.48	6.01	82	3.87	0	97	4.29	0	98	3.58	0	97			
Futures and forward foreign exchange contracts	3.17	3.47	86	2.29	0	97	2.66	0	98	2.62	0	97			
Written options contracts (foreign exchange)	0.15	0.03	86	0.79	0	97	0.82	0	98	0.48	0	97			
Purchased options contracts (foreign exchange)	0.16	0.04	86	0.79	0	97	0.81	0	98	0.48	0	97			
Foreign exchange rate swaps	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0.64	1.86	78	1.10	0	98	1.28	0	99	1.28	0	99			
Commodity and other futures and forward contracts	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0.31	0.52	84	0.54	0	99	0.62	0	99	0.62	0	99			
Purchased options contracts (commodity and other)	0.32	0.37	85	0.56	0	99	0.65	0	99	0.66	0	99			
Commodity and other swaps	0	0.32	36	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.37	42.82	44	31.56	24.81	76	25.85	25.18	56	27.46	25.74	58			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	7,038,260	5,654,662	3,488,785	2,688,352	
Interest rate contracts	6,585,087	5,168,695	2,975,039	2,235,666	
Foreign exchange contracts	382,902	378,061	395,895	333,713	
Equity, commodity, and other contracts	70,271	107,906	117,851	118,973	
Derivatives Position					
Futures and forwards	348,792	223,811	245,727	244,030	
Written options	62,239	240,607	236,274	109,901	
Exchange-traded	0	0	0	0	
Over-the-counter	62,239	240,607	236,274	109,901	
Purchased options	75,434	248,977	243,026	114,015	
Exchange-traded	0	0	0	0	
Over-the-counter	75,434	248,977	243,026	114,015	
Swaps	6,551,795	4,941,267	2,763,758	2,220,406	
Held for trading	5,439,961	4,286,084	370,691	304,076	
Interest rate contracts	5,252,021	3,973,770	0	0	
Foreign exchange contracts	187,940	312,314	370,691	304,076	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	1,598,299	1,368,578	3,118,094	2,384,276	
Interest rate contracts	1,333,066	1,194,925	2,975,039	2,235,666	
Foreign exchange contracts	194,962	65,747	25,204	29,637	
Equity, commodity, and other contracts	70,271	107,906	117,851	118,973	
Derivative contracts (excluding futures and FX 14 days or less)	6,946,787	5,371,982	3,209,356	2,499,622	
One year or less	1,546,966	1,178,476	437,171	433,208	
Over 1 year to 5 years	2,624,666	2,480,057	1,788,888	1,140,742	
Over 5 years	2,775,155	1,713,449	983,297	925,672	
Gross negative fair value (absolute value)	171,733	58,469	34,363	23,184	
Gross positive fair value	171,815	64,868	35,196	23,475	
Held for trading	157,317	53,310	2,826	3,735	
Non-traded	14,498	11,558	32,370	19,740	
Current credit exposure on risk-based capital derivative contracts	167,554	64,868	35,196	23,475	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	93.56	94.10	28	91.41	99.57	7	85.27	99.91	3	83.16	99.91	3			
Foreign exchange contracts	5.44	3.49	78	6.69	0.14	94	11.35	0	97	12.41	0.04	96			
Equity, commodity, and other contracts	1	1.17	75	1.91	0.07	94	3.38	0	97	4.43	0	98			
Futures and forwards	4.96	14.05	42	3.96	14.06	54	7.04	11.75	61	9.08	12.76	63			
Written options	0.88	8.18	21	4.26	11.73	49	6.77	11.14	62	4.09	9.73	54			
Exchange-traded	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter	0.88	7.73	21	4.26	10.84	49	6.77	10.65	62	4.09	9.46	54			
Purchased options	1.07	3.42	52	4.40	2.45	78	6.97	1.29	88	4.24	1.44	84			
Exchange-traded	0	0.15	40	0	0	49	0	0	49	0	0	49			
Over-the-counter	1.07	2.86	57	4.40	2.28	80	6.97	1.22	89	4.24	1.27	85			
Swaps	93.09	68.76	75	87.38	64.61	56	79.22	65.42	43	82.59	66.04	44			
Held for trading	77.29	43.53	66	75.80	15.01	81	10.63	13.60	77	11.31	16.18	70			
Interest rate contracts	74.62	36.62	75	70.27	16.17	83	0	12.87	38	0	16.40	36			
Foreign exchange contracts	2.67	1.60	78	5.52	0.11	94	10.63	0	97	11.31	0	97			
Equity, commodity, and other contracts	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded	22.71	56.47	33	24.20	84.99	18	89.37	86.40	22	88.69	83.82	29			
Interest rate contracts	18.94	53.82	32	21.13	84.69	18	85.27	85.51	24	83.16	83.04	30			
Foreign exchange contracts	2.77	0.46	89	1.16	0.01	96	0.72	0	97	1.10	0.01	96			
Equity, commodity, and other contracts	1	0.10	90	1.91	0.01	98	3.38	0	97	4.43	0	99			
Derivative contracts (excluding futures and forex 14 days or less)	98.70	91.48	63	95	80.07	54	91.99	82.85	42	92.98	87.47	44			
One year or less	21.98	32.05	50	20.84	15.20	69	12.53	12.75	67	16.11	15.62	67			
Over 1 year to 5 years	37.29	27.06	64	43.86	22.92	76	51.28	22.66	81	42.43	21.68	77			
Over 5 years	39.43	29.56	62	30.30	34.12	45	28.18	36.28	43	34.43	37.90	44			
Gross negative fair value (absolute value)	2.44	1.55	73	1.03	1.30	45	0.98	0.66	67	0.86	0.50	78			
Gross positive fair value	2.44	2.23	59	1.15	1.14	52	1.01	1.10	45	0.87	0.92	54			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.15	0.07	87	0.05	0	95	0.04	0.01	93	0.03	0	93			
Gross positive fair value (X)	0.15	0.09	83	0.06	0	96	0.04	0.01	93	0.03	0.01	92			
Held for trading (X)	0.14	0.07	85	0.05	0	97	0	0	85	0	0	83			
Non-traded (X)	0.01	0.02	61	0.01	0	89	0.03	0.01	94	0.02	0	92			
Current credit exposure (X)	0.15	0.06	85	0.06	0.01	93	0.04	0	95	0.03	0	93			
Credit losses on derivative contracts	0	0	43	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	2.12	0.85	87	0.86	0.10	95	0.52	0.06	95	0.35	0.05	93			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	81,421	71,216	73,969	68,901	
Gross losses	6,682	1,705	2,500	17,893	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	4,215	2,437	4,137	2,561	
Net losses	2,467	-732	-1,637	15,332	
Provision for loan and lease losses	37,472	9,473	-4,390	20,400	
Adjustments	0	0	0	0	
Ending balance	116,426	81,421	71,216	73,969	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	0.22	0.11	84			
Provision for loan and lease losses / Average loans and leases	0.54	0.82	29	0.14	0.16	49	-0.07	0.16	2	0.35	0.16	86			
Provision for loan and lease losses / Net loan and lease losses	1,518.93	487.86	91	-1,294.13	142.73	2	268.17	182.69	76	133.06	110.75	55			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76	1.24	0.95	82			
Allowance for loan and lease losses / Total loans and leases	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76	1.24	0.94	83			
Allowance for loan and lease losses / Net loans and leases losses (X)	47.19	11.58	92		17.18			21.35		4.82	16.23	31			
Allowance for loan and lease losses / Nonaccrual assets	667.43	299.17	90	3,116	315.75	96		285.36		391.78	270.69	76			
ALLL / 90+ days past due + nonaccrual loans and leases	463.31	244.34	86	3,116	283.41	97		259.30		391.78	232.03	80			
Gross loan and lease losses / Average loans and leases	0.10	0.34	17	0.03	0.16	13	0.04	0.15	21	0.31	0.16	81			
Recoveries / Average loans and leases	0.06	0.07	52	0.04	0.05	57	0.07	0.05	68	0.04	0.06	51			
Net losses / Average loans and leases	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7	0.26	0.10	85			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	247.21	33.98	99	97.48	41.80	88	23.12	51.25	34	7.10	50.41	8			
Earnings coverage of net loan and lease losses (X)	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10	7.16	0.97	32			
Net Loan and Lease Losses By Type															
Real estate loans	0.09	0.04	77	0	0.02	30	0	0.01	31	0	0.02	31			
Real estate loans secured by 1–4 family	0	0.01	46	-0.02	0.02	16	0	0.01	32	0	0.03	33			
Revolving		0.01			0.02			0.02			0.03				
Closed-end	0	0	48	-0.02	0.02	14	0	0.01	31	0	0.02	34			
Commercial real estate loans	0.09	0.07	69	0	0.02	38	0	0.01	41	0	0.01	41			
Construction and land development	0	0	59	0	-0.02	62	0	-0.02	57	0	-0.04	61			
1–4 family	0	0	59	0	0	54	0	0	54	0	0	59			
Other	0	0	57	0	-0.02	62	0	-0.02	60	0	-0.04	62			
Multifamily	0	0	58	0	0	56	0	0	50	0	0	21			
Nonfarm nonresidential	0.13	0.11	69	0	0.03	29	0	0.02	39	0	0.02	35			
Owner-occupied	0	0.02	26	0	0.01	44	0	0.01	43	0	0.01	45			
Other	0.13	0.08	76	0	0.01	22	0	0.01	47	0	0.01	39			
Real estate loans secured by farmland		0.02			0.01			0			0				
Commercial and industrial loans	0	0.47	7	-0.01	0.27	10	-0.03	0.18	15	0.45	0.18	81			
Loans to individuals		1.13			0.74			0.71			0.78				
Credit card loans	0	2.92	9	0	1.89	14	0	1.65	21	0	1.60	15			
Agricultural loans		0.19			0.02			0.03			0.06				
Loans to foreign governments and institutions		0													
Other loans and leases	0	0.15	11	-0.03	0.14	7	-0.06	0.28	4	0.38	0.27	75			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	30,016	20,216	2,363	15,974	
90+ days past due loans and leases	7,685	0	0	0	
Nonaccrual loans and leases	17,444	2,613	0	18,880	
Total past due and nonaccrual loans and leases	55,145	22,829	2,363	34,854	
Restructured 30–89 days past due	0	0	0	14,197	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	17,444	0	0	0	
Total restructured loans and leases	17,444	0	0	14,197	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	39,361	17,597	10,395	32,705	
Other real estate owned	0	0	0	0	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5	0.27	0.32	51			
90+ days past due loans and leases	0.11	0.12	69	0	0.03	15	0	0.03	14	0	0.04	14			
Nonaccrual loans and leases	0.24	0.66	12	0.04	0.48	7	0	0.49	1	0.32	0.46	31			
90+ days past due and nonaccrual loans and leases	0.35	0.85	13	0.04	0.54	5	0	0.54	1	0.32	0.55	25			
30–89 days past due restructured	0	0.01	16	0	0	29	0	0.01	27	0.24	0.01	97			
90+ days past due restructured	0	0.01	29	0	0	45	0	0	43	0	0	41			
Nonaccrual restructured	0.24	0.13	82	0	0.07	8	0	0.10	6	0	0.10	5			
30–89 days past due loans held for sale	0	0	38	0	0	47	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	41	0	0	48	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0.01	38	0	0	48	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.41	0.40	64	0.29	0.31	56	0.04	0.32	5	0.27	0.32	51			
90+ days past due assets	0.11	0.12	69	0	0.03	15	0	0.03	14	0	0.04	14			
Nonaccrual assets	0.24	0.67	12	0.04	0.48	7	0	0.49	1	0.32	0.47	31			
30+ days past due and nonaccrual assets	0.76	1.29	31	0.33	0.87	14	0.04	0.88	1	0.59	0.89	30			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.52	20	0.03	0.39	4	0	0.39	1	0.20	0.40	22			
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.55	17	0.03	0.45	4	0	0.45	1	0.20	0.48	21			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.52	0.60	44	0.21	0.56	14	0.11	0.59	7	0.71	0.63	65			
Allowance for loan and lease losses	48.79	66.66	36	24.82	92.08	10	14.60	95.97	3	88.93	100.14	54			
Equity capital + allowance for loan and lease losses	4.47	4.97	50	1.74	4.77	14	1.02	5.09	4	6.72	5.57	69			
Tier 1 capital + allowance for loan and lease losses	4.63	6.05	36	1.76	5.30	12	1	5.65	5	6.66	6.11	64			
Loans and leases + other real estate owned	0.78	0.97	40	0.29	0.78	13	0.17	0.82	7	1.10	0.86	69			

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

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	1.08	0.39	91	0.79	0.28	93	0	0.29	1	0	0.29	1			
	90+ days past due	0.28	0.16	81	0	0.03	24	0	0.03	19	0	0.05	19			
	Nonaccrual	0.63	0.76	48	0	0.45	1	0	0.48	1	0	0.43	2			
Commercial and industrial	30–89 days past due	0	0.23	3	0	0.22	5	0.07	0.23	37	0.64	0.27	83			
	90+ days past due	0	0.03	16	0	0.02	30	0	0.02	32	0	0.01	32			
	Nonaccrual	0	0.75	3	0.09	0.74	15	0	0.61	6	0.08	0.60	18			
Individuals	30–89 days past due	0	0.83	4	0	0.60	5	0	0.68	6	0.87	0.69	66			
	90+ days past due	0	0.14	19	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual	0	0.28	9	0	0.12	16	0	0.15	14	0	0.21	14			
Depository institution loans	30–89 days past due		0		0	0	50	0	0	50	0	0	50			
	90+ days past due		0		0	0	50	0	0	50	0	0	50			
	Nonaccrual		0		0	0	50	0	0	50	0	0	50			
Agricultural	30–89 days past due		0.17			0.10			0.11			0.15				
	90+ days past due		0			0			0.01			0				
	Nonaccrual		0.49			0.80			0.46			0.31				
Foreign governments	30–89 days past due		0													
	90+ days past due		0													
	Nonaccrual		0.09													
Other loans and leases	30–89 days past due	0	0.18	31	0.01	0.28	51	0.05	0.18	63	0.03	0.12	64			
	90+ days past due	0	0.01	75	0	0	40	0	0	41	0	0	44			
	Nonaccrual	0	0.15	19	0	0.04	37	0	0.04	36	1.36	0.06	95			

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.65	1	0	0.53	3	0	0.52	2	0	0.56	2			
	90+ days past due	0	0.33	16	0	0.05	28	0	0.04	22	0	0.06	22			
	Nonaccrual	0	0.89	0	0	0.55	2	0	0.61	2	0	0.65	2			
Revolving	30–89 days past due		0.48			0.36			0.36			0.29				
	90+ days past due		0.03			0.01			0.02			0.02				
	Nonaccrual		1.13			0.34			0.35			0.42				
Closed-end	30–89 days past due	0	0.65	1	0	0.56	3	0	0.54	2	0	0.63	6			
	90+ days past due	0	0.38	17	0	0.05	29	0	0.05	24	0	0.06	24			
	Nonaccrual	0	0.87	0	0	0.57	3	0	0.64	3	0	0.68	3			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	13	0	0.02	14	0	0.03	12			
	90+ days past due	0	0	32	0	0	41	0	0	38	0	0	36			
	Nonaccrual	0	0.04	6	0	0.03	11	0	0.03	12	0	0.04	10			
Commercial real estate	30–89 days past due	1.11	0.26	96	0.81	0.15	96	0	0.16	6	0	0.15	6			
	90+ days past due	0.28	0.02	96	0	0.02	34	0	0.02	31	0	0.02	31			
	Nonaccrual	0.65	0.62	55	0	0.34	4	0	0.41	3	0	0.33	4			
Construction and development	30–89 days past due	0	0.28	11	9.63	0.20	99	0	0.17	21	0	0.18	20			
	90+ days past due	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual	0	0.41	11	0	0.18	21	0	0.18	21	0	0.21	18			
1–4 family	30–89 days past due	0	0.03	28	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	42	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.03	27	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0	0.22	13	9.63	0.12	99	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual	0	0.35	12	0	0.14	24	0	0.10	25	0	0.12	25			
Multifamily	30–89 days past due	0	0.09	22	0	0.03	38	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.11	20	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	1.54	0.23	96	0	0.13	8	0	0.17	9	0	0.14	8			
	90+ days past due	0.39	0.02	96	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual	0.89	0.80	60	0	0.36	5	0	0.52	4	0	0.40	4			
Owner Occupied	30–89 days past due	0	0.07	8	0	0.06	12	0	0.08	13	0	0.06	13			
	90+ days past due	0	0	33	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual	0	0.27	5	0	0.19	7	0	0.20	8	0	0.16	7			
Other	30–89 days past due	1.54	0.14	96	0	0.05	18	0	0.07	18	0	0.06	19			
	90+ days past due	0.39	0.01	96	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual	0.89	0.44	79	0	0.14	14	0	0.22	13	0	0.16	12			
Farmland	30–89 days past due		0.11			0.21			0.09			0.10				
	90+ days past due		0			0.01			0			0				
	Nonaccrual		1.13			1.06			0.49			0.44				
Credit card	30–89 days past due	0	0.95	7	0	0.87	18	0	1.03	23	0	0.83	23			
	90+ days past due	0	0.63	13	0	0.18	30	0	0.26	36	0	0.22	36			
	Nonaccrual	0	0.05	37	0	0	46	0	0.07	42	0	0.08	42			

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	99,652	99,652	99,652	99,652	
Retained earnings	1,010,482	967,895	872,355	814,600	
Accumulated other comprehensive income (AOCI)	43,258	10,323	-23,833	-10,006	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,153,392	1,077,870	948,174	904,246	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	
Accumulated other comprehensive income-related adjustments	43,258	10,323	-23,575	-9,873	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,110,134	1,067,547	971,749	914,119	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,110,134	1,067,547	971,749	914,119	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	1,110,134	1,067,547	971,749	914,119	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	98,829	81,642	71,436	74,174	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	98,829	81,642	71,436	74,174	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	98,829	81,642	71,436	74,174	
Exited advanced approach tier 2 capital					
Total capital	1,208,963	1,149,189	1,043,185	988,293	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,766,875	9,772,812	9,029,808	9,175,123	
Less: Deductions from common equity tier 1 capital	0	0	0	0	
Less: Other deductions	6,016	979	5,589	11,195	
Total assets for leverage ratio	10,760,859	9,771,833	9,024,219	9,163,928	
Total risk-weighted assets	7,888,427	7,568,046	6,815,192	6,725,376	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.07	12.35	81	14.11	12.50	75	14.26	12.37	76	13.59	11.95	77			
Common equity tier 1 capital, column B	0	0.30	46	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	14.07	13.08	76	14.11	13.19	70	14.26	13.03	74	13.59	12.68	72			
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50			
Total capital, column A	15.33	15.23	59	15.18	14.63	70	15.31	14.48	73	14.70	14.15	68			
Total capital, column B	0	0.39	46	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65	9.98	10.04	51			
Supplementary leverage ratio, advanced approaches HCs		8.72													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	124	1	84	30		12300.00	1277.78
Other insurance activities income	124	1	84	30		12300.00	1277.78
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	194,533	193,472	190,767	189,199		0.55	7.53

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			60			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			40			33.33			25				
Separate account assets (L/H) / Total life assets		11.24			0			0			0				
Insurance activities revenue / Adjusted operating income	0.04	0.41	44	0	0.37	45	0.03	0.46	53	0.01	0.44	43			
Premium income / Insurance activities revenue	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income		38.23			100			50			60				
Other premium income / Total premium income		61.77			0			50			40				
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		15.59			37.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)		3.62													
Insurance benefits, losses, expenses / Insurance premiums		447.82			132.57			116.87			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.86	11.03	67	16.84	11.53	70	18.29	13.70	73	19.15	14.86	72			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	108,471	107,802	133,743	188,309	
Real estate loans	11,837	10,802	6,108	4,690	
Commercial and industrial loans	96,634	97,000	127,635	182,994	
Loans to depository institutions and other banks acceptances	0	0	0	625	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	208,411	106,275	32,798	53,798	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	316,882	214,077	166,541	242,107	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0			
Non-interest-bearing deposits	0	0			

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	0	48	0	0	48	0	0	48			
Cost: Interest-bearing deposits		0.42			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18													
Commercial and industrial loans		0.64			2.35			3.83			4.38				
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases	0.62	-2.40	63	-19.40	-47.91	65	-28.98	-27.26	35	-28.81	22.03	32			
Total selected assets	48.02	2.04	90	28.54	-25.04	84	-31.21	5.03	21	-33.83	-5.54	28			
Deposits		3.46			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commecial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	15,000	0	0	0			
Dividends	15,000	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	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			
Income from subsidiary holding companies	0	0					
Dividends	0	0					
Interest	0	0					
Management and service fees	0	0					
Other income	0	0					
Total income from subsidiaries	15,000	0	0	0			
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	19	14			-100.00
Total operating income	15,000	0	19	14			749900.00
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	187	187	187	187		0.00	0.00
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	187	187	187	187		0.00	0.00
Income (loss) before taxes	14,813	-187	-168	-173			
Applicable income taxes (credit)	0	0	0	0			
Extraordinary items				0			
Income before undistributed income of subsidiaries	14,813	-187	-168	-173			
Equity in undistributed income of subsidiaries	42,774	100,386	96,188	49,855		-57.39	-28.99
Bank subsidiaries	42,774	100,386	96,188	49,855		-57.39	-28.99
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	57,587	100,199	96,020	49,682		-42.53	-4.11
Memoranda							
Bank net income	57,774	100,386	96,188	49,855		-42.45	-4.09
Nonbank net income	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0			

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,144,134	99.20	1,068,425	99.12	938,542	98.98	894,446		7.09	37.92
Common and preferred stock	1,144,134	99.20	1,068,425	99.12	938,542	98.98	894,446		7.09	37.92
Excess cost over fair value	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			
Investment in nonbank subsidiaries	522	0.05	522	0.05	522	0.06	522		0.00	0.00
Common and preferred stock	522	0.05	522	0.05	522	0.06	522		0.00	0.00
Excess cost over fair value	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			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0		0				
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0		0				
Other receivables	0	0	0	0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	8,736	0.76	8,923	0.83	9,110	0.96	9,278		-2.10	-9.32
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	0	0	0	0	0	0	0			-100.00
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,153,392	100.00	1,077,870	100.00	948,174	100.00	904,246		7.01	37.34
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	0	0	0	0	0	0	0			-100.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	0	0	0	0	0	0	0			-100.00
Equity Capital	1,153,392	100	1,077,870	100	948,174	100	904,246		7.01	37.36
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	5,000	0.43	5,000	0.46	5,000	0.53	5,000		0.00	0.00
Common surplus	94,652	8.21	94,652	8.78	94,652	9.98	94,652		0.00	0.00
Retained earnings	1,010,482	87.61	967,895	89.80	872,355	92	814,600		4.40	34.67
Accumulated other comprehensive income	43,258	3.75	10,323	0.96	-23,833	-2.51	-10,006		319.04	
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	1,153,392	100.00	1,077,870	100.00	948,174	100.00	904,246		7.01	37.34
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	5.10	7.29	27	9.77	10.58	40	10.44	11.03	47	5.43	8.67	12			
Bank net income / Average equity investment in banks	5.21	7.45	23	9.93	10.85	39	10.58	11.56	45	5.59	9.11	12			
Nonbank net income / Average equity investment in nonbanks	0	9.75	17	0	12.07	20	0	10.83	19	0	9.81	17			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			15.16			9.40			8.81				
Bank net income / Parent net income	100.32	88.16	35	100.19	103.77	26	100.17	104.73	23	100.35	104.64	27			
Nonbank net income / Parent net income	0	3.59	14	0	1.08	24	0	0.99	23	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		68.34			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	0	20.06	3	0	9.66	2	0	9.50	2	0	11.14	2			
Total debt / Equity capital	0	14.41	10	0	3.93	27	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	0	7.99	13	0	7.93	12	0	9.36	12			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	3.97	27	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	3.93	27	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	0	13.56	10	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	34.67	10		14.37			15.49			17.83				
Double Leverage															
Equity investment in subs / Equity capital	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27	98.97	105.17	24			
Total investment in subs / Equity capital	99.24	110.16	16	99.17	104.48	27	99.04	104.38	24	98.97	105.55	23			
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)	-0.15	0.47	24	-0.09	0.44	27	-0.09	0.36	27	-0.19	0.56	23			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.47			1.18			1.91				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	98.77	136.59	26	0	153.39	1	0.04	113.37	2	0.05	96.31	2			
Cash from ops + noncash items + op expense / Op expense + dividend	98.77	147.24	21	0	152.31	5	0.04	123.74	5	0.05	100.80	4			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.77	134.08	30	95.92	105.99	26	99.60	108.88	43	99.44	101.42	37			
Pretax operating income + interest expense / Interest expense		2,016.32			17,211.14			1,631.73			1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,539.23			2,481.22			1,015.91			1,082.59				
Dividends + interest from subsidiaries / Interest expense + dividends	100	150.43	25	0	196.13	3	0	140.89	3	0	107.07	3			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	1.59	31	0	1.59	31	0	1.68	30			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0			0			0				
Nonaccrual		1.03			8.16			0.70			0.46				
Total		1.13			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50			
Total	0	0.05	46	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	33	0.01	0.13	63	0.01	0.14	59	0.01	0.15	58			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	101.26	81.10	75		65.39			87.25			100.86				
Dividends declared / Net income	26.05	42.29	29	4.39	25.65	18	44	24.10	78	61.51	32.32	84			
Net income – dividends / Average equity	3.77	4.14	44	9.34	7.61	72	5.85	8.12	21	2.09	5.74	14			
Percent of Dividends Paid															
Dividends from bank subsidiaries	100	132.17	33	0	160.93	7	0	131.90	7	0	106.72	8			
Dividends from nonbank subsidiaries	0	3.41	23	0	2.59	28	0	2.83	26	0	2.37	25			
Dividends from subsidiary holding companies	0	4.85	44	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries	100	174.85	22	0	209.89	4	0	144.51	5	0	114.69	5			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	25.96	60.28	21	0	45.88	8	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries	0	0.36	20	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	25.96	62.88	19	0	48.40	5	0	35.67	5	0	41.35	5			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			76.61			80.47			129.02				
Interest income from nonbank subsidiaries		7.38			0.91			0.31			0.63				
Management and service fees from nonbank subsidiaries		0.86			0.02			0.17			0.60				
Other income from nonbank subsidiaries		0.16			0.01			0.06			0.08				
Operating income from nonbank subsidiaries		79.84			83.73			96.62			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		43.51			65.48			43.51			58.43				
Interest income from subsidiary holding companies		8.40			0			0			0.07				
Management and service fees from subsidiary holding companies		0.44			0			0			-0.14				
Other income from subsidiary holding companies		0.01			0			0.15			0				
Operating income from subsidiary holding companies		55.20			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	69.76	96		77.61		0	72.95	9	0	67.33	11			
Interest income from bank subsidiaries	0	0.63	20		0.23		0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	0	1.87	37		0.75		0	0.59	43	0	2.14	41			
Other income from bank subsidiaries	0	0.04	45		0.01		0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	100	82.20	93		94.06		0	89.39	4	0	79.76	5			
Dividends from nonbank subsidiaries	0	1.95	23		1.13		0	2.65	26	0	1.78	27			
Interest income from nonbank subsidiaries	0	0.73	36		0		0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42		0		0	0	47	0	0	47			
Other income from nonbank subsidiaries	0	0.01	46		0		0	0	47	0	0	46			
Operating income from nonbank subsidiaries	0	4.70	16		1.56		0	3.33	23	0	3.09	22			
Dividends from subsidiary holding companies	0	2.53	44		0		0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44		0		0	0	49	0	0	49			
Management and service fees from subsidiary holding companies	0	0	49		0		0	0	50	0	0	50			
Other income from subsidiary holding companies	0	0	49		0		0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	4.56	42		0		0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt		135.13			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt		27.08			70.71			81.26			74.60				