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

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BHC Name SERVISFIRST BANCSHARES, INC.

City/State HOMEWOOD, AL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 12,647,374
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:

SERVISFIRST BANCSHARES, INC.
2500 WOODCREST PLACE

HOMEWOOD, AL 35209

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	12,128,063	9,092,512	10,593,514	8,633,853	7,275,341
Net income ($000)	51,455	34,778	169,569	149,243	136,940
Number of BHCs in peer group	133	146	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.05	2.67	76	3.43	3.13	69	3.20	2.77	78	3.35	3.21	58	3.66	3.33	74
+ Non-interest income	0.21	1.13	3	0.27	0.89	11	0.27	1.21	6	0.27	0.90	10	0.29	0.90	10
– Overhead expense	0.88	2.28	0	1.20	2.60	2	1.04	2.57	1	1.18	2.59	2	1.29	2.58	3
– Provision for credit losses	0.25	-0.12	94	0.60	0.58	59	0.40	0.51	34	0.26	0.12	85	0.29	0.12	88
+ Securities gains (losses)	0	0.01	32	0	0.02	27	0	0.02	16	0	0.01	40	0	0	72
+ Other tax equivalent adjustments	0	0	48	0	0	52	0	0	48	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	2.13	1.78	77	1.90	0.88	93	2.03	1.04	93	2.18	1.53	88	2.37	1.55	94
Net operating income	1.70	1.36	78	1.53	0.71	92	1.60	0.81	94	1.73	1.19	89	1.88	1.22	92
Net income	1.70	1.35	78	1.53	0.71	92	1.60	0.82	93	1.73	1.19	89	1.88	1.22	92
Net income (Subchapter S adjusted)		1.78			1.10			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.45	3.18	65	4.45	4.29	67	3.82	3.55	67	4.71	4.49	73	4.70	4.38	78
Interest expense	0.28	0.29	56	0.88	0.87	52	0.50	0.52	55	1.24	1.02	70	0.91	0.81	63
Net interest income (tax equivalent)	3.18	2.88	67	3.57	3.36	65	3.32	3.01	68	3.47	3.45	47	3.79	3.58	61
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.16	23	0.26	0.11	85	0.36	0.27	71	0.32	0.11	90	0.20	0.09	81
Earnings coverage of net loan and lease losses (X)	147.67	25.70	93	11.86	18.72	45	8.83	22.91	39	9.50	22.46	32	15.58	29.27	44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.49	26	1.13	1.17	46	1.04	1.58	17	1.05	0.94	71	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.11	1.47	27	1.13	1.15	48	1.04	1.55	19	1.05	0.93	71	1.05	0.93	67
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.70	6	0.48	0.60	43	0.24	0.71	11	0.53	0.56	56	0.41	0.57	41
30–89 days past due loans and leases / Total loans and leases	0.01	0.33	3	0.11	0.45	12	0.05	0.39	5	0.20	0.31	36	0.08	0.32	12
Liquidity and Funding															
Net noncore funding dependence	-14.88	-0.51	11	5.02	10.43	33	-8.08	3.20	18	3.89	10.70	27	1.17	13.54	16
Net short-term noncore funding dependence	-16.82	-6.88	17	2.14	5.47	34	-10.33	-4.76	25	1.32	5.88	31	-1.66	8.57	16
Net loans and leases / Total assets	66.62	60.99	67	79.98	71.80	86	70.33	61.58	74	80.37	72.36	83	80.74	73.30	78
Capitalization															
Tier 1 leverage ratio	8.25	9.15	25	9.37	10.30	25	8.23	9.13	23	9.13	10.39	21	9.08	10.37	25
Holding company equity capital / Total assets	8.14	10.72	14	9.41	11.10	23	8.32	11.16	11	9.41	11.37	18	8.93	11.21	16
Total equity capital (including minority interest) / Total assets	8.15	10.85	14	9.42	11.16	21	8.32	11.29	9	9.42	11.43	17	8.93	11.30	15
Common equity tier 1 capital / Total risk-weighted assets	10.73	12.57	21	10.46	12.03	21	10.50	12.38	23	10.50	12.50	17	10.12	12.37	16
Net loans and leases / Equity capital (X)	8.18	5.73	90	8.50	6.66	85	8.46	5.58	90	8.54	6.55	87	9.05	6.70	89
Cash dividends / Net income	21	23.13	40	27.05	53.69	35	23.05	42.30	26	22.40	25.65	43	18.71	24.05	39
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20			35.12	
Growth Rates															
Assets	35.05	16.49	86	12.68	9.46	69	33.36	16.68	87	11.74	8.66	72	13.06	9.35	74
Equity capital	16.86	9.13	82	18.29	8.86	84	17.83	6.99	86	17.84	12.19	78	17.72	12.50	77
Net loans and leases	12.49	7.22	73	13.64	8.61	78	16.70	9.07	78	11.23	8.63	69	11.54	10.51	65
Noncore funding	33.54	-25.09	94	35.40	12.16	75	50.40	-12.18	96	31.21	4.16	86	10.19	6.76	54
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	6.28	11.33	44	7.34	4.01	70	6.52	13.56	43	7.68	3.86	70	9.05	3.76	76
Equity investment in subsidiaries / Equity capital	106.04	102.85	70	107.14	104.84	63	106.02	102.81	70	107.45	104.21	63	108.87	104.10	70
Cash from ops + noncash items + op expense / Op expense + dividends	82.53	98.58	39	103.44	160.07	45	111.31	147.24	34	105.74	152.31	31	95.42	123.74	33

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	93,803	89,385	362,664	354,308	305,371	4.94	98.54
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	93,567	89,100	361,600	353,151	304,303	5.01	98.45
Tax-exempt income on loans and leases	236	285	1,064	1,157	1,068	-17.19	140.82
Estimated tax benefit on income on loans and leases	131	170	705	578	1,208	-23.11	159.73
Income on loans and leases (tax equivalent)	93,934	89,555	363,369	354,886	306,579	4.89	98.60
Investment interest income (tax equivalent)	5,973	5,526	23,351	19,162	17,792	8.09	132.45
Interest on balances due from depository institutions	676	1,718	3,165	12,008	3,079	-60.65	44.14
Interest income on other earning assets	3	277	332	6,038	3,107	-98.92	-97.41
Total interest income (tax equivalent)	100,586	97,076	390,217	392,094	330,557	3.62	99.37
Interest on time deposits of $250K or more	1,753	2,620	9,489	9,819	6,193	-33.09	
Interest on time deposits < $250K	1,108	1,567	5,956	5,172	3,351	-29.29	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,020	12,558	29,785	75,967	45,959	-67.99	29.64
Interest on other borrowings and trading liabilities	460	1,601	2,700	9,076	5,321	-71.27	-34.75
Interest on subordinated debt and mandatory convertible securities	690	781	3,055	3,124	3,124	-11.65	-3.63
Total interest expense	8,031	19,127	50,985	103,158	63,948	-58.01	38.90
Net interest income (tax equivalent)	92,555	77,949	339,232	288,936	266,609	18.74	107.20
Non-interest income	6,277	6,110	28,270	23,667	21,346	2.73	105.67
Adjusted operating income (tax equivalent)	98,832	84,059	367,502	312,603	287,955	17.57	107.10
Overhead expense	26,728	27,356	109,665	101,840	93,971	-2.30	41.37
Provision for credit losses	7,451	13,584	42,434	22,638	21,402		261.87
Securities gains (losses)	0	0	0	27	190		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	64,653	43,119	215,403	188,152	172,772	49.94	141.64
Applicable income taxes	13,008	8,032	44,639	37,618	31,902	61.95	106.18
Tax equivalent adjustments	190	309	1,195	1,291	3,930	-38.51	-61.30
Applicable income taxes (tax equivalent)	13,198	8,341	45,834	38,909	35,832	58.23	94.09
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	51,455	34,778	169,569	149,243	136,940	47.95	157.84
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	51,455	34,778	169,569	149,243	136,940	47.95	157.84
Memoranda							
Net income - holding company and noncontrolling (minority) interest	51,455	34,778	169,569	149,243	136,940	47.95	157.84
Investment securities income (tax equivalent)	5,973	5,526	23,351	19,162	17,792	8.09	132.45
US Treasury and agency securities (excluding mortgage-backed securities)	131	379	1,178	1,616	1,309	-65.44	-52.19
Mortgage-backed securities	1,771	2,921	9,824	9,005	6,940	-39.37	106.41
All other securities	4,071	2,226	12,349	8,541	9,543	82.90	183.19
Cash dividends declared	10,804	9,409	39,080	33,437	25,626	14.83	415.70
Common	10,804	9,409	39,080	33,437	25,626	14.83	415.70
Preferred	0	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

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.32	2.96	72	4.27	3.99	73	3.68	3.27	77	4.54	4.19	79	4.54	4.08	85
Less: Interest expense	0.26	0.27	60	0.84	0.81	54	0.48	0.48	58	1.19	0.95	74	0.88	0.75	65
Equals: Net interest income (tax equivalent)	3.05	2.67	76	3.43	3.13	69	3.20	2.77	78	3.35	3.21	58	3.66	3.33	74
Plus: Non-interest income	0.21	1.13	3	0.27	0.89	11	0.27	1.21	6	0.27	0.90	10	0.29	0.90	10
Equals: adjusted operating income (tax equivalent)	3.26	3.87	21	3.70	4	39	3.47	4.04	23	3.62	4.16	30	3.96	4.27	34
Less: Overhead expense	0.88	2.28	0	1.20	2.60	2	1.04	2.57	1	1.18	2.59	2	1.29	2.58	3
Less: Provision for credit losses	0.25	-0.12	94	0.60	0.58	59	0.40	0.51	34	0.26	0.12	85	0.29	0.12	88
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.02	28	0	0.02	17	0	0.01	40	0	0	72
Plus: other tax equivalent adjustments	0	0	48	0	0	52	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.13	1.78	77	1.90	0.88	93	2.03	1.04	93	2.18	1.53	88	2.37	1.55	94
Less: Applicable income taxes (tax equivalent)	0.44	0.40	68	0.37	0.19	86	0.43	0.23	89	0.45	0.35	77	0.49	0.32	92
Less: Minority interest	0	0	42	0	0	47	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.70	1.36	78	1.53	0.71	92	1.60	0.81	94	1.73	1.19	89	1.88	1.22	92
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.70	1.35	78	1.53	0.71	92	1.60	0.82	93	1.73	1.19	89	1.88	1.22	92
Memo: Net income (last four quarters)	1.64	1.07	89	1.68	1.06	90	1.60	0.82	93	1.73	1.19	89	1.88	1.22	92
Net income–BHC and noncontrolling (minority) interest	1.70	1.37	78	1.53	0.71	92	1.60	0.83	93	1.73	1.19	89	1.88	1.22	92
Margin Analysis															
Average earning assets / Average assets	96.05	93.08	84	96.06	93.22	85	96.31	92.32	90	96.43	93.22	89	96.60	93.23	87
Average interest-bearing funds / Average assets	68.49	62.97	73	70.56	71	48	67.86	64.06	69	71.40	70.66	56	71.29	70.70	54
Interest income (tax equivalent) / Average earning assets	3.45	3.18	65	4.45	4.29	67	3.82	3.55	67	4.71	4.49	73	4.70	4.38	78
Interest expense / Average earning assets	0.28	0.29	56	0.88	0.87	52	0.50	0.52	55	1.24	1.02	70	0.91	0.81	63
Net interest income (tax equivalent) / Average earning assets	3.18	2.88	67	3.57	3.36	65	3.32	3.01	68	3.47	3.45	47	3.79	3.58	61
Yield or Cost															
Total loans and leases (tax equivalent)	4.41	4.05	74	4.86	4.75	58	4.46	4.27	67	5.17	4.98	64	4.99	4.85	60
Interest-bearing bank balances	0.11	0.10	69	1.83	1.24	86	0.27	0.27	55	2.69	2.26	76	2.18	1.88	77
Federal funds sold and reverse repos	0.10	0.26	54	1.05	0.85	52	0.54	0.68	52	2.26	2.02	57	1.68	1.50	45
Trading assets		0.39			0.48			0.60			0.49			0.70	
Total earning assets	3.45	3.15	67	4.43	4.23	69	3.81	3.51	68	4.69	4.47	72	4.65	4.33	77
Investment securities (tax equivalent)	2.66	1.84	92	2.78	2.64	63	2.80	2.25	85	2.93	2.74	67	3.05	2.69	82
US Treasury and agency securities (excluding mortgage-backed securities)	2.01	1.30	82	2.26	2.63	44	2.54	1.75	86	2.26	2.54	39	1.95	2.20	42
Mortgage-backed securities	1.27	1.60	18	2.21	2.42	25	1.96	2.05	37	2.31	2.54	21	2.25	2.44	26
All other securities	4.57	2.93	89	4.27	3.38	82	4.12	3.24	82	3.91	3.80	59	4.53	3.74	82
Interest-bearing deposits	0.38	0.26	74	1.14	0.98	70	0.70	0.53	73	1.59	1.13	83	1.16	0.85	80
Time deposits of $250K or more	1.41	0.82	92	2.19	2.02	70	1.96	1.42	88	2.27	2.13	64	1.66	1.57	53
Time deposits < $250K	1.40	0.78	92	1.93	1.79	63	1.79	1.36	86	1.96	1.91	49	1.38	1.42	41
Other domestic deposits	0.25	0.17	76	1	0.69	80	0.53	0.36	82	1.52	0.86	90	1.09	0.64	88
Foreign deposits		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.22	0.18	76	1.30	0.72	82	0.43	0.62	44	2.28	1.23	79	1.96	1.03	82
Other borrowed funds and trading liabilities		1.38			0.78			1.50		0	1.03	24	0	2.10	0
All interest-bearing funds	0.39	0.42	53	1.19	1.14	57	0.71	0.74	51	1.67	1.34	76	1.23	1.06	65

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	6,277	6,110	28,270	23,667	21,346
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1,865	1,864	7,320	7,029	6,547
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	560	506	6,911	4,201	2,762
Other non-interest income	3,852	3,740	14,039	12,437	12,037
Total overhead expenses	26,728	27,356	109,665	101,840	93,971
Personnel expense	15,543	15,658	61,414	57,783	51,849
Net occupancy expense	2,654	2,400	10,070	9,272	8,423
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	8,531	9,298	38,181	34,785	33,699
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	491	498	493	505	468
Average personnel expense per employee	31.66	31.44	124.57	114.42	110.79
Average assets per employee	24,700.74	18,258.06	21,487.86	17,096.74	15,545.60

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	0.72	34	0	2.02	10	0	0.66	35	0	1.69	17
Overhead expenses / Net Interest Income + non-interest income	27.10	59.31	0	32.66	63.41	1	29.94	62.28	0	32.71	61.79	0	33.09	61.22	0
Percent of Average Assets															
Total overhead expense	0.88	2.28	0	1.20	2.60	2	1.04	2.57	1	1.18	2.59	2	1.29	2.58	3
Personnel expense	0.51	1.28	0	0.69	1.50	3	0.58	1.30	1	0.67	1.50	2	0.71	1.46	3
Net occupancy expense	0.09	0.24	5	0.11	0.32	3	0.10	0.26	3	0.11	0.32	3	0.12	0.31	5
Other operating expenses	0.28	0.73	2	0.41	0.76	10	0.36	0.94	2	0.40	0.76	5	0.46	0.79	9
Overhead less non-interest income	0.67	1.10	16	0.93	1.67	8	0.77	1.25	16	0.91	1.65	6	1	1.65	9
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	27.04	58.69	0	32.54	61.62	2	29.84	61.82	0	32.58	59.91	1	32.63	60.51	0
Personnel expense	15.73	33.28	1	18.63	35.22	4	16.71	32.36	2	18.48	34.17	1	18.01	34.42	1
Net occupancy expense	2.69	6.42	8	2.86	7.45	4	2.74	6.58	6	2.97	7.50	4	2.93	7.33	3
Other operating expenses	8.63	18.45	0	11.06	18.43	2	10.39	22.28	0	11.13	17.93	7	11.70	18.28	7
Total non-interest income	6.35	28.42	3	7.27	20.39	10	7.69	28.83	5	7.57	19.83	17	7.41	20.30	9
Fiduciary activities income	0	2.15	12	0	1.69	23	0	2.09	12	0	1.61	22	0	1.95	20
Service charges on domestic deposit accounts	1.89	3.21	27	2.22	3.19	35	1.99	3.27	27	2.25	3.21	33	2.27	3.58	29
Trading revenue	0	0.97	24	0	0.16	45	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0	2.51	7	0	1.14	18	0	2.46	6	0	0.91	19	0	0.85	12
Insurance activities revenue	0	0.38	11	0	0.52	23	0	0.41	11	0	0.37	22	0	0.46	19
Venture capital revenue	0	0.02	45	0	0	50	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0	0.99	14	0	-0.34	35	0	0.01	42	0	0.22	16	0	0.52	13
Net securitization income	0	0.01	45	0	0	49	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.57	3.74	26	0.60	3.28	30	1.88	3.92	47	1.34	2.27	58	0.96	1.98	43
Other non-interest income	3.90	8.65	18	4.45	7.77	35	3.82	9.65	14	3.98	7.41	22	4.18	7.05	19
Overhead less non-interest income	20.69	29.66	25	25.28	41.03	12	22.15	31.93	24	25.01	39.47	13	25.22	39.75	10
Applicable income taxes / Pretax net operating income (tax equivalent)	20.12	21.04	39	18.63	17.29	45	20.72	18.63	62	19.99	21.51	33	18.46	18.37	42
Applicable income tax + TE / Pretax net operating income + TE	20.41	22.74	20	19.34	21.44	23	21.28	21.18	43	20.68	23.31	27	20.74	21.35	38

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	5,135,521	4,743,864	5,119,343	4,506,764	3,955,901	8.26	105.69
Commercial and industrial loans	3,210,525	2,651,010	3,187,618	2,593,605	2,403,863	21.11	82.74
Loans to individuals	61,511	59,431	63,489	60,561	61,242	3.50	27.83
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	102,316	109,556	97,914	91,753	87,795	-6.61	198.14
Other loans and leases	10,941	11,722	11,749	15,080	24,818	-6.66	10.44
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	8,520,814	7,575,583	8,480,113	7,267,763	6,533,619	12.48	96.06
Less: Allowance for loan and lease losses	94,906	85,414	87,942	76,584	68,600	11.11	110.22
Net loans and leases	8,425,908	7,490,169	8,392,171	7,191,179	6,465,019	12.49	95.91
Debt securities that reprice or mature in over 1 year	865,976	757,578	811,083	686,376	546,583	14.31	164.83
Mutual funds and equity securities	0	0	0	0	484		-100.00
Subtotal	9,291,884	8,247,747	9,203,254	7,877,555	7,012,086	12.66	100.76
Interest-bearing bank balances	2,738,046	297,943	2,068,182	451,509	360,534	818.98	521.56
Federal funds sold and reverse repos	1,577	306,127	1,771	100,473	223,845	-99.48	-94.45
Debt securities that reprice or mature within 1 year	96,153	69,455	75,855	73,273	43,601	38.44	173.80
Trading assets	0	0	0	0	0		
Total earning assets	12,127,660	8,921,272	11,349,062	8,502,810	7,640,066	35.94	136.30
Non-interest-bearing cash and due from depository institutions	70,107	80,461	141,458	78,618	97,516	-12.87	23.61
Premises, fixed assets, and leases	74,928	68,514	65,421	69,787	57,822	9.36	256.99
Other real estate owned	2,067	7,448	6,497	8,178	5,169	-72.25	-48.89
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	372,612	287,187	370,216	288,260	206,809	29.75	126.55
Total assets	12,647,374	9,364,882	11,932,654	8,947,653	8,007,382	35.05	135.14
Quarterly average assets	12,128,063	9,092,512	11,663,336	9,028,873	7,784,292	33.39	131.67
Average loans and leases (YTD)	8,526,107	7,365,431	8,145,428	6,868,441	6,138,241	15.76	100.78
Memoranda							
Loans held-for-sale	15,834	6,747	14,425	6,312	120	134.68	211.08
Loans not held-for-sale	8,504,980	7,568,836	8,465,688	7,261,451	6,533,499	12.37	95.93
Real estate loans secured by 1–4 family	701,674	682,617	726,117	650,500	621,754	2.79	51.51
Commercial real estate loans	4,334,989	3,954,040	4,290,719	3,739,698	3,203,293	9.63	124.35
Construction and land development	666,592	548,578	593,615	521,392	533,192	21.51	162.17
Multifamily	299,639	296,178	316,372	299,552	160,981	1.17	275.38
Nonfarm nonresidential	3,368,758	3,109,284	3,380,732	2,918,754	2,509,120	8.35	110.79
Real estate loans secured by farmland	98,858	107,207	102,507	116,566	130,854	-7.79	-2.50
Total investment securities	962,129	827,033	886,938	759,649	590,668	16.34	165.33
U.S. Treasury securities	14,297	49,782	14,356	49,210	58,428	-71.28	-55.70
US agency securities (excluding mortgage-backed securities)	12,190	18,593	15,458	18,386	18,564	-34.44	7.70
Municipal securities	33,522	51,329	38,116	57,272	105,994	-34.69	-77.64
Mortgage-backed securities	569,542	546,431	495,109	474,055	304,305	4.23	270.63
Asset-backed securities	0	0	0	0	0		
Other debt securities	332,578	160,898	323,899	160,726	102,893	106.70	2122.82
Mutual funds and equity securities	0	0	0	0	484		-100.00
Available-for-sale securities	961,879	826,783	886,688	759,399	590,184	16.34	187.06
U.S. Treasury securities	14,297	49,782	14,356	49,210	58,428	-71.28	-55.70
US agency securities (excluding mortgage-backed securities)	12,190	18,593	15,458	18,386	18,564	-34.44	7.70
Municipal securities	33,522	51,329	38,116	57,272	105,994	-34.69	-76.67
Mortgage-backed securities	569,542	546,431	495,109	474,055	304,305	4.23	330.40
Asset-backed securities	0	0	0	0	0		
Other debt securities	332,328	160,648	323,649	160,476	102,893	106.87	2121.15
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0			-100.00
Available-for-sale securites appreciation (depreciation)	21,152	22,028	25,531	7,217	-6,040	-3.98	174.10
Structured notes, fair value	0	0	0	0	2,954		
Pledged securities	468,705	387,002	477,547	393,404	288,289	21.11	80.31

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	3,044,611	1,925,626	2,788,772	1,749,879	1,557,341	58.11	184.47
NOW, ATS and transaction accounts	1,300,842	962,555	1,307,440	994,452	964,144	35.14	89.79
Time deposits less brokered deposits < $250K	267,165	330,834	267,302	267,221	257,925	-19.24	
MMDA and other savings accounts	5,424,057	4,069,578	5,061,887	4,057,549	3,714,646	33.28	160.87
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,036,675	7,288,593	9,425,401	7,069,101	6,494,056	37.70	156.46
Time deposits of $250K or more	490,935	494,062	500,323	461,332	421,652	-0.63	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	911,558	543,623	851,545	470,749	288,725	67.68	83.09
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		-100.00
Brokered deposits < $250K	50,000	50,000	50,000	0	0	0.00	
Noncore funding	1,452,493	1,087,685	1,401,868	932,081	710,377	33.54	57.03
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	64,691	64,707	64,748	64,703	64,666	-0.02	18.38
Other liabilities	63,030	42,012	47,785	39,086	23,080	50.03	335.17
Total liabilities	11,616,889	8,482,997	10,939,802	8,104,971	7,292,179	36.94	136.71
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54	54	54	54	53	0.00	107.69
Common surplus	224,302	221,901	223,856	219,766	218,521	1.08	4.99
Retained earnings	788,875	641,980	748,224	616,611	500,868	22.88	213.03
Accumulated other comprehensive income	16,754	17,448	20,218	5,749	-4,741	-3.98	242.97
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,029,985	881,383	992,352	842,180	714,701	16.86	118.88
Noncontrolling (minority) interest in subsidiaries	500	502	500	502	502	-0.40	32.63
Total equity capital, including minority interest	1,030,485	881,885	992,852	842,682	715,203	16.85	118.81
Total liabilities and capital	12,647,374	9,364,882	11,932,654	8,947,653	8,007,382	35.05	135.14
Memoranda							
Non-interest-bearing deposits	3,044,611	1,925,626	2,788,772	1,749,879	1,557,341	58.11	184.47
Interest-bearing deposits	7,532,999	5,907,029	7,186,952	5,780,554	5,358,367	27.53	130.40
Total deposits	10,577,610	7,832,655	9,975,724	7,530,433	6,915,708	35.05	143.74
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	992,352	842,180	842,180	714,701	607,102		
Accounting restatements	0	0	1,124	0	0		
Net income	51,455	34,778	169,569	149,243	136,940		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	446	2,135	4,089	1,183	828		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	10,804	9,409	39,080	33,437	25,626		
Change in other comprehensive income	-3,464	11,699	14,470	10,490	-4,543		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,029,985	881,383	992,352	842,180	714,701		

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	40.61	36.10	58	50.66	52.54	44	42.90	36.22	60	50.37	52.67	42	49.40	53.63	40
Commercial and industrial loans	25.38	13.88	93	28.31	11.25	93	26.71	13.52	94	28.99	11.45	93	30.02	11.42	95
Loans to individuals	0.49	3.42	26	0.63	2.65	42	0.53	3.40	28	0.68	2.71	44	0.76	2.65	43
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	43	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0.81	0.19	89	1.17	0.50	80	0.82	0.19	89	1.03	0.53	78	1.10	0.47	80
Other loans and leases	0.09	4.29	2	0.13	1.37	47	0.10	4.63	2	0.17	1.08	49	0.31	2.64	23
Net loans and leases	66.62	60.99	67	79.98	71.80	86	70.33	61.58	74	80.37	72.36	83	80.74	73.30	78
Debt securities over 1 year	6.85	16.70	8	8.09	13.39	21	6.80	15.55	11	7.67	13.66	20	6.83	13.20	18
Mutual funds and equity securities	0	0.06	14	0	0.05	19	0	0.05	13	0	0.06	18	0.01	0.05	47
Subtotal	73.47	78.43	21	88.07	85.81	67	77.13	78.16	30	88.04	86.76	54	87.57	87.24	46
Interest-bearing bank balances	21.65	9.08	93	3.18	3.70	51	17.33	7.51	93	5.05	2.97	76	4.50	2.30	82
Federal funds sold and reverse repos	0.01	0.50	63	3.27	0.04	99	0.01	0.82	64	1.12	0.03	95	2.80	0.01	99
Debt securities 1 year or less	0.76	1.59	36	0.74	2.03	35	0.64	1.68	29	0.82	2.10	35	0.54	2.14	31
Trading assets	0	0.56	19	0	0.05	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	95.89	91.48	96	95.26	92.21	89	95.11	91.05	94	95.03	92.39	82	95.41	92.24	88
Non-interest cash and due from depository institutions	0.55	1	16	0.86	1.13	30	1.19	1.07	55	0.88	1.14	33	1.22	1.25	46
Other real estate owned	0.02	0.02	61	0.08	0.04	78	0.05	0.02	83	0.09	0.04	80	0.06	0.04	76
All other assets	3.55	7.44	3	3.88	6.58	10	3.71	7.82	2	4.09	6.41	17	3.37	6.39	9
Memoranda															
Short-term investments	22.42	11.92	87	7.19	6.17	63	17.98	11.17	80	6.99	5.36	66	7.84	4.70	78
U.S. Treasury securities	0.11	0.98	46	0.53	0.24	80	0.12	0.84	52	0.55	0.29	79	0.73	0.37	82
US agency securities (excluding mortgage-backed securities)	0.10	0.73	34	0.20	1.01	37	0.13	0.63	40	0.21	1.25	35	0.23	1.67	33
Municipal securities	0.27	1.77	29	0.55	2.69	29	0.32	1.69	30	0.64	2.58	30	1.32	2.66	41
Mortgage-backed securities	4.50	12.38	11	5.83	9.31	29	4.15	11.75	11	5.30	9.38	22	3.80	8.73	20
Asset-backed securities	0	0.35	25	0	0.28	35	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	2.63	0.46	94	1.72	0.53	83	2.71	0.42	95	1.80	0.53	85	1.28	0.52	81
Loans held-for-sale	0.13	0.46	35	0.07	0.45	33	0.12	0.52	32	0.07	0.39	33	0	0.29	18
Loans held for investment	67.25	61.15	70	80.82	71.37	88	70.95	61.72	76	81.15	72.01	84	81.59	73.24	81
Real estate loans secured by 1–4 family	5.55	11.69	25	7.29	16.12	21	6.09	11.91	26	7.27	16.02	18	7.76	16.83	19
Revolving	1.36	1.51	54	2.12	2.22	52	1.48	1.66	53	2.18	2.24	53	2.57	2.43	57
Closed-end, secured by first liens	4.08	9.76	23	5	13.19	17	4.48	9.81	24	4.92	13.07	16	5.05	13.60	16
Closed-end, secured by junior liens	0.11	0.21	41	0.17	0.37	34	0.13	0.22	44	0.17	0.37	33	0.14	0.41	26
Commercial real estate loans	34.28	22.27	83	42.22	32.97	78	35.96	22.22	83	41.80	33.26	75	40	33.39	72
Construction and land development	5.27	3.32	76	5.86	4.95	63	4.97	3.40	72	5.83	5	63	6.66	4.78	74
Multifamily	2.37	3.21	47	3.16	4.89	47	2.65	3.12	51	3.35	4.76	48	2.01	5.12	29
Nonfarm nonresidential	26.64	14.77	89	33.20	21.52	88	28.33	14.72	93	32.62	21.85	87	31.34	21.85	83
Real estate loans secured by farmland	0.78	0.33	79	1.14	0.95	69	0.86	0.33	80	1.30	0.95	70	1.63	0.88	76

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	60.27	57.91	47	62.62	73	24	60.37	57.15	47	62.01	72.74	24	60.55	72.88	22
Real estate loans secured by 1–4 family	8.23	19.43	19	9.01	22.54	17	8.56	19.43	19	8.95	22.29	14	9.52	23.13	17
Revolving	2.02	2.45	47	2.62	3.11	49	2.08	2.64	45	2.68	3.13	50	3.15	3.34	54
Closed-end	6.22	16.76	17	6.39	19	14	6.48	16.59	17	6.27	18.71	14	6.36	19.33	14
Commercial real estate loans	50.88	35.36	82	52.19	46.09	68	50.60	34.63	83	51.46	46.16	65	49.03	45.57	60
Construction and land development	7.82	5.29	73	7.24	6.94	57	7	5.26	68	7.17	6.97	57	8.16	6.53	69
1–4 family	1.89	1.05	78	1.75	1.53	61	1.82	0.93	77	1.78	1.47	67	1.67	1.52	65
Other	5.93	4.21	68	5.49	5.29	58	5.18	4.19	62	5.40	5.34	55	6.49	4.90	72
Multifamily	3.52	5.08	44	3.91	6.63	42	3.73	4.96	46	4.12	6.42	45	2.46	6.76	25
Nonfarm nonresidential	39.54	23.47	89	41.04	30.32	82	39.87	22.93	91	40.16	30.59	81	38.40	30.16	78
Owner-occupied	19.94	7.93	96	22.16	10.67	95	19.97	7.68	96	21.84	10.68	94	22.41	10.31	95
Other	19.60	15.25	64	18.89	19.09	51	19.90	14.95	65	18.32	19.36	46	16	19.35	31
Real estate loans secured by farmland	1.16	0.56	79	1.42	1.39	67	1.21	0.54	79	1.60	1.38	70	2	1.27	75
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.01	43	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	37.68	23.16	86	34.99	16.08	92	37.59	22.17	88	35.69	16.16	91	36.79	16.21	91
Loans to individuals	0.72	6.02	25	0.78	3.97	42	0.75	6.13	24	0.83	4	43	0.94	3.89	42
Credit card loans	0.11	0.50	62	0.10	0.03	81	0.11	0.65	62	0.11	0.04	82	0.13	0.04	85
Agricultural loans	1.20	0.33	88	1.45	0.74	78	1.15	0.32	88	1.26	0.78	76	1.34	0.69	80
Other loans and leases	0.13	8.05	2	0.15	1.96	47	0.14	9.09	3	0.21	1.48	48	0.38	3.74	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	469.06	382.51	69	506.90	495.64	55	489.07	381.27	72	501.04	493.53	54	510.90	505.61	51
Real estate loans secured by 1–4 family	64.09	124.29	27	72.94	152.35	23	69.37	125.03	27	72.32	151.03	24	80.30	161.34	24
Revolving	15.69	16.14	55	21.24	21.20	55	16.86	17.42	55	21.66	21.25	58	26.59	23.52	60
Closed-end	48.40	106.79	23	51.70	128.54	19	52.51	106.14	25	50.66	127.10	20	53.71	134.73	19
Commercial real estate loans	395.94	237.40	87	422.50	312.51	82	409.91	234.65	88	415.76	311.74	79	413.70	316.03	79
Construction and land development	60.88	35.26	80	58.62	46.61	68	56.71	35.62	78	57.97	46.63	66	68.86	44.92	80
1–4 family	14.70	6.84	80	14.14	10.01	72	14.74	6.34	79	14.37	9.52	74	14.06	10.21	69
Other	46.18	28.01	75	44.48	35.67	64	41.97	28.16	71	43.59	35.90	63	54.80	33.75	78
Multifamily	27.37	34.02	52	31.65	46.80	50	30.22	32.74	57	33.30	44.76	52	20.79	48.38	34
Nonfarm nonresidential	307.69	157.71	90	332.24	205.18	90	322.98	155.06	92	324.49	206.64	88	324.05	208.15	89
Owner-occupied	155.15	52.99	98	179.36	71.52	97	161.78	52.37	98	176.49	71.54	97	189.06	70.68	99
Other	152.54	102.29	74	152.88	129.31	65	161.20	100.54	77	148.01	130.65	61	134.99	134.17	52
Real estate loans secured by farmland	9.03	3.50	81	11.46	8.74	71	9.79	3.44	82	12.96	8.66	72	16.90	8.13	78
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	43	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	293.24	145.22	95	283.27	107.03	95	304.53	139.91	96	288.34	106.70	95	310.45	107.07	96
Loans to individuals	5.62	35.91	28	6.35	24.64	44	6.07	37.47	30	6.73	24.83	46	7.91	24.45	45
Credit card loans	0.83	2.59	63	0.79	0.20	83	0.92	3.30	61	0.93	0.24	85	1.11	0.24	87
Agricultural loans	9.35	1.94	90	11.71	4.59	79	9.35	1.88	91	10.20	4.86	78	11.34	4.49	81
Other loans and leases	1	47.52	4	1.25	13.34	46	1.12	49.54	3	1.68	10.25	49	3.21	25.58	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.57	27.81	56	30.89	35.25	39	31.22	27.32	54	30.26	35.38	37	27.22	35.09	25
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	245.70	185.94	72	250.08	239.50	59	252.96	183.76	72	244.48	239.13	59	229.71	243.62	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	400.86	243.39	87	429.43	315.61	82	414.74	240.85	88	420.97	315.15	78	418.76	318.90	80

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	22.42	11.92	87	7.19	6.17	63	17.98	11.17	80	6.99	5.36	66	7.84	4.70	78
Liquid assets	26.93	27.16	50	13.87	16.56	35	22.93	26.22	46	13.10	16.28	39	13.28	15.56	43
Investment securities	7.61	18.78	9	8.83	16.02	14	7.43	17.85	10	8.49	16.41	12	7.38	16.02	11
Net loans and leases	66.62	60.99	67	79.98	71.80	86	70.33	61.58	74	80.37	72.36	83	80.74	73.30	78
Net loans, leases and standby letters of credit	67.10	61.79	67	80.76	72.18	87	70.88	62.48	75	80.91	72.78	84	81.25	73.71	80
Core deposits	79.36	73.69	64	77.83	71.07	73	78.99	70.67	72	79.01	71.61	77	81.10	69.97	85
Noncore funding	11.48	11.95	61	11.61	15.12	38	11.75	14.13	55	10.42	14.61	35	8.87	16.58	23
Time deposits of $250K or more	3.88	1.96	86	5.28	4.27	68	4.19	2.11	86	5.16	4.33	66	5.27	4.28	69
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	7.21	1.22	93	5.80	0.91	95	7.14	1.47	92	5.26	0.77	95	3.61	0.96	88
Secured federal funds purchased	0	0	48	0	0	47	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	7.20	0.60	99	2.54	0.86	83	7.12	0.54	98	4.14	0.75	93	0.81	0.97	60
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.11	10	0	2.71	9	0	1.24	7	0	2.75	7	0	3.63	8
Earning assets that reprice within 1 year	56.68	38.67	90	43.26	32.25	77	54.48	39.38	88	43.99	33.16	76	59.96	32.35	94
Interest-bearing liabilities that reprice within 1 year	4.48	7.73	35	4.90	18.02	7	4.42	8.20	31	4.64	18.54	6	3.22	18.20	2
Long-term debt that reprices within 1 year	0	0.28	30	0	0.12	37	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	52.21	29.49	94	38.36	13.56	91	50.07	29.11	91	39.35	13.71	91	56.74	12.98	96
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.88	-0.51	11	5.02	10.43	33	-8.08	3.20	18	3.89	10.70	27	1.17	13.54	16
Net short-term noncore funding dependence	-16.82	-6.88	17	2.14	5.47	34	-10.33	-4.76	25	1.32	5.88	31	-1.66	8.57	16
Short-term investment / Short-term noncore funding	222.77	246.74	59	79.23	85.19	67	179.59	184.19	59	85.71	78.10	68	122.78	62.28	81
Liquid assets - short-term noncore funding / Nonliquid assets	23.08	30.67	44	5.57	7.37	46	16.76	28.18	37	5.69	6.90	50	7.95	4.17	66
Net loans and leases / Total deposits	79.66	76.22	63	95.63	90.71	61	84.13	79.43	65	95.49	90.96	60	93.48	92.88	48
Net loans and leases / Core deposits	83.95	83.77	58	102.77	102.17	51	89.04	88.34	59	101.73	102.55	50	99.55	106.50	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.62	25	0	0.81	14	0	1.57	7	0	0.36	12		-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.12	1.31	72	2.59	2.80	51	2.66	4.31	26	0.88	1.28	44	-0.86	-1.95	72
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.05			0.02			-0.02		-0.01	-0.04	40
Percent of Investment Securities															
Held-to-maturity securities	0.03	12.84	30	0.03	6.21	53	0.03	11.38	32	0.03	7.25	48	0	10.76	18
Available-for-sale securities	99.97	85.49	85	99.97	92.49	71	99.97	87.23	85	99.97	91.33	73	99.92	88.32	72
U.S. Treasury securities	1.49	5.10	57	6.02	1.66	86	1.62	4.72	60	6.48	2.07	85	9.89	2.08	89
US agency securities (excluding mortgage-backed securities)	1.27	4.35	44	2.25	6.85	40	1.74	4.01	50	2.42	8.16	37	3.14	11	39
Municipal securities	3.48	9.71	43	6.21	16.56	34	4.30	9.83	46	7.54	15.40	34	17.94	16.63	61
Mortgage-backed securities	59.20	66.67	38	66.07	57.75	62	55.82	66.64	32	62.40	57.07	54	51.52	54.50	42
Asset-backed securities	0	1.97	25	0	1.61	34	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	34.57	3.05	97	19.45	3.74	92	36.52	3.01	96	21.16	3.73	93	17.42	3.75	90
Mutual funds and equity securities	0	0.36	14	0	0.46	19	0	0.35	13	0	0.49	18	0.08	0.41	54
Debt securities 1 year or less	9.99	9.29	64	8.40	13.45	46	8.55	10.55	53	9.65	13.55	51	7.38	13.91	45
Debt securities 1 to 5 years	25.35	16.09	75	23.04	22.24	56	30.12	17.03	79	25.90	23.43	60	40.83	23.42	78
Debt securities over 5 years	64.66	72.48	29	68.56	60.11	56	61.33	69.86	33	64.46	58.63	51	51.71	58.36	37
Pledged securities	48.72	33.48	73	46.79	46.13	52	53.84	35.67	73	51.79	43.76	59	48.81	42.20	58
Structured notes, fair value	0	0.05	42	0	0.05	40	0	0.02	42	0	0.09	39	0.50	0.15	88
Percent Change from Prior Like Quarter															
Short-term investments	321.04	156.41	84	-12.27	42.20	25	243.19	183.32	70	-0.43	32.84	38	50.13	16.28	76
Investment securities	16.34	31.91	40	30.77	4.97	93	16.76	23.62	44	28.61	4.80	88	9.62	8.02	61
Core deposits	37.70	29.18	79	9.30	9.29	58	33.33	26.88	77	8.85	9.96	51	12.96	10.40	68
Noncore funding	33.54	-25.09	94	35.40	12.16	75	50.40	-12.18	96	31.21	4.16	86	10.19	6.76	54

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,892,386	2,552,406	2,159,413
Commit: Secured commercial real estate loans	837,370	601,423	689,639	625,685	432,262
Commit: Unsecured real estate loans	13,333	8,218	15,721	8,684	13,641
Credit card lines (reported semiannually, June/Dec)			286,128	248,617	173,613
Securities underwriting	0	0	0	0	0
Standby letters of credit	60,435	73,135	66,208	48,394	40,590
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	41,622	56,425	45,920	23,808	13,681
Purchased options contracts (interest rate)	300,000	0	300,000	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.24	22.01	63	28.53	16.97	92	26.97	17.31	87
Standby letters of credit	0.48	0.67	51	0.78	0.34	89	0.55	0.71	54	0.54	0.36	75	0.51	0.35	74
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0.30	33	0	0	47	0	0	47
Derivative contracts	2.70	42.67	14	0.60	4.61	59	2.90	48.62	10	0.27	2.95	65	0.17	6.51	18
Interest rate contracts	2.70	30.32	14	0.60	4.45	59	2.90	34.36	11	0.27	2.87	65	0.17	6.40	18
Interest rate futures and forward contracts	0	4.59	13	0	0.37	35	0	6.21	12	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0.33	2	38	0.60	0.42	79	0.38	2.18	36	0.27	0.13	81	0.17	0.26	61
Purchased options contracts (interest rate)	2.37	1.45	81	0	0.03	44	2.51	1.46	79	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.33	4	0	2.93	31	0	20.83	3	0	2.19	34	0	5.18	15
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							35.51	42.82	56	37.16	24.81	88	35.18	25.18	83

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	341,622	56,425	345,920	23,808	13,681
Interest rate contracts	341,622	56,425	345,920	23,808	13,681
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	41,622	56,425	45,920	23,808	13,681
Exchange-traded	0	0	0	0	0
Over-the-counter	41,622	56,425	45,920	23,808	13,681
Purchased options	300,000	0	300,000	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	300,000	0	300,000	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	341,622	56,425	345,920	23,808	13,681
Interest rate contracts	341,622	56,425	345,920	23,808	13,681
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	320,287	13,258	324,151	8,260	894
One year or less	20,287	13,258	24,151	8,260	894
Over 1 year to 5 years	300,000	0	300,000	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	3	335	0	26	0
Gross positive fair value	1,434	1,926	1,791	586	429
Held for trading	0	0	0	0	0
Non-traded	1,434	1,926	1,791	586	429
Current credit exposure on risk-based capital derivative contracts	870	137	1,006	225	34
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	0	12.82	8	0	16.76	14	0	14.05	7	0	14.06	16	0	11.75	16
Written options	12.18	8.11	74	100	14.03	97	13.27	8.18	76	100	11.73	97	100	11.14	97
Exchange-traded	0	0.10	42	0	0	48	0	0.14	40	0	0	48	0	0	49
Over-the-counter	12.18	7.80	75	100	13.57	98	13.27	7.73	78	100	10.84	98	100	10.65	97
Purchased options	87.82	3.58	99	0	1.84	34	86.73	3.42	99	0	2.45	35	0	1.29	38
Exchange-traded	0	0.11	42	0	0	49	0	0.15	40	0	0	49	0	0	49
Over-the-counter	87.82	3.15	99	0	1.82	35	86.73	2.86	99	0	2.28	36	0	1.22	38
Swaps	0	69.64	3	0	59.14	7	0	68.76	3	0	64.61	7	0	65.42	10
Held for trading	0	42.14	20	0	10.82	36	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	36.29	20	0	12.35	36	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0	48	0	0.68	38	0	0	48	0	0	49
Non-traded	100	57.86	79	100	89.18	63	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	54.11	87	100	88.61	68	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0	47	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	93.75	90.92	40	23.50	67.08	17	93.71	91.48	42	34.69	80.07	10	6.53	82.85	7
One year or less	5.94	26.80	28	23.50	15.23	68	6.98	32.05	27	34.69	15.20	80	6.53	12.75	54
Over 1 year to 5 years	87.82	28.69	99	0	15.99	17	86.73	27.06	97	0	22.92	14	0	22.66	16
Over 5 years	0	30.03	5	0	28.82	14	0	29.56	5	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value)	0	1.21	3	0.59	3.13	15	0	1.55	1	0.11	1.30	14	0	0.66	7
Gross positive fair value	0.42	1.70	5	3.41	2.44	71	0.52	2.23	8	2.46	1.14	89	3.14	1.10	96
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	4	0	0.02	61	0	0.07	1	0	0	65	0	0.01	13
Gross positive fair value (X)	0	0.07	10	0	0.01	66	0	0.09	9	0	0	70	0	0.01	29
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0	0.01	26	0	0.01	71	0	0.02	26	0	0	74	0	0.01	38
Current credit exposure (X)	0	0.05	15	0	0.01	72	0	0.06	15	0	0.01	44	0	0	38
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.61	14	0	0.11	67	0.01	0.85	14	0	0.10	42	0	0.06	38

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	87,942	76,584	76,584	68,600	59,406
Gross losses	576	4,830	29,568	22,489	12,753
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	89	76	492	429	545
Net losses	487	4,754	29,076	22,060	12,208
Provision for loan and lease losses	7,451	13,584	42,434	22,638	21,402
Adjustments	0	0	-2,000	7,406	0
Ending balance	94,906	85,414	87,942	76,584	68,600
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.25	-0.11	94	0.60	0.58	58	0.40	0.51	34	0.26	0.12	85	0.29	0.12	88
Provision for loan and lease losses / Average loans and leases	0.35	-0.20	93	0.74	0.80	55	0.52	0.82	27	0.33	0.16	86	0.35	0.16	85
Provision for loan and lease losses / Net loan and lease losses	1,529.98	-168.35	95	285.74	717.14	37	145.94	487.86	8	102.62	142.73	42	175.31	182.69	59
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.49	26	1.13	1.17	46	1.04	1.58	17	1.05	0.94	71	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.11	1.47	27	1.13	1.15	48	1.04	1.55	19	1.05	0.93	71	1.05	0.93	67
Allowance for loan and lease losses / Net loans and leases losses (X)	48.72	18.09	86	4.49	24.62	21	3.02	11.58	11	3.47	17.18	16	5.62	21.35	25
Allowance for loan and lease losses / Nonaccrual assets	725.14	291.29	92	295.50	334.63	58	629.37	299.17	89	254.51	315.75	61	312.87	285.36	71
ALLL / 90+ days past due + nonaccrual loans and leases	530.44	246.27	90	252.26	291.99	60	463.98	244.34	87	212.07	283.41	58	247.03	259.30	66
Gross loan and lease losses / Average loans and leases	0.03	0.24	11	0.26	0.15	78	0.36	0.34	67	0.33	0.16	84	0.21	0.15	74
Recoveries / Average loans and leases	0	0.08	6	0	0.04	11	0.01	0.07	6	0.01	0.05	10	0.01	0.05	15
Net losses / Average loans and leases	0.02	0.16	23	0.26	0.11	85	0.36	0.27	71	0.32	0.11	90	0.20	0.09	81
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	0.30	7.39	3	0.34	9.45	2	2.19	33.98	3	3.36	41.80	2	3.34	51.25	1
Earnings coverage of net loan and lease losses (X)	147.67	25.70	93	11.86	18.72	45	8.83	22.91	39	9.50	22.46	32	15.58	29.27	44
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	33	0.18	0.02	91	0.10	0.04	78	0.15	0.02	94	0.02	0.01	67
Real estate loans secured by 1–4 family	0	-0.01	51	0.09	0.01	91	0.05	0.01	86	0.04	0.02	72	0.05	0.01	80
Revolving	0	-0.03	61	0	0	57	-0.05	0.01	19	0.04	0.02	76	0.14	0.02	90
Closed-end	0	-0.01	53	0.13	0.02	91	0.08	0	90	0.04	0.02	78	0	0.01	48
Commercial real estate loans	0	0.05	26	0.20	0.02	91	0.11	0.07	76	0.18	0.02	93	0.02	0.01	68
Construction and land development	-0.03	0	20	0.33	-0.01	96	0.17	0	93	0	-0.02	39	-0.02	-0.02	25
1–4 family	0	0	58	0.33	0	98	0.17	0	98	0	0	16	-0.02	0	9
Other	-0.03	0	16	0	-0.01	60	0	0	57	0	-0.02	62	0	-0.02	37
Multifamily	0	0	54	0	0	56	0	0	58	0	0	16	-0.02	0	5
Nonfarm nonresidential	0	0.07	48	0.20	0.02	91	0.11	0.11	65	0.23	0.03	91	0.03	0.02	72
Owner-occupied	0	0.01	70	0.20	0.01	96	0.11	0.02	91	0.13	0.01	93	0.01	0.01	76
Other	0	0.06	41	0	0.01	54	0	0.08	24	0.09	0.01	89	0.02	0.01	79
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.06	0.20	40	0.39	0.23	75	0.74	0.47	78	0.56	0.27	80	0.43	0.18	83
Loans to individuals	0.49	1.06	34	0.31	0.87	29	0.19	1.13	12	0.58	0.74	53	0.33	0.71	33
Credit card loans	3.35	2.41	67	2.59	2.23	72	1.17	2.92	20	3.62	1.89	78	1.71	1.65	57
Agricultural loans	0	0.02	50	0	0.01	49	0	0.19	35	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions		0						0							
Other loans and leases	0	0.09	37	-0.03	0.19	5	0.13	0.15	63	2.21	0.14	96	3.16	0.28	94

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	1,178	8,520	4,036	14,733	5,158
90+ days past due loans and leases	4,804	4,954	4,981	6,021	5,844
Nonaccrual loans and leases	13,088	28,905	13,973	30,091	21,926
Total past due and nonaccrual loans and leases	19,070	42,379	22,990	50,845	32,928
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	2,747	1,392	615	2,705	11,483
Total restructured loans and leases	2,747	1,392	615	2,705	11,483
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	818	0	0
Other real estate owned	2,067	7,448	6,497	8,178	5,169
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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.01	0.33	3	0.11	0.45	12	0.05	0.39	5	0.20	0.31	36	0.08	0.32	12
90+ days past due loans and leases	0.06	0.11	61	0.07	0.04	80	0.06	0.12	58	0.08	0.03	81	0.09	0.03	82
Nonaccrual loans and leases	0.15	0.65	7	0.38	0.53	36	0.16	0.66	8	0.41	0.48	48	0.34	0.49	37
90+ days past due and nonaccrual loans and leases	0.21	0.82	6	0.45	0.59	38	0.22	0.85	6	0.50	0.54	53	0.43	0.54	43
30–89 days past due restructured	0	0.01	20	0	0	40	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0	47	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.03	0.13	23	0.02	0.04	65	0.01	0.13	10	0.04	0.07	49	0.18	0.10	72
30–89 days past due loans held for sale	0	0	41	0	0	47	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	47	0	0.01	38	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	0.01	0.33	3	0.11	0.46	12	0.05	0.40	5	0.20	0.31	36	0.08	0.32	12
90+ days past due assets	0.06	0.11	61	0.07	0.04	80	0.06	0.12	57	0.08	0.03	81	0.09	0.03	82
Nonaccrual assets	0.15	0.66	7	0.38	0.53	36	0.16	0.67	8	0.41	0.48	48	0.34	0.49	37
30+ days past due and nonaccrual assets	0.22	1.18	2	0.56	1.07	24	0.27	1.29	3	0.70	0.87	45	0.50	0.88	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.14	0.50	9	0.36	0.42	44	0.16	0.52	11	0.40	0.39	61	0.35	0.39	52
90+ days past due and nonaccrual assets + other real estate owned	0.16	0.53	9	0.44	0.48	49	0.21	0.55	15	0.49	0.45	64	0.41	0.45	52
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.12	0.58	5	0.39	0.49	40	0.18	0.60	11	0.43	0.56	42	0.34	0.59	27
Allowance for loan and lease losses	15.97	69.27	5	42.56	63.13	37	24.21	66.66	11	49.97	92.08	30	39.50	95.97	19
Equity capital + allowance for loan and lease losses	1.35	5.03	9	3.76	4.23	45	1.97	4.97	16	4.17	4.77	48	3.46	5.09	36
Tier 1 capital + allowance for loan and lease losses	1.38	5.96	6	3.88	4.65	42	2.03	6.05	12	4.25	5.30	43	3.50	5.65	34
Loans and leases + other real estate owned	0.18	0.97	2	0.48	0.68	37	0.25	0.97	7	0.53	0.78	32	0.41	0.82	24

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.02	0.31	6	0.13	0.43	17	0.04	0.39	7	0.25	0.28	56	0.09	0.29	16
	90+ days past due	0.09	0.13	71	0.10	0.03	85	0.10	0.16	70	0.13	0.03	86	0.13	0.03	87
	Nonaccrual	0.06	0.76	5	0.29	0.52	31	0.04	0.76	3	0.34	0.45	39	0.29	0.48	38
Commercial and industrial	30–89 days past due	0	0.22	8	0.08	0.40	21	0.06	0.23	17	0.13	0.22	44	0.05	0.23	34
	90+ days past due	0	0.02	32	0	0.02	59	0	0.03	34	0.01	0.02	68	0.03	0.02	81
	Nonaccrual	0.31	0.69	28	0.57	0.73	48	0.37	0.75	30	0.57	0.74	53	0.44	0.61	49
Individuals	30–89 days past due	0.16	0.53	23	0.15	0.59	28	0.12	0.83	12	0.10	0.60	19	0.30	0.68	39
	90+ days past due	0.06	0.11	57	0.03	0.03	71	0.10	0.14	58	0.04	0.02	76	0.18	0.03	90
	Nonaccrual	0	0.22	10	0	0.14	15	0	0.28	9	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.17	31	0	0.17	32	0	0.17	28	0	0.10	34	0	0.11	34
	90+ days past due	0	0	44	0	0	44	0	0	44	0	0	47	0	0.01	44
	Nonaccrual	0	0.44	25	0	0.62	29	0	0.49	24	0	0.80	28	0	0.46	31
Foreign governments	30–89 days past due		0.03						0							
	90+ days past due		0						0							
	Nonaccrual		0.04						0.09							
Other loans and leases	30–89 days past due	0	0.13	16	0	0.32	23	0	0.18	15	0	0.28	23	0	0.18	23
	90+ days past due	0	0.01	34	0	0.01	40	0	0.01	33	0	0	40	0	0	41
	Nonaccrual	0	0.15	19	0	0.06	36	0	0.15	19	0	0.04	37	0	0.04	36

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.14	0.47	15	0.32	0.67	29	0.16	0.65	8	0.34	0.53	42	0.12	0.52	16
	90+ days past due	0	0.28	18	0	0.05	27	0.01	0.33	43	0.13	0.05	82	0.02	0.04	58
	Nonaccrual	0.13	0.88	8	0.25	0.60	20	0.11	0.89	8	0.22	0.55	19	0.33	0.61	33
Revolving	30–89 days past due	0	0.31	6	0.02	0.45	15	0.03	0.48	13	0.01	0.36	18	0.25	0.36	52
	90+ days past due	0	0.03	32	0	0.02	37	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	0.08	1.31	15	0.01	0.37	20	0.18	1.13	19	0.15	0.34	38	0.04	0.35	26
Closed-end	30–89 days past due	0.18	0.48	26	0.44	0.69	43	0.20	0.65	16	0.48	0.56	56	0.06	0.54	11
	90+ days past due	0	0.31	20	0	0.05	29	0.02	0.38	45	0.19	0.05	83	0.03	0.05	64
	Nonaccrual	0.15	0.85	9	0.35	0.62	30	0.08	0.87	8	0.25	0.57	23	0.47	0.64	44
Junior lien	30–89 days past due	0	0.01	9	0	0.03	13	0	0.02	10	0	0.02	13	0.01	0.02	42
	90+ days past due	0	0	35	0	0	41	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.02	0.05	39	0.14	0.04	91	0.02	0.04	37	0.19	0.03	93	0.20	0.03	94
Commercial real estate	30–89 days past due	0	0.22	3	0.11	0.31	34	0.02	0.26	14	0.24	0.15	76	0.09	0.16	46
	90+ days past due	0.11	0.02	90	0.12	0.01	91	0.11	0.02	89	0.13	0.02	91	0.16	0.02	91
	Nonaccrual	0.05	0.62	6	0.30	0.43	50	0.03	0.62	7	0.37	0.34	61	0.29	0.41	53
Construction and development	30–89 days past due	0	0.22	15	0	0.36	17	0	0.28	11	0.16	0.20	69	0.25	0.17	70
	90+ days past due	0	0.01	35	0	0.01	42	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.04	0.50	32	0.33	0.21	77	0.04	0.41	34	0.30	0.18	76	0.19	0.18	67
1–4 family	30–89 days past due	0	0.03	30	0	0.09	28	0	0.03	28	0	0.05	33	0.01	0.07	68
	90+ days past due	0	0	44	0	0	46	0	0	42	0	0	47	0	0	48
	Nonaccrual	0	0.02	29	0	0.02	38	0	0.03	27	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.16	17	0	0.21	22	0	0.22	13	0.16	0.12	81	0.24	0.06	87
	90+ days past due	0	0	38	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.04	0.43	37	0.33	0.16	78	0.04	0.35	41	0.30	0.14	80	0.19	0.10	76
Multifamily	30–89 days past due	0	0.08	27	0	0.11	34	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	19	0	0.04	35	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.20	5	0.13	0.28	43	0.03	0.23	22	0.28	0.13	83	0.06	0.17	44
	90+ days past due	0.14	0.02	91	0.16	0.02	89	0.14	0.02	92	0.17	0.02	91	0.20	0.02	92
	Nonaccrual	0.06	0.78	6	0.33	0.55	43	0.04	0.80	6	0.42	0.36	58	0.33	0.52	53
Owner Occupied	30–89 days past due	0	0.06	10	0.13	0.13	63	0.03	0.07	44	0.28	0.06	94	0.02	0.08	35
	90+ days past due	0	0	33	0	0.01	38	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.06	0.32	17	0.33	0.23	71	0.04	0.27	16	0.37	0.19	76	0.13	0.20	50
Other	30–89 days past due	0	0.12	8	0	0.12	15	0	0.14	11	0	0.05	18	0.05	0.07	63
	90+ days past due	0.14	0.01	95	0.16	0.01	93	0.14	0.01	93	0.17	0.01	94	0.20	0.01	94
	Nonaccrual	0	0.40	5	0	0.22	12	0	0.44	5	0.05	0.14	50	0.20	0.22	67
Farmland	30–89 days past due	0	0.13	30	0	0.25	27	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.14	20	0	1.20	25	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due	0.62	0.75	31	1.12	0.92	66	0.80	0.95	31	0.67	0.87	54	1.95	1.03	79
	90+ days past due	0.43	0.56	47	0.22	0.27	68	0.63	0.63	44	0.28	0.18	74	1.26	0.26	88
	Nonaccrual	0	0.10	37	0	0.02	45	0	0.05	37	0	0	46	0	0.07	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	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	224,356	221,955	223,910	219,820	218,574
Retained earnings	788,875	641,980	748,224	616,611	500,868
Accumulated other comprehensive income (AOCI)	16,754	17,448	20,218	5,749	-4,741
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,029,985	881,383	992,352	842,180	714,701
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	13,784	13,986	13,834	14,037	14,239
Accumulated other comprehensive income-related adjustments	16,754	17,448	20,218	5,749	-4,741
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	999,447	849,949	958,300	822,394	705,203
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	999,447	849,949	958,300	822,394	705,203
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	500	502	500	502	502
Additional tier 1 capital before deductions	500	502	500	502	502
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	500	502	500	502	502
Tier 1 Capital	999,947	850,451	958,800	822,896	705,705
Tier 2 Capital					
Tier 2 capital instruments and related surplus	64,691	64,707	64,748	64,703	64,666
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	97,706	85,914	90,142	77,084	69,100
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	162,397	150,621	154,890	141,787	133,766
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	162,397	150,621	154,890	141,787	133,766
Exited advanced approach tier 2 capital					
Total capital	1,162,344	1,001,072	1,113,690	964,683	839,471
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	12,128,063	9,092,512	11,663,336	9,028,873	7,784,292
Less: Deductions from common equity tier 1 capital	13,784	13,986	13,834	14,037	14,239
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	12,114,279	9,078,526	11,649,502	9,014,836	7,770,053
Total risk-weighted assets	9,314,106	8,122,918	9,129,247	7,834,541	6,968,095
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	10.73	12.54	21	10.46	10.41	29	10.50	12.35	24	10.50	12.50	17	10.12	12.37	16
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	10.74	13.31	5	10.47	11.09	22	10.50	13.08	6	10.50	13.19	10	10.13	13.03	5
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	12.48	15.37	3	12.32	12.51	23	12.20	15.23	4	12.31	14.63	11	12.05	14.48	12
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	8.25	9.15	25	9.37	10.30	25	8.23	9.13	23	9.13	10.39	21	9.08	10.37	25
Supplementary leverage ratio, advanced approaches HCs		7.94						8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	278,050	210,847	276,387	209,395	130,649	31.87	201.51

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			60			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			40			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		12.21			0			11.24			0			0	
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.52	23	0	0.41	11	0	0.37	22	0	0.46	19
Premium income / Insurance activities revenue		2.23			0			2.84			0.03			0	
Credit related premium income / Total premium income		33.33			100			38.23			100			50	
Other premium income / Total premium income		66.67			0			61.77			0			50	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			32.87			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56						3.62							
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			52.20			447.82			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	25.40	11	98	22.53	11.40	90	26.40	11.03	99	23.28	11.53	93	16.87	13.70	65
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49

Foreign Activities

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

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0			0.87			0			0	
Cost: Interest-bearing deposits		0.13			1.79			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases		-6.17			-41.40			-2.40			-47.91			-27.26	
Total selected assets	0	-2.56	57	0	-24.74	60	0	2.04	49		-25.04		-100	5.03	4
Deposits		2.95			92.56			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	5.03	2.91	3.24	2.51	0.99

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	9,000	10,000	45,000	37,000	23,001	-10.00	
Dividends	9,000	10,000	45,000	37,000	23,001	-10.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	9,000	10,000	45,000	37,000	23,001	-10.00	
Securities gains (losses)	0	0	0	0	175		
Other operating income	0	0	0	0	0		
Total operating income	9,000	10,000	45,000	37,000	23,176	-10.00	
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	690	781	3,055	3,124	3,124	-11.65	-3.63
Other expenses	153	174	830	753	699	-12.07	12.50
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	843	955	3,885	3,877	3,823	-11.73	-1.06
Income (loss) before taxes	8,157	9,045	41,115	33,123	19,353	-9.82	
Applicable income taxes (credit)	-205	-233	-947	-947	-890		
Extraordinary items							
Income before undistributed income of subsidiaries	8,362	9,278	42,062	34,070	20,243	-9.87	
Equity in undistributed income of subsidiaries	43,093	25,500	127,444	115,110	116,634	68.99	110.35
Bank subsidiaries	43,093	25,500	127,444	115,110	116,634	68.99	110.35
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	51,455	34,778	169,506	149,180	136,877	47.95	157.84
Memoranda							
Bank net income	52,093	35,500	172,444	152,110	139,635	46.74	154.29
Nonbank net income	0	0	0	0	0		
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	1,092,158	98.73	944,292	98.75	1,052,083	98.52	904,958	778,112	15.66	127.14
Common and preferred stock	1,092,158	98.73	944,292	98.75	1,052,083	98.52	904,958	778,112	15.66	127.14
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	12,626	1.14	10,404	1.09	14,685	1.38	10,071	9,034	21.36	-72.81
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,405	0.13	1,589	0.17	1,119	0.10	1,238	239	-11.58	87.33
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,106,189	100.00	956,285	100.00	1,067,887	100.00	916,267	787,385	15.68	109.50
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	64,691	5.85	64,707	6.77	64,748	6.06	64,703	64,666	-0.02	18.38
Other liabilities	11,513	1.04	10,195	1.07	10,787	1.01	9,384	8,018	12.93	311.03
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	76,204	6.89	74,902	7.83	75,535	7.07	74,087	72,684	1.74	32.65
Equity Capital	1,029,985	93.11	881,383	92.17	992,352	92.93	842,180	714,701	16.86	118.88
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	54	0	54	0.01	54	0.01	54	53	0.00	107.69
Common surplus	224,302	20.28	221,901	23.20	223,856	20.96	219,766	218,521	1.08	4.99
Retained earnings	788,875	71.31	641,980	67.13	748,224	70.07	616,611	500,868	22.88	213.03
Accumulated other comprehensive income	16,754	1.51	17,448	1.82	20,218	1.89	5,749	-4,741	-3.98	242.97
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,106,189	100.00	956,285	100.00	1,067,887	100.00	916,267	787,385	15.68	109.50
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	20.24	12.54	88	16.14	6.30	96	18.55	7.29	97	19.16	10.58	95	20.76	11.03	97
Bank net income / Average equity investment in banks	19.44	12.55	89	15.36	7.10	92	17.64	7.45	94	18.07	10.85	95	19.40	11.56	94
Nonbank net income / Average equity investment in nonbanks		12.53			10.48			9.75			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			7.01			15.16			9.40	
Bank net income / Parent net income	101.24	95.97	45	102.08	110.40	31	101.73	88.16	43	101.96	103.77	40	102.01	104.73	36
Nonbank net income / Parent net income	0	2.83	15	0	1.40	26	0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	7.40	17.74	30	8.50	10.22	48	7.61	20.06	27	8.80	9.66	51	10.17	9.50	55
Total debt / Equity capital	6.28	11.90	43	7.34	4.27	68	6.52	14.41	42	7.68	3.93	69	9.05	3.94	76
Total debt + notes payable to subs that issued TPS / Equity capital	6.28	14.30	28	7.34	8.42	49	6.52	16.67	27	7.68	7.99	51	9.05	7.93	55
Total debt + Loans guaranteed for affiliate / Equity capital	6.28	12.02	42	7.34	4.31	68	6.52	14.68	41	7.68	3.97	69	9.05	3.98	76
Total debt / Equity capital – excess over fair value	6.28	12	43	7.34	4.27	68	6.52	14.52	42	7.68	3.93	69	9.05	3.94	76
Long-term debt / Equity capital	6.28	11.33	44	7.34	4.01	70	6.52	13.56	43	7.68	3.86	70	9.05	3.76	76
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	35.48	98	100	15.79	97	100	34.67	98	100	14.37	97	100	15.49	96
Double Leverage															
Equity investment in subs / Equity capital	106.04	102.85	70	107.14	104.84	63	106.02	102.81	70	107.45	104.21	63	108.87	104.10	70
Total investment in subs / Equity capital	106.04	108.21	58	107.14	105.17	62	106.02	110.16	56	107.45	104.48	63	108.87	104.38	69
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)	0.30	0.22	60	0.45	0.93	46	0.35	0.47	51	0.42	0.44	54	0.46	0.36	53
Equity investment in subs – equity cap / Net income-div (X)	0.38	0.74	39	0.62	2.76	18	0.46	1.82	19	0.54	1.47	25	0.57	1.18	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	79.23	111.20	35	98.95	155.57	44	107.03	136.59	38	101.76	153.39	33	81.83	113.37	33
Cash from ops + noncash items + op expense / Op expense + dividend	82.53	98.58	39	103.44	160.07	45	111.31	147.24	34	105.74	152.31	31	95.42	123.74	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	82.53	85.35	41	103.44	75.34	61	106.10	134.08	43	102.95	105.99	46	96.56	108.88	37
Pretax operating income + interest expense / Interest expense	1,282.17	1,142.88	64	1,258.13	5,770.74	57	1,445.83	2,016.32	61	1,160.28	17,211.14	51	719.49	1,631.73	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,282.17	1,357.31	63	1,258.13	1,663.81	61	1,445.83	1,539.23	68	1,160.28	2,481.22	58	719.49	1,015.91	57
Dividends + interest from subsidiaries / Interest expense + dividends	78.30	117.86	36	98.14	170.29	33	106.80	150.43	31	101.20	196.13	24	80	140.89	25
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	5.48	40	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.20	3.97	34	0.27	1.37	52	0.38	3.85	37	0.10	1.59	48	0.16	1.59	50
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0			0.10			0			0	
Nonaccrual		1.22			0			1.03			8.16			0.70	
Total		1.27			0			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	0.11	29	0	2.66	14	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

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 # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	129.20	74.87	86	101.41	77.30	69	92.91	81.10	66	98.14	65.39	75	126.59	87.25	82
Dividends declared / Net income	21	23.13	40	27.05	53.69	35	23.06	42.29	26	22.41	25.65	43	18.72	24.10	39
Net income – dividends / Average equity	15.99	9.52	83	11.77	3.31	95	14.28	4.14	94	14.86	7.61	97	16.88	8.12	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	83.30	101.14	41	106.28	147.78	40	115.15	132.17	45	110.66	160.93	32	89.76	131.90	27
Dividends from nonbank subsidiaries	0	3.28	30	0	0.72	33	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies	0	4.75	46	0	0	48	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	83.30	128.99	33	106.28	168.67	35	115.15	174.85	30	110.66	209.89	25	89.76	144.51	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	17.28	30.63	40	28.17	86	34	26.10	60.28	22	24.32	45.88	28	16.47	33.37	30
Interest income from bank subsidiaries	0	0.12	24	0	0.13	34	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	1.08	36	0	0.79	43	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	17.28	33.49	36	28.17	92.03	32	26.10	62.88	20	24.32	48.40	26	16.47	35.67	29
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			45.12			56.39			76.61			80.47	
Interest income from nonbank subsidiaries		2.80			0.17			7.38			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.53			0.18			0.86			0.02			0.17	
Other income from nonbank subsidiaries		0.09			0			0.16			0.01			0.06	
Operating income from nonbank subsidiaries		69.48			57.35			79.84			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			43.92			43.51			65.48			43.51	
Interest income from subsidiary holding companies		6.44			0			8.40			0			0	
Management and service fees from subsidiary holding companies		0.37			0			0.44			0			0	
Other income from subsidiary holding companies		-1.46			0			0.01			0			0.15	
Operating income from subsidiary holding companies		34.47			43.92			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	58.57	94	100	65.31	87	100	69.76	96	100	77.61	93	99.24	72.95	71
Interest income from bank subsidiaries	0	0.72	23	0	2.06	35	0	0.63	20	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	4.11	36	0	1.90	43	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries	0	0.02	46	0	0	47	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	100	71.70	91	100	80.20	79	100	82.20	93	100	94.06	87	99.24	89.39	55
Dividends from nonbank subsidiaries	0	5.32	29	0	1.90	32	0	1.95	23	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries	0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0	48	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	10.59	21	0	3.37	28	0	4.70	16	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies	0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		142.34			613.06			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	0	29.59	12	0	70.56	16	0	27.08	12	0	70.71	14	0	81.26	15