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

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BHC Name BCI FINANCIAL GROUP, INC.

City/State MIAMI, FL

Bank Holding Company Information

Federal Reserve District: 6
Consolidated Assets ($000): 18,520,925
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:

BCI FINANCIAL GROUP, INC.
1450 BRICKELL AVENUE
28TH FLOOR
MIAMI, FL 33131

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BHC Name | City/State | RSSD Number | FR Dist. | Peer #

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	17,237,548	15,075,013	12,594,319	9,038,733	
Net income ($000)	125,994	162,234	95,663	48,227	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30	2.81	2.92	34			
+ Non-interest income	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10	0.48	1.35	14			
– Overhead expense	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16	1.65	2.72	8			
– Provision for credit losses	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63	0.14	0.16	56			
+ Securities gains (losses)	0.06	0.02	81	0.02	0.01	78	0	0	50	0.04	0.01	88			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	82			
= Pretax net operating income (tax equivalent)	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11	1.54	1.43	58			
Net operating income	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11	0.53	0.89	19			
Net income	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11	0.53	0.90	17			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36	3.55	3.80	30			
Interest expense	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68	0.53	0.60	54			
Net interest income (tax equivalent)	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26	3.02	3.19	31			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20	0.09	0.24	33			
Earnings coverage of net loan and lease losses (X)	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84	27.01	19.67	74			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5	0.26	0.98	4			
Allowance for loan and lease losses / Total loans and leases	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7	0.26	0.96	4			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.83	0.71	67	0.43	0.57	37	0.34	0.61	23	0.31	0.72	12			
30–89 days past due loans and leases / Total loans and leases	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31	0.30	0.47	32			
Liquidity and Funding															
Net noncore funding dependence	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61	26.55	17.03	81			
Net short-term noncore funding dependence	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80	24.08	4.83	94			
Net loans and leases / Total assets	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58	69.39	62.73	58			
Capitalization															
Tier 1 leverage ratio	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73	10.11	9.53	74			
Holding company equity capital / Total assets	11.18	11.16	49	11.99	12.43	44	11.93	12.22	51	10.42	11.94	30			
Total equity capital (including minority interest) / Total assets	11.19	11.29	48	12	12.57	42	11.94	12.27	50	10.43	12.01	27			
Common equity tier 1 capital / Total risk-weighted assets	14.71	12.38	82	13.91	12.17	79	13.23	12.12	76	12.26	12.19	62			
Net loans and leases / Equity capital (X)	5.95	5.58	58	5.75	5.21	66	5.91	5.29	67	6.66	5.27	77			
Cash dividends / Net income	0	42.30	4	0	33.12	3	0	27.31	5	0	31.29	5			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	16.87	16.68	54	10.57	9.26	68	40.84	7	94	23.20	8.28	85			
Equity capital	9.01	6.99	67	11.07	10.49	68	61.27	7.89	94	4.63	10.18	38			
Net loans and leases	12.78	9.07	72	8.05	9.10	62	43.16	7.89	96	32.63	9.38	89			
Noncore funding	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35	-0.06	5.59	50			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Equity investment in subsidiaries / Equity capital	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27	99.06	102.10	31			
Cash from ops + noncash items + op expense / Op expense + dividends	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1	-1.96	148.20	5			

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	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	477,673	480,846	387,631	241,813		-0.66	1349.56
Income from lease financing receivables	13,818	13,932	10,653	6,241		-0.82	
Fully taxable income on loans and leases	486,559	489,810	394,636	247,047		-0.66	1378.05
Tax-exempt income on loans and leases	4,932	4,968	3,648	1,007		-0.72	14405.88
Estimated tax benefit on income on loans and leases	0	5,480	3,615	669		-100.00	-100.00
Income on loans and leases (tax equivalent)	491,491	500,258	401,899	248,723		-1.75	1390.63
Investment interest income (tax equivalent)	58,506	68,095	59,815	41,221		-14.08	766.24
Interest on balances due from depository institutions	1,615	8,067	7,160	3,804		-79.98	1845.78
Interest income on other earning assets	5,022	6,214	5,726	4,630		-19.18	554.76
Total interest income (tax equivalent)	556,634	582,634	474,600	298,378		-4.46	1271.83
Interest on time deposits of $250K or more	14,492	18,230	11,905	4,988		-20.50	
Interest on time deposits < $250K	8,921	22,567	19,716	7,812		-60.47	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	48,759	104,965	63,539	18,840		-53.55	3943.03
Interest on other borrowings and trading liabilities	23,309	26,069	20,669	13,064		-10.59	6199.73
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense	95,481	171,831	115,829	44,704		-44.43	4933.26
Net interest income (tax equivalent)	461,153	410,803	358,771	253,674		12.26	1092.26
Non-interest income	73,112	64,499	42,514	43,346		13.35	1510.75
Adjusted operating income (tax equivalent)	534,265	475,302	401,285	297,020		12.41	1136.21
Overhead expense	274,427	245,556	254,067	148,761		11.76	870.50
Provision for credit losses	101,600	16,328	19,133	12,744			9512.11
Securities gains (losses)	10,052	2,316	0	3,806		334.02	8491.45
Other tax equivalent adjustments	0	0	0	6			-100.00
Pretax net operating income (tax equivalent)	169,078	216,634	128,085	139,327		-21.95	1107.53
Applicable income taxes	42,986	48,786	28,723	90,380		-11.89	1096.71
Tax equivalent adjustments	0	5,480	3,625	675		-100.00	-100.00
Applicable income taxes (tax equivalent)	42,986	54,266	32,348	91,055		-20.79	1090.09
Minority interest	98	134	74	45		-26.87	1860.00
Net income before discontinued operations, net of minority interest	125,994	162,234	95,663	48,227		-22.34	1113.23
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	125,994	162,234	95,663	48,227		-22.34	1113.23
Memoranda							
Net income - holding company and noncontrolling (minority) interest	126,092	162,368	95,737	48,272		-22.34	1113.59
Investment securities income (tax equivalent)	58,506	68,095	59,815	41,221		-14.08	766.24
US Treasury and agency securities (excluding mortgage-backed securities)	789	46	65	134		1615.22	874.07
Mortgage-backed securities	50,976	57,474	53,038	37,009		-11.31	732.13
All other securities	6,741	10,575	6,712	4,078		-36.26	1132.36
Cash dividends declared	0	0	0	0			
Common	0	0	0	0			
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.23	3.27	47	3.86	4	36	3.77	3.87	42	3.30	3.47	38			
Less: Interest expense	0.55	0.48	65	1.14	0.98	69	0.92	0.79	68	0.49	0.55	55			
Equals: Net interest income (tax equivalent)	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30	2.81	2.92	34			
Plus: Non-interest income	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10	0.48	1.35	14			
Equals: adjusted operating income (tax equivalent)	3.10	4.04	10	3.15	4.41	5	3.19	4.46	6	3.29	4.33	11			
Less: Overhead expense	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16	1.65	2.72	8			
Less: Provision for credit losses	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63	0.14	0.16	56			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.06	0.02	81	0.02	0.01	78	0	0	50	0.04	0.01	89			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	82			
Equals: Pretax net operating income (tax equivalent)	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11	1.54	1.43	58			
Less: Applicable income taxes (tax equivalent)	0.25	0.23	54	0.36	0.36	47	0.26	0.33	25	1.01	0.55	93			
Less: Minority interest	0	0	83	0	0	77	0	0	77	0	0	72			
Equals: Net operating income	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11	0.53	0.89	19			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11	0.53	0.90	17			
Memo: Net income (last four quarters)	0.73	0.82	35	1.08	1.19	33	0.76	1.24	11	0.53	0.91	16			
Net income–BHC and noncontrolling (minority) interest	0.73	0.83	35	1.08	1.20	33	0.76	1.25	10	0.53	0.91	16			
Margin Analysis															
Average earning assets / Average assets	92.36	92.32	51	92.30	91.05	63	93.23	91.48	73	93.08	91.61	67			
Average interest-bearing funds / Average assets	60.91	64.06	37	64.24	65.57	42	64.47	65.56	45	62.91	65.75	39			
Interest income (tax equivalent) / Average earning assets	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36	3.55	3.80	30			
Interest expense / Average earning assets	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68	0.53	0.60	54			
Net interest income (tax equivalent) / Average earning assets	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26	3.02	3.19	31			
Yield or Cost															
Total loans and leases (tax equivalent)	4.06	4.27	41	4.74	5.09	28	4.57	4.95	26	4.12	4.52	27			
Interest-bearing bank balances	0.51	0.27	90	2.65	2.04	82	1.89	1.64	74	1.12	1.05	64			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.50	3.51	46	4.15	4.36	34	4.01	4.20	37	3.54	3.73	33			
Investment securities (tax equivalent)	1.78	2.25	19	2.26	2.76	8	2.46	2.68	34	2.09	2.47	25			
US Treasury and agency securities (excluding mortgage-backed securities)	1.43	1.75	34	0.92	2.32	5	21.21	2.05	99	4.91	1.62	99			
Mortgage-backed securities	1.70	2.05	20	2.09	2.61	4	2.35	2.50	33	2.05	2.23	33			
All other securities	2.07	3.24	11	3.62	4.06	44	2.75	4.20	14	1.94	3.66	9			
Interest-bearing deposits	0.83	0.53	82	1.80	1.10	88	1.48	0.81	88	0.76	0.49	78			
Time deposits of $250K or more	1.89	1.42	85	2	1.96	49	1.50	1.44	56						
Time deposits < $250K	1.28	1.36	42	2.13	1.82	69	1.84	1.29	86						
Other domestic deposits	0.68	0.36	88	1.69	0.93	90	1.29	0.67	90						
Foreign deposits	0	0.42	14	0	1.19	6	0	0.97	3		0.51				
Federal funds purchased and repos	0.26	0.62	20	0.49	1.86	16	0.32	1.51	13	0.31	0.94	23			
Other borrowed funds and trading liabilities	1.17	1.50	35	1.69	2.38	15	1.74	2.28	16	1.17	1.77	18			
All interest-bearing funds	0.91	0.74	72	1.77	1.49	72	1.43	1.19	72	0.79	0.82	57			

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	73,112	64,499	42,514	43,346	
Fiduciary activities income	38	63	101	118	
Service charges on deposit accounts - domestic	17,164	16,953	13,783	11,316	
Trading revenue	3,838	4,820	3,956	3,750	
Investment banking fees and commissions	0	0	3	1	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	244	115	52	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	9,788	10,776	315	12,351	
Other non-interest income	42,040	31,772	24,304	15,810	
Total overhead expenses	274,427	245,556	254,067	148,761	
Personnel expense	118,024	126,492	152,004	90,914	
Net occupancy expense	23,054	20,914	18,992	12,108	
Goodwill impairment losses	14,828	14,377	7,788	316	
Amortization expenses and impairment loss (other intangible assets)	18,446	18,177	12,413	8,020	
Other operating expenses	100,075	65,596	62,870	37,403	
Fee income on mutual funds and annuities	0	0	3	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	866	881	794	601	
Average personnel expense per employee	136.29	143.58	191.44	151.27	
Average assets per employee	19,904.79	17,111.25	15,861.86	15,039.49	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0.01	3.08	17	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	51.37	62.28	14	52.27	61.29	14	63.89	60.88	66	50.20	63.61	12			
Percent of Average Assets															
Total overhead expense	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16	1.65	2.72	8			
Personnel expense	0.68	1.30	5	0.84	1.41	10	1.21	1.44	28	1.01	1.42	16			
Net occupancy expense	0.13	0.26	8	0.14	0.28	8	0.15	0.28	10	0.13	0.29	9			
Other operating expenses	0.77	0.94	48	0.65	0.97	23	0.66	0.97	18	0.51	1	4			
Overhead less non-interest income	1.17	1.25	41	1.20	1.32	38	1.68	1.38	67	1.17	1.34	33			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.37	61.82	16	51.66	60.64	13	63.31	60.37	68	50.08	62.73	12			
Personnel expense	22.09	32.36	8	26.61	32.39	20	37.88	32.51	78	30.61	32.93	35			
Net occupancy expense	4.32	6.58	14	4.40	6.52	12	4.73	6.48	15	4.08	6.70	13			
Other operating expenses	24.96	22.28	76	20.65	21.20	56	20.70	20.90	53	15.40	22.41	9			
Total non-interest income	13.68	28.83	17	13.57	29.23	16	10.59	28.50	12	14.59	31.08	18			
Fiduciary activities income	0.01	2.09	24	0.01	1.97	28	0.03	2.14	30	0.04	2.38	27			
Service charges on domestic deposit accounts	3.21	3.27	48	3.57	3.88	43	3.43	4.15	42	3.81	4.28	46			
Trading revenue	0.72	1.28	62	1.01	1.18	64	0.99	0.85	75	1.26	0.90	77			
Investment banking fees and commissions	0	2.46	6	0	3.54	5	0	3.42	10	0	3.62	11			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.05	0.01	58	0.02	0.28	37	0.01	0.65	23	0	0.60	10			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	1.83	3.92	46	2.27	1.86	67	0.08	1.61	19	4.16	1.67	85			
Other non-interest income	7.87	9.65	46	6.68	10.04	31	6.06	9.86	27	5.32	10.77	22			
Overhead less non-interest income	37.68	31.93	65	38.09	31.06	67	52.72	31.46	96	35.49	31.19	61			
Applicable income taxes / Pretax net operating income (tax equivalent)	25.42	18.63	91	22.52	20.56	65	22.42	19.04	78	64.87	32.99	92			
Applicable income tax + TE / Pretax net operating income + TE	25.42	21.18	82	25.05	23.23	73	25.26	21.56	81	65.35	37.95	89			

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	7,946,135	8,008,814	7,435,064	4,822,486		-0.78	151.06
Commercial and industrial loans	3,780,000	2,085,285	2,039,831	1,694,472		81.27	377.08
Loans to individuals	56,948	66,991	67,027	79,277		-14.99	4.41
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	946	3,830	5,477	4,195		-75.30	-78.74
Other loans and leases	726,907	822,541	629,118	509,012		-11.63	1002.31
Less: Unearned income	53,744	14,759	32,585	29,197		264.14	33.05
Loans and leases, net of unearned income	12,457,192	10,972,702	10,143,932	7,080,245		13.53	208.20
Less: Allowance for loan and lease losses	137,189	49,047	33,930	18,369		179.71	12138.09
Net loans and leases	12,320,003	10,923,655	10,110,002	7,061,876		12.78	204.90
Debt securities that reprice or mature in over 1 year	3,842,366	3,082,102	2,540,185	1,907,269		24.67	126.00
Mutual funds and equity securities	31,409	30,653	29,721	21,911		2.47	127.12
Subtotal	16,193,778	14,036,410	12,679,908	8,991,056		15.37	181.40
Interest-bearing bank balances	665,370	250,268	275,777	186,340		165.86	842.10
Federal funds sold and reverse repos	0	0	0	0			-100.00
Debt securities that reprice or mature within 1 year	116,263	258,085	234,587	191,680		-54.95	2997.04
Trading assets	125,627	50,802	21,772	10,062		147.29	5033.92
Total earning assets	17,101,038	14,595,565	13,212,044	9,379,138		17.17	190.76
Non-interest-bearing cash and due from depository institutions	274,327	177,094	93,680	102,965		54.90	382.57
Premises, fixed assets, and leases	84,422	77,355	83,780	74,109		9.14	9.46
Other real estate owned	796	209	432	225		280.86	-8.19
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,060,342	997,845	943,019	620,450		6.26	123.78
Total assets	18,520,925	15,848,068	14,332,955	10,176,887		16.87	185.37
Quarterly average assets	18,362,736	15,453,152	14,250,615	9,860,564		18.83	190.72
Average loans and leases (YTD)	12,119,521	10,552,102	8,802,151	6,032,930		14.85	222.70
Memoranda							
Loans held-for-sale	45,374	24,112	1,332	968		88.18	3798.11
Loans not held-for-sale	12,411,818	10,948,590	10,142,600	7,079,277		13.36	207.17
Real estate loans secured by 1–4 family	2,106,038	2,213,390	2,123,576	1,215,842		-4.85	132.17
Commercial real estate loans	5,837,832	5,792,517	5,307,574	3,604,900		0.78	158.55
Construction and land development	557,401	721,449	780,440	657,437		-22.74	66.56
Multifamily	557,044	544,937	636,956	426,522		2.22	65.95
Nonfarm nonresidential	4,723,387	4,526,131	3,890,178	2,520,941		4.36	197.53
Real estate loans secured by farmland	2,265	2,907	3,914	1,744		-22.08	
Total investment securities	3,990,038	3,370,840	2,804,493	2,120,860		18.37	132.29
U.S. Treasury securities	0	19,891	0	0		-100.00	
US agency securities (excluding mortgage-backed securities)	74,684	0	0	0			184.52
Municipal securities	0	0	0	0			
Mortgage-backed securities	3,648,339	3,073,855	2,540,185	1,906,269		18.69	131.98
Asset-backed securities	0	0	0	0			-100.00
Other debt securities	235,606	246,441	234,587	192,680		-4.40	125.31
Mutual funds and equity securities	31,409	30,653	29,721	21,911		2.47	127.12
Available-for-sale securities	3,923,471	3,330,029	2,803,493	2,119,560		17.82	128.54
U.S. Treasury securities	0	19,891	0	0		-100.00	
US agency securities (excluding mortgage-backed securities)	49,684	0	0	0			89.28
Municipal securities	0	0	0	0			
Mortgage-backed securities	3,639,181	3,064,697	2,540,185	1,906,269		18.75	131.40
Asset-backed securities	0	0	0	0			-100.00
Other debt securities	234,606	245,441	233,587	191,380		-4.41	126.52
Mutual funds and equity securities	0	0	29,721	21,911			-100.00
Held-to-maturity securities appreciation (depreciation)	2	-82	0	0			
Available-for-sale securites appreciation (depreciation)	55,987	2,442	-51,270	-26,908		2192.67	
Structured notes, fair value	0	0	0	0			-100.00
Pledged securities	701,099	128,823	524,592	656,610		444.23	2.60

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	5,615,919	3,543,130	3,260,317	2,515,901		58.50	189.40
NOW, ATS and transaction accounts	2,125,378	1,694,045	1,468,555	884,523		25.46	338.19
Time deposits less brokered deposits) < $250K	266,150	472,878	274,318	-72,799		-43.72	
MMDA and other savings accounts	6,208,504	4,778,344	4,656,176	2,947,624		29.93	277.82
Other non-interest-bearing deposits	0	0	0				
Core deposits	14,215,951	10,488,397	9,659,366	6,275,249		35.54	254.00
Time deposits of $250K or more	625,797	901,980	931,027	590,278		-30.62	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	115,499	82,061	177,526	219,885		40.75	31.49
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	350,000	1,850,000	1,015,000	875,000		-81.08	-63.16
Other borrowings w/remaining maturity over 1 year	871,946	0	0	125,000			148950.60
Brokered deposits < $250K	118,553	462,445	696,309	955,408		-74.36	
Noncore funding	2,081,795	3,296,486	2,819,862	2,765,571		-36.85	38.41
Trading liabilities	39,257	54,421	22,856	10,305		-27.86	1459.05
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	111,447	107,632	119,288	64,450		3.54	407.68
Total liabilities	16,448,450	13,946,936	12,621,372	9,115,575		17.94	196.67
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	927,345	927,345	927,345	927,345		0.00	0.00
Common surplus	589,132	589,131	589,138	19,579		0.00	2909.00
Retained earnings	510,599	384,606	223,435	127,762		32.76	4816.70
Accumulated other comprehensive income	43,815	-1,415	-29,646	-14,192			
Other equity capital components	0	0	0	0			
Total holding company equity capital	2,070,891	1,899,667	1,710,272	1,060,494		9.01	119.06
Noncontrolling (minority) interest in subsidiaries	1,584	1,465	1,311	818		8.12	301.01
Total equity capital, including minority interest	2,072,475	1,901,132	1,711,583	1,061,312		9.01	119.13
Total liabilities and capital	18,520,925	15,848,068	14,332,955	10,176,887		16.87	185.37
Memoranda							
Non-interest-bearing deposits	5,615,919	3,543,130	3,260,317	2,515,901		58.50	189.40
Interest-bearing deposits	9,344,382	8,309,692	8,026,385	5,305,034		12.45	267.75
Total deposits	14,960,301	11,852,822	11,286,702	7,820,935		26.22	233.82
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	1,899,667	1,710,272	1,060,494	1,013,598			
Accounting restatements	0	0	0	0			
Net income	125,994	162,234	95,663	48,227			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	-1	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	0	0	0	0			
Change in other comprehensive income	45,230	27,161	-15,446	-1,331			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	1	0	569,561	0			
Holding company equity capital, ending balance	2,070,891	1,899,667	1,710,272	1,060,494			

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	42.90	36.22	61	50.53	37.78	68	51.87	37.19	72	47.39	35.54	68			
Commercial and industrial loans	20.41	13.52	82	13.16	12.02	60	14.23	12.85	59	16.65	12.62	68			
Loans to individuals	0.31	3.40	21	0.42	4.20	21	0.47	4.31	22	0.78	4.47	33			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0.01	0.19	30	0.02	0.24	42	0.04	0.30	50	0.04	0.21	53			
Other loans and leases	3.92	4.63	53	5.19	5.01	57	4.39	5	52	5	5.10	54			
Net loans and leases	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58	69.39	62.73	58			
Debt securities over 1 year	20.75	15.55	73	19.45	14.60	75	17.72	14.63	64	18.74	14.83	68			
Mutual funds and equity securities	0.17	0.05	84	0.19	0.06	88	0.21	0.06	89	0.22	0.06	88			
Subtotal	87.44	78.16	89	88.57	79.65	84	88.47	79.97	84	88.35	79.31	82			
Interest-bearing bank balances	3.59	7.51	24	1.58	3.06	39	1.92	3.04	44	1.83	3.46	41			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.63	1.68	28	1.63	1.91	61	1.64	1.96	63	1.88	1.86	67			
Trading assets	0.68	1.01	65	0.32	1.19	60	0.15	1.33	56	0.10	1.34	48			
Total earning assets	92.33	91.05	64	92.10	89.53	75	92.18	89.74	73	92.16	89.84	71			
Non-interest cash and due from depository institutions	1.48	1.07	85	1.12	1.14	42	0.65	1.21	13	1.01	1.22	33			
Other real estate owned	0	0.02	29	0	0.03	14	0	0.04	15	0	0.05	11			
All other assets	6.19	7.82	30	6.79	9.27	22	7.17	8.98	30	6.83	8.86	32			
Memoranda															
Short-term investments	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44	3.71	8.69	35			
U.S. Treasury securities	0	0.84	17	0.13	1.03	46	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0.40	0.63	55	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5			
Mortgage-backed securities	19.70	11.75	87	19.40	11.44	87	17.72	11.13	85	18.73	11.06	88			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	1.27	0.42	82	1.56	0.39	87	1.64	0.41	89	1.89	0.38	90			
Loans held-for-sale	0.24	0.52	41	0.15	0.39	44	0.01	0.30	23	0.01	0.33	18			
Loans held for investment	67.02	61.72	62	69.08	63.50	53	70.76	63.93	61	69.56	62.63	60			
Real estate loans secured by 1–4 family	11.37	11.91	48	13.97	13.29	56	14.82	13.46	55	11.95	13.44	42			
Revolving	1.85	1.66	58	2.29	2.07	60	2.45	2.27	59	2.64	2.40	62			
Closed-end, secured by first liens	9.50	9.81	52	11.64	10.69	56	12.35	10.57	61	9.29	10.35	45			
Closed-end, secured by junior liens	0.02	0.22	20	0.03	0.28	23	0.02	0.31	15	0.01	0.34	16			
Commercial real estate loans	31.52	22.22	71	36.55	22.23	84	37.03	21.58	86	35.42	19.88	87			
Construction and land development	3.01	3.40	51	4.55	3.44	66	5.45	3.51	76	6.46	3.25	83			
Multifamily	3.01	3.12	58	3.44	3.01	66	4.44	2.72	81	4.19	2.54	80			
Nonfarm nonresidential	25.50	14.72	85	28.56	14.69	89	27.14	14.44	86	24.77	13.30	81			
Real estate loans secured by farmland	0.01	0.33	31	0.02	0.36	34	0.03	0.41	40	0.02	0.32	40			

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	63.79	57.15	54	72.99	57.46	73	73.30	56.49	73	68.11	54.84	66			
Real estate loans secured by 1–4 family	16.91	19.43	37	20.17	20.75	46	20.93	21.10	47	17.17	21.45	30			
Revolving	2.76	2.64	56	3.31	3.15	52	3.46	3.50	52	3.80	3.77	53			
Closed-end	14.15	16.59	39	16.86	17.39	49	17.47	17.39	51	13.37	17.41	33			
Commercial real estate loans	46.86	34.63	72	52.79	33.52	87	52.32	32.14	87	50.91	29.99	87			
Construction and land development	4.47	5.26	48	6.57	5.09	66	7.69	5.20	76	9.29	4.90	84			
1–4 family	1.10	0.93	61	1.15	0.94	67	0.77	1.02	53	1.26	0.89	68			
Other	3.37	4.19	47	5.43	4.02	69	6.93	4.05	81	8.02	3.90	85			
Multifamily	4.47	4.96	52	4.97	4.69	61	6.28	4.10	78	6.02	3.84	79			
Nonfarm nonresidential	37.92	22.93	86	41.25	22.15	93	38.35	21.40	91	35.61	20.03	87			
Owner-occupied	10.66	7.68	69	12.30	7.72	79	11.54	8.03	71	11.28	7.58	75			
Other	27.26	14.95	93	28.95	14.34	94	26.81	13.38	94	24.33	12.45	90			
Real estate loans secured by farmland	0.02	0.54	30	0.03	0.55	33	0.04	0.63	39	0.02	0.51	39			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	30.34	22.17	79	19	19.53	53	20.11	20.32	56	23.93	20.53	63			
Loans to individuals	0.46	6.13	18	0.61	7.13	18	0.66	7.36	20	1.12	7.61	27			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0.01	0.32	30	0.03	0.37	41	0.05	0.46	48	0.06	0.33	50			
Other loans and leases	5.84	9.09	52	7.50	9.85	51	6.20	9.66	48	7.19	10.32	48			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	409.79	381.27	47	468.10	391.26	58	499.38	379.80	65	478.87	366.85	64			
Real estate loans secured by 1–4 family	108.61	125.03	43	129.37	138.18	47	142.63	137.84	51	120.73	138.55	41			
Revolving	17.72	17.42	57	21.24	21.26	57	23.60	23.33	58	26.71	25.05	60			
Closed-end	90.89	106.14	43	108.12	115.20	48	119.03	112.79	56	94.02	111.69	43			
Commercial real estate loans	301.06	234.65	63	338.56	229.44	73	356.49	219.72	81	357.97	204.45	86			
Construction and land development	28.75	35.62	45	42.17	34.95	62	52.42	35.36	68	65.28	32.91	87			
1–4 family	7.07	6.34	60	7.35	6.61	62	5.22	7.04	55	8.88	6.16	69			
Other	21.68	28.16	42	34.82	27.32	64	47.20	27.26	77	56.40	26.01	88			
Multifamily	28.73	32.74	53	31.85	31.04	58	42.78	27.85	80	42.35	25.95	81			
Nonfarm nonresidential	243.59	155.06	82	264.54	152.10	84	261.29	147.22	83	250.33	137.03	79			
Owner-occupied	68.49	52.37	67	78.87	53.07	70	78.63	54.89	68	79.30	51.62	74			
Other	175.10	100.54	86	185.67	97.41	88	182.66	91.80	88	171.03	84.09	87			
Real estate loans secured by farmland	0.12	3.44	29	0.17	3.60	31	0.26	4.02	38	0.17	3.31	39			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	194.94	139.91	75	121.88	122.02	50	137.01	128.82	54	168.26	126.55	66			
Loans to individuals	2.94	37.47	19	3.92	43.51	20	4.50	42.67	21	7.87	44.83	34			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	0.05	1.88	30	0.22	2.18	41	0.37	2.72	50	0.42	1.88	53			
Other loans and leases	37.49	49.54	53	48.08	52.44	58	42.25	51.79	53	50.54	52.78	54			
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.20	27.32	72	40.49	26.45	84	40.78	24.79	85	39.64	23.09	86			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	232.57	183.76	61	259.69	178.57	73	277.86	167.93	83	278.67	156.17	85			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	301.06	240.85	61	338.56	236.10	73	356.49	225.98	79	357.97	210.40	84			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44	3.71	8.69	35			
Liquid assets	25.85	26.22	56	22.54	22.44	62	20.45	22.72	55	21.67	24.04	57			
Investment securities	21.54	17.85	68	21.27	16.99	73	19.57	17.27	61	20.84	17.35	65			
Net loans and leases	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58	69.39	62.73	58			
Net loans, leases and standby letters of credit	66.99	62.48	61	69.51	64.84	52	71.07	65.07	56	70.01	63.89	55			
Core deposits	76.76	70.67	57	66.18	63.09	44	67.39	62.13	54	61.66	61.26	38			
Noncore funding	11.24	14.13	51	20.80	19.36	65	19.67	21.34	56	27.18	22.32	70			
Time deposits of $250K or more	3.38	2.11	77	5.69	2.94	87	6.50	2.89	89	5.80	2.57	88			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.62	1.47	44	0.52	1.94	42	1.24	1.97	52	2.16	2.23	65			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.62	0.54	58	0.52	0.48	55	1.24	0.54	67	2.16	0.73	78			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	1.89	1.24	72	11.67	3.01	95	7.08	3.67	81	8.60	3.96	86			
Earning assets that reprice within 1 year	36.90	39.38	42	36.50	39.29	39	36.37	40.29	36	40.64	41.61	46			
Interest-bearing liabilities that reprice within 1 year	4.04	8.20	22	10.16	10.19	65	10.60	10.01	63	13.39	8.46	76			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	32.86	29.11	55	26.35	26.63	44	25.77	27.38	41	27.26	29.77	41			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61	26.55	17.03	81			
Net short-term noncore funding dependence	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80	24.08	4.83	94			
Short-term investment / Short-term noncore funding	78.61	184.19	23	16.02	77.77	20	20.09	66.46	30	14.86	74.86	18			
Liquid assets - short-term noncore funding / Nonliquid assets	27.63	28.18	57	3.25	16.97	26	3.43	16.04	30	-4.23	18.16	13			
Net loans and leases / Total deposits	82.35	79.43	60	92.16	90.31	52	89.57	90.08	48	90.29	90.14	47			
Net loans and leases / Core deposits	86.66	88.34	54	104.15	103.93	59	104.67	105	55	112.54	105.65	68			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	1.57	11	0	0.72	7	0	-0.82	76	0	-0.31	62			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.11	4.31	41	0.15	1.36	21	-3.52	-1.98	12	-2.72	-0.77	6			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0.88	11.38	39	0.30	12.67	36	0.04	16.19	24	0.06	15.76	26			
Available-for-sale securities	98.33	87.23	60	98.79	85.40	69	99.96	81.88	90	99.94	84.24	73			
U.S. Treasury securities	0	4.72	16	0.59	6.15	41	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	1.87	4.01	51	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5			
Mortgage-backed securities	91.44	66.64	83	91.19	67.43	84	90.58	65.45	85	89.88	65.34	85			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	5.90	3.01	78	7.31	2.94	83	8.36	2.79	84	9.08	2.57	86			
Mutual funds and equity securities	0.79	0.35	77	0.91	0.40	76	1.06	0.42	83	1.03	0.51	81			
Debt securities 1 year or less	2.91	10.55	21	7.66	11.86	47	8.36	11.91	55	9.04	11.79	54			
Debt securities 1 to 5 years	20.36	17.03	60	23.85	17.94	65	1.09	19.18	9	0.05	18.80	2			
Debt securities over 5 years	75.94	69.86	54	67.58	66.02	40	89.49	64.73	84	89.88	64.73	85			
Pledged securities	17.57	35.67	30	3.82	30.57	10	18.71	33.30	30	30.96	34.58	46			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	53.76	183.32	33	-0.39	26.69	39	35.01	6.77	81	43.62	19.19	77			
Investment securities	18.37	23.62	49	20.19	11.75	76	32.23	9.42	84	11.43	8.45	66			
Core deposits	35.54	26.88	82	8.58	11.23	53	53.93	7.29	98	42.46	12.19	91			
Noncore funding	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35	-0.06	5.59	50			

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)	1,386,058	1,645,099	1,609,443	1,209,205	
Commit: Secured commercial real estate loans	427,962	733,332	664,978	453,146	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	87,212	92,794	76,841	63,196	
Commercial and similar letters of credit	14	53	342	0	
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)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	3,446,459	3,086,187	2,286,293	1,785,463	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
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)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	7.48	22.01	5	10.38	23.52	10	11.23	24.05	11	11.88	24.03	15			
Standby letters of credit	0.47	0.71	45	0.59	0.84	50	0.54	0.92	39	0.62	0.96	47			
Commercial and similar letters of credit	0	0.02	42	0	0.02	40	0	0.02	39	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	18.61	48.62	48	19.47	68.47	48	15.95	65.81	47	17.54	75.35	50			
Interest rate contracts	18.61	34.36	51	19.47	47.31	50	15.95	43.84	48	17.54	53.66	53			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	18.61	20.83	58	19.47	28.86	61	15.95	26.74	59	17.54	25.60	63			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	11.44	42.82	6	15.59	45.53	9	18.28	44.93	12	20.04	46.60	17			

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	3,446,459	3,086,187	2,286,293	1,785,463	
Interest rate contracts	3,446,459	3,086,187	2,286,293	1,785,463	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	3,446,459	3,086,187	2,286,293	1,785,463	
Held for trading	2,771,459	2,436,187	1,636,293	1,135,463	
Interest rate contracts	2,771,459	2,436,187	1,636,293	1,135,463	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	675,000	650,000	650,000	650,000	
Interest rate contracts	675,000	650,000	650,000	650,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	3,446,459	3,086,187	2,286,293	1,785,462	
One year or less	87,872	325,000	0	18,076	
Over 1 year to 5 years	1,148,971	1,137,237	1,136,504	799,529	
Over 5 years	2,209,616	1,623,950	1,149,789	967,857	
Gross negative fair value (absolute value)	135,687	56,445	22,856	10,346	
Gross positive fair value	133,758	50,964	33,496	17,945	
Held for trading	124,430	50,828	21,772	10,062	
Non-traded	9,328	136	11,724	7,883	
Current credit exposure on risk-based capital derivative contracts	133,758	50,828	33,495	17,944	
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8			
Written options	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	100	68.76	96	100	69.75	95	100	70.34	95	100	68.94	96			
Held for trading	80.41	43.53	68	78.94	44.16	67	71.57	46.31	54	63.59	46.32	50			
Interest rate contracts	80.41	36.62	79	78.94	37.24	78	71.57	38.40	64	63.59	37.84	61			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	19.59	56.47	31	21.06	55.84	32	28.43	53.69	45	36.41	53.68	49			
Interest rate contracts	19.59	53.82	32	21.06	52.22	33	28.43	50.60	46	36.41	51.23	50			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	100	91.48	75	100	93.86	75	100	94.47	75	100	95.63	72			
One year or less	2.55	32.05	13	10.53	32.17	34	0	32.51	3	1.01	31.96	7			
Over 1 year to 5 years	33.34	27.06	60	36.85	30.45	59	49.71	31.16	85	44.78	31.85	72			
Over 5 years	64.11	29.56	83	52.62	28.09	75	50.29	28.71	74	54.21	29.43	75			
Gross negative fair value (absolute value)	3.94	1.55	90	1.83	0.83	86	1	0.72	72	0.58	0.69	37			
Gross positive fair value	3.88	2.23	87	1.65	1.19	74	1.47	0.85	88	1.01	0.71	76			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.07	75	0.03	0.06	70	0.02	0.06	49	0.01	0.06	42			
Gross positive fair value (X)	0.07	0.09	59	0.03	0.07	51	0.02	0.06	61	0.02	0.06	56			
Held for trading (X)	0.07	0.07	67	0.03	0.06	63	0.01	0.05	60	0.01	0.05	58			
Non-traded (X)	0.01	0.02	45	0	0.01	17	0.01	0.01	73	0.01	0.01	72			
Current credit exposure (X)	0.07	0.06	63	0.03	0.05	54	0.02	0.04	71	0.02	0.04	62			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.09	0.85	70	0.43	0.73	62	0.30	0.53	73	0.22	0.53	63			

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	49,047	33,930	18,369	11,230	
Gross losses	14,378	2,818	4,205	6,230	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	920	1,607	633	625	
Net losses	13,458	1,211	3,572	5,605	
Provision for loan and lease losses	101,600	16,328	19,133	12,744	
Adjustments	0	0	0	0	
Ending balance	137,189	49,047	33,930	18,369	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63	0.14	0.16	56			
Provision for loan and lease losses / Average loans and leases	0.84	0.82	58	0.15	0.24	42	0.22	0.24	63	0.21	0.28	50			
Provision for loan and lease losses / Net loan and lease losses	754.94	487.86	80	1,348.31	130.58	98	535.64	134.68	93	227.37	143.18	81			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5	0.26	0.98	4			
Allowance for loan and lease losses / Total loans and leases	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7	0.26	0.96	4			
Allowance for loan and lease losses / Net loans and leases losses (X)	10.19	11.58	65	40.50	8.03	94	9.50	7.54	73	3.28	8.39	30			
Allowance for loan and lease losses / Nonaccrual assets	133.04	299.17	18	103.42	218.72	24	99.58	214.03	19	85.14	178.03	18			
ALLL / 90+ days past due + nonaccrual loans and leases	133.04	244.34	25	103.42	151.73	38	99.06	160.51	35	85.14	136.22	29			
Gross loan and lease losses / Average loans and leases	0.12	0.34	23	0.03	0.28	7	0.05	0.30	11	0.10	0.33	21			
Recoveries / Average loans and leases	0.01	0.07	8	0.02	0.08	14	0.01	0.09	5	0.01	0.09	9			
Net losses / Average loans and leases	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20	0.09	0.24	33			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	32.65	33.98	56	38.22	36.22	65	10.16	41.30	6	79.11	33.49	93			
Earnings coverage of net loan and lease losses (X)	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84	27.01	19.67	74			
Net Loan and Lease Losses By Type															
Real estate loans	0	0.04	19	0.01	0.01	56	0	0.02	45	0.10	0.02	88			
Real estate loans secured by 1–4 family	0	0.01	41	0	0.01	47	0	0.01	39	-0.01	0.03	15			
Revolving	0	0.01	45	0.08	0.02	77	0	0.03	26	0	0.09	26			
Closed-end	0	0	44	-0.02	0	20	0	0.01	51	-0.02	0.02	15			
Commercial real estate loans	0	0.07	12	0.02	0.01	65	0	0.01	56	0.14	0.01	95			
Construction and land development	0	0	45	0	-0.01	45	-0.01	-0.03	45	0	-0.02	63			
1–4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0	0	37	0	-0.01	42	-0.01	-0.02	40	0	-0.01	64			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0	0.11	8	0.02	0.02	65	0.01	0.02	51	0.20	0.03	95			
Owner-occupied	0	0.02	26	-0.01	0.01	14	0	0.01	21	0.20	0.01	99			
Other	0	0.08	12	0.03	0.01	81	0.01	0.01	64	0	0.01	44			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.28	0.47	42	0	0.37	6	0.13	0.31	34	0.03	0.39	17			
Loans to individuals	0.60	1.13	37	0.29	1.17	18	0.12	1.16	9	0.19	1.25	11			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.35	0.15	80	0	0.15	9	0.09	0.14	56	0.01	0.15	37			

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	81,545	30,809	27,592	21,481	
90+ days past due loans and leases	0	0	179	0	
Nonaccrual loans and leases	103,115	47,424	34,073	21,576	
Total past due and nonaccrual loans and leases	184,660	78,233	61,844	43,057	
Restructured 30–89 days past due	2,162	55	101	233	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	5,252	4,361	2,310	697	
Total restructured loans and leases	7,414	4,416	2,411	930	
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	15,807	9,508	6,946	10,096	
Other real estate owned	796	209	432	225	
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31	0.30	0.47	32			
90+ days past due loans and leases	0	0.12	9	0	0.15	8	0	0.17	15	0	0.20	6			
Nonaccrual loans and leases	0.83	0.66	72	0.43	0.51	42	0.34	0.54	27	0.30	0.63	18			
90+ days past due and nonaccrual loans and leases	0.83	0.85	58	0.43	0.71	28	0.34	0.75	15	0.30	0.88	11			
30–89 days past due restructured	0.02	0.01	76	0	0.01	30	0	0.02	33	0	0.02	39			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0.04	0.13	28	0.04	0.14	27	0.02	0.16	13	0.01	0.20	10			
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.65	0.40	81	0.28	0.43	38	0.27	0.44	31	0.30	0.47	32			
90+ days past due assets	0	0.12	8	0	0.15	6	0	0.18	13	0	0.20	5			
Nonaccrual assets	0.83	0.67	71	0.43	0.53	42	0.34	0.57	27	0.30	0.64	18			
30+ days past due and nonaccrual assets	1.48	1.29	67	0.71	1.19	29	0.61	1.26	14	0.61	1.39	11			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.56	0.52	62	0.30	0.44	35	0.24	0.48	21	0.21	0.54	15			
90+ days past due and nonaccrual assets + other real estate owned	0.56	0.55	59	0.30	0.48	30	0.24	0.52	19	0.21	0.59	14			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.66	0.60	61	0.36	0.53	30	0.29	0.60	21	0.32	0.72	15			
Allowance for loan and lease losses	88.84	66.66	78	116.61	115.41	61	122.46	118.28	57	174.91	129.01	75			
Equity capital + allowance for loan and lease losses	5.52	4.97	62	2.94	4.28	36	2.38	4.79	24	2.98	5.78	19			
Tier 1 capital + allowance for loan and lease losses	6.29	6.05	58	3.34	5.65	26	2.79	6.16	20	3.19	7.35	15			
Loans and leases + other real estate owned	0.98	0.97	58	0.52	0.85	26	0.41	0.96	15	0.45	1.15	11			

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	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	0.96	0.39	89	0.35	0.38	59	0.33	0.42	45	0.35	0.44	45			
	90+ days past due	0	0.16	14	0	0.16	13	0	0.22	26	0	0.26	10			
	Nonaccrual	1.02	0.76	73	0.41	0.46	51	0.35	0.57	34	0.42	0.69	34			
Commercial and industrial	30–89 days past due	0.08	0.23	23	0.12	0.31	25	0.13	0.30	29	0.27	0.32	54			
	90+ days past due	0	0.03	16	0	0.05	14	0	0.05	32	0	0.05	11			
	Nonaccrual	0.45	0.75	35	0.27	0.83	22	0.26	0.76	24	0.09	0.93	12			
Individuals	30–89 days past due	4.38	0.83	98	0	0.83	5	0.91	0.84	53	0	0.97	3			
	90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual	8.69	0.28	95	0	0.17	11	4.52	0.23	96	0	0.24	8			
Depository institution loans	30–89 days past due		0			0			0			0				
	90+ days past due		0			0			0			0.05				
	Nonaccrual		0			0			0			0				
Agricultural	30–89 days past due	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
	90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20			
Foreign governments	30–89 days past due		0			0.07			0.01			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due	0	0.18	34	0	0.20	14	0	0.17	32	0	0.20	12			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.08	0.15	60	1.11	0.13	95	0	0.14	17	0	0.10	18			

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	2.20	0.65	92	1.08	0.67	83	0.99	0.71	73	1.29	0.74	82			
	90+ days past due	0	0.33	16	0	0.31	14	0.01	0.46	32	0	0.49	12			
	Nonaccrual	1.90	0.89	88	0.96	0.73	72	0.93	0.86	64	1.12	0.97	64			
Revolving	30–89 days past due	1.43	0.48	90	0.49	0.45	55	0.63	0.50	66	0.19	0.61	14			
	90+ days past due	0	0.03	30	0	0.05	24	0.03	0.05	61	0	0.07	22			
	Nonaccrual	0.75	1.13	51	0.66	1	50	0.70	1.17	54	0.25	1.17	21			
Closed-end	30–89 days past due	2.36	0.65	94	1.20	0.70	81	1.05	0.75	75	1.60	0.79	85			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual	2.13	0.87	88	1.01	0.70	76	0.98	0.84	66	1.37	0.96	70			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0	0.04	13	0	0.04	8	0	0.06	6	0	0.07	8			
Commercial real estate	30–89 days past due	0.51	0.26	80	0.07	0.18	35	0.06	0.17	25	0.03	0.18	17			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0.70	0.62	61	0.20	0.23	50	0.11	0.28	27	0.18	0.34	33			
Construction and development	30–89 days past due	0.10	0.28	48	0	0.28	12	0	0.21	10	0	0.23	11			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	2.78	0.41	90	0	0.20	12	0	0.19	12	0.08	0.24	39			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	57	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due	0.10	0.22	56	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	2.78	0.35	90	0	0.17	14	0	0.15	15	0.08	0.18	44			
Multifamily	30–89 days past due	0.35	0.09	86	0.71	0.08	93	0.14	0.10	75	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.22	0.11	80	0	0.05	21	0.12	0.08	72	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0.58	0.23	82	0.01	0.14	14	0.06	0.17	25	0.05	0.17	24			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0.51	0.80	44	0.25	0.28	51	0.13	0.30	28	0.24	0.38	40			
Owner Occupied	30–89 days past due	0.19	0.07	86	0.01	0.07	20	0.06	0.09	37	0.05	0.07	42			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.03	0.27	12	0.24	0.16	68	0.12	0.17	44	0.24	0.21	58			
Other	30–89 days past due	0.39	0.14	83	0	0.07	9	0.01	0.07	28	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.48	0.44	60	0.01	0.10	26	0.01	0.13	21	0	0.14	8			
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30–89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

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	1,516,477	1,516,476	1,516,483	946,924	
Retained earnings	510,599	384,606	223,435	127,762	
Accumulated other comprehensive income (AOCI)	43,815	-1,415	-29,646	-14,192	
Common equity tier 1 minority interest	0	0	1,311	0	
Common equity tier 1 capital before adjustments/deductions	2,070,891	1,899,667	1,711,583	1,060,494	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	225,947	239,202	285,518	79,631	
Accumulated other comprehensive income-related adjustments	43,070	-1,420	-28,866	-13,747	
Other deductions from common equity tier 1 capital	0	4	0	0	
Subtotal:	1,801,874	1,661,881	1,454,931	994,610	
Adjustments and deductions for common equity tier 1 capital	0	0	0	5,929	
Common equity tier 1 capital	1,801,874	1,661,881	1,454,931	988,681	
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	5,929	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	1,801,874	1,661,881	1,454,931	988,681	
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	141,483	52,005	36,488	19,734	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	141,483	52,005	36,488	19,734	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	141,483	52,005	36,488	19,734	
Exited advanced approach tier 2 capital					
Total capital	1,943,357	1,713,886	1,491,419	1,008,415	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,362,736	15,453,152	14,250,615	9,860,564	
Less: Deductions from common equity tier 1 capital	225,946	239,205	285,518	85,562	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	18,136,790	15,213,947	13,965,097	9,775,002	
Total risk-weighted assets	12,253,256	11,949,082	10,998,931	8,062,388	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.71	12.35	82	13.91	12.11	79	13.23	12.09	76	12.26	12.16	63			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	14.71	13.08	79	13.91	12.78	73	13.23	12.85	67	12.26	12.95	50			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	15.86	15.23	69	14.34	14.36	62	13.56	14.45	41	12.51	14.63	18			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73	10.11	9.53	74			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

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	0	0	0	0			
Other insurance activities income	0	0	0	0			
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	0				
Life insurance assets	378,375	347,274	263,441	234,780		8.96	277.39

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Premium income / Insurance activities revenue		2.84			7.32			4.86			4.64				
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.51	11.03	84	20.30	11.51	83	17.69	10.22	77	23.31	9.84	91			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

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	182,707	206,699	239,795	59,749	
Real estate loans	175,302	186,175	224,765	59,749	
Commercial and industrial loans	7,405	20,524	15,030	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
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	1,000	1,000	1,000	1,300	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	183,707	207,699	240,795	61,049	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits	0	0.42	14	0	1.19	6	0	0.97	3		0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-11.61	-2.40	33	-13.80	22.48	18	301.34	7.24	97	-2.26	21.19	48			
Total selected assets	-11.55	2.04	26	-13.74	12.40	22	294.43	3.24	98	-2.21	21.86	42			
Deposits		3.46			10.36			5			-0.77				

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	1	3	2	4		-66.67	0.00
Dividends	0	0	0	0			
Interest	1	3	2	4		-66.67	0.00
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	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	1	3	2	4		-66.67	0.00
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	1	3	2	4		-66.67	0.00
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	76	62	39	51		22.58	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	76	62	39	51		22.58	
Income (loss) before taxes	-75	-59	-37	-47			
Applicable income taxes (credit)	50	86	65	4,009		-41.86	
Extraordinary items				0			
Income before undistributed income of subsidiaries	-125	-145	-102	-4,056			
Equity in undistributed income of subsidiaries	126,119	162,379	95,765	52,283		-22.33	1114.55
Bank subsidiaries	126,119	162,379	95,765	52,283		-22.33	1114.55
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	125,994	162,234	95,663	48,227		-22.34	1113.23
Memoranda							
Bank net income	126,119	162,379	95,765	52,283		-22.33	1114.55
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	2,061,319	99.54	1,889,973	99.49	1,700,432	99.42	1,050,549		9.07	121.49
Common and preferred stock	2,061,319	99.54	1,889,973	99.49	1,700,432	99.42	1,050,549		9.07	121.49
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	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
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	0	0			
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			
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	687	0.03	863	0.05	926	0.05	1,089		-20.39	-38.16
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	8,885	0.43	8,831	0.46	8,851	0.52	8,856		0.61	-35.76
Balance due from subsidiaries and related institutions	0	0	0	0	63	0	0			
Total assets	2,070,891	100.00	1,899,667	100.00	1,710,272	100.00	1,060,494		9.01	119.00
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	1			-100.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	0	0	0	0	0	0	1			-100.00
Equity Capital	2,070,891	100	1,899,667	100	1,710,272	100	1,060,493		9.01	119.06
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	927,345	44.78	927,345	48.82	927,345	54.22	927,345		0.00	0.00
Common surplus	589,132	28.45	589,131	31.01	589,138	34.45	19,579		0.00	2909.00
Retained earnings	510,599	24.66	384,606	20.25	223,435	13.06	127,761		32.76	4816.70
Accumulated other comprehensive income	43,815	2.12	-1,415	-0.07	-29,646	-1.73	-14,192			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	2,070,891	100.00	1,899,667	100.00	1,710,272	100.00	1,060,494		9.01	119.00
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	6.30	7.29	34	8.94	9.68	40	6.64	10.40	14	4.50	7.61	19			
Bank net income / Average equity investment in banks	6.38	7.45	35	9.04	10.51	35	6.71	11.19	11	5.04	8.74	15			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			7.10			4.73				
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	100.10	88.16	33	100.09	82.22	38	100.11	82.56	36	108.41	80.64	75			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	0	20.06	3	0	20.43	1	0	20.88	1	0	19.94	1			
Total debt / Equity capital	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	0	34.67	10		28.44			28.63		0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27	99.06	102.10	31			
Total investment in subs / Equity capital	99.54	110.16	18	99.49	111.07	14	99.42	112.48	15	99.06	111.30	20			
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)	-0.08	0.47	28	-0.06	0.36	26	-0.10	0.35	23	-0.21	0.52	25			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-64.47	136.59	0	-133.87	177.68	0	-161.54	162.34	0	-7,852.94	141.81	0			
Cash from ops + noncash items + op expense / Op expense + dividend	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1	-1.96	148.20	5			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-134.21	134.08	0	-100	116.34	2	-156.41	103.19	1	-1.96	92.33	11			
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54			2,898.75			1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,539.23			1,632.83			1,369.37			1,547.94				
Dividends + interest from subsidiaries / Interest expense + dividends		150.43			210.80			188.90			172.51				
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.85	32	0.05	2.64	34	0.05	2.61	33	0.10	3.24	32			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
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	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
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	0.19	36	0	0.21	36	0	0.13	35			

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		81.10			57.84			57.26			68.72				
Dividends declared / Net income	0	42.29	4	0	33.08	3	0	27.33	5	0	31.29	5			
Net income – dividends / Average equity	6.30	4.14	77	8.94	6.46	82	6.64	7.33	44	4.50	5.03	41			
Percent of Dividends Paid															
Dividends from bank subsidiaries		132.17			178.13			157.73			130.71				
Dividends from nonbank subsidiaries		3.41			7.53			7.13			12.57				
Dividends from subsidiary holding companies		4.85			21.40			16.86			18.99				
Dividends from all subsidiaries		174.85			260.40			215.26			196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	60.28	4	0	66.55	4	0	60.71	4	0	59	4			
Interest income from bank subsidiaries	0	0.36	41	0	0.54	39	0	0.52	37	0.01	0.76	41			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	0	62.88	5	0	69.36	5	0	63.43	4	0.01	62.82	5			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries	100	0.63	99	100	0.80	99	100	0.92	99	100	0.94	98			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	100	82.20	93	100	78.80	95	100	74.20	88	100	69.23	94			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt		27.08			28.33			26.53			39.18				