Bank Holding Company Performance Report March 31, 2021—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): 19,749,088
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:

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

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

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

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	19,071,899	15,876,101	17,237,548	15,075,013	12,594,319
Net income ($000)	52,724	32,842	125,994	162,234	95,663
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.67	2.67	48	2.69	2.94	26	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30
+ Non-interest income	0.42	1.13	14	0.43	1.12	13	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10
– Overhead expense	1.64	2.28	14	1.67	2.68	9	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16
– Provision for credit losses	0.03	-0.12	76	0.33	0.88	19	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63
+ Securities gains (losses)	0.09	0.01	95	0	0.03	56	0.06	0.02	81	0.02	0.01	78	0	0	50
+ Other tax equivalent adjustments	-0.03	0	0	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.47	1.78	28	1.13	0.64	74	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11
Net operating income	1.11	1.36	23	0.83	0.48	70	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11
Net income	1.11	1.35	24	0.83	0.48	70	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.18	3.18	48	3.90	4.09	36	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36
Interest expense	0.31	0.29	63	0.99	0.85	70	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68
Net interest income (tax equivalent)	2.88	2.88	45	2.91	3.24	28	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.16	21	0.12	0.27	38	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20
Earnings coverage of net loan and lease losses (X)	123.51	25.70	90	16.86	17.23	65	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.49	23	0.53	1.32	12	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5
Allowance for loan and lease losses / Total loans and leases	1.10	1.47	25	0.53	1.30	12	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.70	55	0.38	0.63	24	0.83	0.71	67	0.43	0.57	37	0.34	0.61	23
30–89 days past due loans and leases / Total loans and leases	0.27	0.33	52	0.45	0.52	47	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31
Liquidity and Funding															
Net noncore funding dependence	3.81	-0.51	67	22.95	14.37	78	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61
Net short-term noncore funding dependence	-1.81	-6.88	67	20.98	4.94	89	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80
Net loans and leases / Total assets	63.14	60.99	55	68.49	64.23	53	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58
Capitalization															
Tier 1 leverage ratio	9.82	9.15	73	10.89	9.43	84	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73
Holding company equity capital / Total assets	10.38	10.72	44	12.04	11.64	53	11.18	11.16	49	11.99	12.43	44	11.93	12.22	51
Total equity capital (including minority interest) / Total assets	10.39	10.85	42	12.05	11.80	51	11.19	11.29	48	12	12.57	42	11.94	12.27	50
Common equity tier 1 capital / Total risk-weighted assets	14.98	12.57	85	13.74	11.64	83	14.71	12.38	82	13.91	12.17	79	13.23	12.12	76
Net loans and leases / Equity capital (X)	6.08	5.73	60	5.69	5.59	54	5.95	5.58	58	5.75	5.21	66	5.91	5.29	67
Cash dividends / Net income	0	23.13	6	0	81.34	4	0	42.30	4	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	21.55	16.49	67	9.86	11.31	56	16.87	16.68	54	10.57	9.26	68	40.84	7	94
Equity capital	4.80	9.13	38	11	5.70	76	9.01	6.99	67	11.07	10.49	68	61.27	7.89	94
Net loans and leases	12.04	7.22	72	7.72	9.91	55	12.78	9.07	72	8.05	9.10	62	43.16	7.89	96
Noncore funding	-48.88	-25.09	20	16.10	16.35	56	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.53	102.85	28	99.51	103.91	23	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27
Cash from ops + noncash items + op expense / Op expense + dividends	-14.29	98.58	10	-92.31	176.81	2	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1

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	120,371	117,328	477,673	480,846	387,631	2.59	189.24
Income from lease financing receivables	3,097	3,753	13,818	13,932	10,653	-17.48	
Fully taxable income on loans and leases	122,386	119,790	486,559	489,810	394,636	2.17	194.37
Tax-exempt income on loans and leases	1,082	1,291	4,932	4,968	3,648	-16.19	2539.02
Estimated tax benefit on income on loans and leases	1,194	1,430	0	5,480	3,615	-16.50	4676.00
Income on loans and leases (tax equivalent)	124,662	122,511	491,491	500,258	401,899	1.76	199.37
Investment interest income (tax equivalent)	14,992	17,965	58,506	68,095	59,815	-16.55	63.49
Interest on balances due from depository institutions	220	1,167	1,615	8,067	7,160	-81.15	-4.76
Interest income on other earning assets	775	1,460	5,022	6,214	5,726	-46.92	-18.85
Total interest income (tax equivalent)	140,649	143,103	556,634	582,634	474,600	-1.71	170.49
Interest on time deposits of $250K or more	1,223	5,179	14,492	18,230	11,905	-76.39	
Interest on time deposits < $250K	1,048	3,271	8,921	22,567	19,716	-67.96	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,210	21,403	48,759	104,965	63,539	-61.64	456.23
Interest on other borrowings and trading liabilities	3,042	6,536	23,309	26,069	20,669	-53.46	191.38
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	13,523	36,389	95,481	171,831	115,829	-62.84	323.12
Net interest income (tax equivalent)	127,126	106,714	461,153	410,803	358,771	19.13	160.50
Non-interest income	19,814	16,986	73,112	64,499	42,514	16.65	272.72
Adjusted operating income (tax equivalent)	146,940	123,700	534,265	475,302	401,285	18.79	171.52
Overhead expense	78,123	66,342	274,427	245,556	254,067	17.76	173.33
Provision for credit losses	1,500	13,100	101,600	16,328	19,133		29.87
Securities gains (losses)	4,310	160	10,052	2,316	0	2593.75	638.01
Other tax equivalent adjustments	-1,194	0	0	0	0		
Pretax net operating income (tax equivalent)	69,891	44,988	169,078	216,634	128,085	55.35	179.97
Applicable income taxes	17,126	10,691	42,986	48,786	28,723	60.19	46.25
Tax equivalent adjustments	0	1,430	0	5,480	3,625	-100.00	-100.00
Applicable income taxes (tax equivalent)	17,126	12,121	42,986	54,266	32,348	41.29	45.94
Minority interest	41	25	98	134	74	64.00	4000.00
Net income before discontinued operations, net of minority interest	52,724	32,842	125,994	162,234	95,663	60.54	298.58
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	52,724	32,842	125,994	162,234	95,663	60.54	298.58
Memoranda							
Net income - holding company and noncontrolling (minority) interest	52,765	32,867	126,092	162,368	95,737	60.54	298.86
Investment securities income (tax equivalent)	14,992	17,965	58,506	68,095	59,815	-16.55	63.49
US Treasury and agency securities (excluding mortgage-backed securities)	309	107	789	46	65	188.79	48.56
Mortgage-backed securities	13,545	16,030	50,976	57,474	53,038	-15.50	63.31
All other securities	1,138	1,828	6,741	10,575	6,712	-37.75	70.36
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.95	2.96	49	3.61	3.72	35	3.23	3.27	47	3.86	4	36	3.77	3.87	42
Less: Interest expense	0.28	0.27	64	0.92	0.78	71	0.55	0.48	65	1.14	0.98	69	0.92	0.79	68
Equals: Net interest income (tax equivalent)	2.67	2.67	48	2.69	2.94	26	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30
Plus: Non-interest income	0.42	1.13	14	0.43	1.12	13	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10
Equals: adjusted operating income (tax equivalent)	3.08	3.87	12	3.12	4.12	9	3.10	4.04	10	3.15	4.41	5	3.19	4.46	6
Less: Overhead expense	1.64	2.28	14	1.67	2.68	9	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16
Less: Provision for credit losses	0.03	-0.12	76	0.33	0.88	19	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.09	0.01	95	0	0.03	57	0.06	0.02	81	0.02	0.01	78	0	0	50
Plus: other tax equivalent adjustments	-0.03	0	0	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.47	1.78	28	1.13	0.64	74	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11
Less: Applicable income taxes (tax equivalent)	0.36	0.40	37	0.31	0.16	80	0.25	0.23	54	0.36	0.36	47	0.26	0.33	25
Less: Minority interest	0	0	85	0	0	85	0	0	83	0	0	77	0	0	77
Equals: Net operating income	1.11	1.36	23	0.83	0.48	70	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.11	1.35	24	0.83	0.48	70	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11
Memo: Net income (last four quarters)	0.81	1.07	22	1.02	0.98	49	0.73	0.82	35	1.08	1.19	33	0.76	1.24	11
Net income–BHC and noncontrolling (minority) interest	1.11	1.37	24	0.83	0.49	70	0.73	0.83	35	1.08	1.20	33	0.76	1.25	10
Margin Analysis															
Average earning assets / Average assets	92.67	93.08	47	92.43	91.24	63	92.36	92.32	51	92.30	91.05	63	93.23	91.48	73
Average interest-bearing funds / Average assets	57.62	62.97	28	65.05	66.92	42	60.91	64.06	37	64.24	65.57	42	64.47	65.56	45
Interest income (tax equivalent) / Average earning assets	3.18	3.18	48	3.90	4.09	36	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36
Interest expense / Average earning assets	0.31	0.29	63	0.99	0.85	70	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68
Net interest income (tax equivalent) / Average earning assets	2.88	2.88	45	2.91	3.24	28	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26
Yield or Cost															
Total loans and leases (tax equivalent)	4.03	4.05	53	4.45	4.74	32	4.06	4.27	41	4.74	5.09	28	4.57	4.95	26
Interest-bearing bank balances	0.10	0.10	47	2.31	1.16	90	0.51	0.27	90	2.65	2.04	82	1.89	1.64	74
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.16	3.15	48	3.86	4.05	34	3.50	3.51	46	4.15	4.36	34	4.01	4.20	37
Investment securities (tax equivalent)	1.39	1.84	19	2.16	2.60	16	1.78	2.25	19	2.26	2.76	8	2.46	2.68	34
US Treasury and agency securities (excluding mortgage-backed securities)	1.65	1.30	69	0.95	2.31	9	1.43	1.75	34	0.92	2.32	5	21.21	2.05	99
Mortgage-backed securities	1.27	1.60	19	2.19	2.49	16	1.70	2.05	20	2.09	2.61	4	2.35	2.50	33
All other securities	2.01	2.93	20	2.03	3.62	9	2.07	3.24	11	3.62	4.06	44	2.75	4.20	14
Interest-bearing deposits	0.43	0.26	81	1.45	0.90	86	0.83	0.53	82	1.80	1.10	88	1.48	0.81	88
Time deposits of $250K or more	0.77	0.82	50	2.38	1.83	95	1.89	1.42	85	2	1.96	49	1.50	1.44	56
Time deposits < $250K	1.25	0.78	87	1.37	1.69	22	1.28	1.36	42	2.13	1.82	69	1.84	1.29	86
Other domestic deposits	0.38	0.17	89	1.32	0.71	90	0.68	0.36	88	1.69	0.93	90	1.29	0.67	90
Foreign deposits	0	0.13	25	0	0.79	8	0	0.42	14	0	1.19	6	0	0.97	3
Federal funds purchased and repos	0.18	0.18	68	0.46	1.14	15	0.26	0.62	20	0.49	1.86	16	0.32	1.51	13
Other borrowed funds and trading liabilities	0.96	1.38	37	1.27	1.90	17	1.17	1.50	35	1.69	2.38	15	1.74	2.28	16
All interest-bearing funds	0.49	0.42	64	1.41	1.15	72	0.91	0.74	72	1.77	1.49	72	1.43	1.19	72

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	19,814	16,986	73,112	64,499	42,514
Fiduciary activities income	13	2	38	63	101
Service charges on deposit accounts - domestic	5,562	4,183	17,164	16,953	13,783
Trading revenue	974	1,938	3,838	4,820	3,956
Investment banking fees and commissions	0	0	0	0	3
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	138	65	244	115	52
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,726	781	9,788	10,776	315
Other non-interest income	11,401	10,017	42,040	31,772	24,304
Total overhead expenses	78,123	66,342	274,427	245,556	254,067
Personnel expense	41,217	35,571	118,024	126,492	152,004
Net occupancy expense	5,423	5,487	23,054	20,914	18,992
Goodwill impairment losses	4,546	3,594	14,828	14,377	7,788
Amortization expenses and impairment loss (other intangible assets)	4,565	4,543	18,446	18,177	12,413
Other operating expenses	22,372	17,147	100,075	65,596	62,870
Fee income on mutual funds and annuities	0	0	0	0	3
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	873	880	866	881	794
Average personnel expense per employee	47.21	40.42	136.29	143.58	191.44
Average assets per employee	21,846.39	18,041.02	19,904.79	17,111.25	15,861.86

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0.01	3.08	17
Overhead expenses / Net Interest Income + non-interest income	53.60	59.31	24	54.26	63.90	16	51.37	62.28	14	52.27	61.29	14	63.89	60.88	66
Percent of Average Assets															
Total overhead expense	1.64	2.28	14	1.67	2.68	9	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16
Personnel expense	0.86	1.28	12	0.90	1.36	10	0.68	1.30	5	0.84	1.41	10	1.21	1.44	28
Net occupancy expense	0.11	0.24	9	0.14	0.27	9	0.13	0.26	8	0.14	0.28	8	0.15	0.28	10
Other operating expenses	0.66	0.73	49	0.64	0.98	20	0.77	0.94	48	0.65	0.97	23	0.66	0.97	18
Overhead less non-interest income	1.22	1.10	56	1.24	1.47	35	1.17	1.25	41	1.20	1.32	38	1.68	1.38	67
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.17	58.69	24	53.63	63.38	15	51.37	61.82	16	51.66	60.64	13	63.31	60.37	68
Personnel expense	28.05	33.28	23	28.76	33.17	23	22.09	32.36	8	26.61	32.39	20	37.88	32.51	78
Net occupancy expense	3.69	6.42	11	4.44	6.75	16	4.32	6.58	14	4.40	6.52	12	4.73	6.48	15
Other operating expenses	21.43	18.45	76	20.44	22.88	51	24.96	22.28	76	20.65	21.20	56	20.70	20.90	53
Total non-interest income	13.48	28.42	18	13.73	26.40	22	13.68	28.83	17	13.57	29.23	16	10.59	28.50	12
Fiduciary activities income	0.01	2.15	24	0	2.03	27	0.01	2.09	24	0.01	1.97	28	0.03	2.14	30
Service charges on domestic deposit accounts	3.79	3.21	59	3.38	3.92	40	3.21	3.27	48	3.57	3.88	43	3.43	4.15	42
Trading revenue	0.66	0.97	64	1.57	1.58	73	0.72	1.28	62	1.01	1.18	64	0.99	0.85	75
Investment banking fees and commissions	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	10
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.09	0.99	36	0.05	-0.41	58	0.05	0.01	58	0.02	0.28	37	0.01	0.65	23
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.17	3.74	36	0.63	1.88	37	1.83	3.92	46	2.27	1.86	67	0.08	1.61	19
Other non-interest income	7.76	8.65	53	8.10	9.85	44	7.87	9.65	46	6.68	10.04	31	6.06	9.86	27
Overhead less non-interest income	39.68	29.66	77	39.90	36.23	62	37.68	31.93	65	38.09	31.06	67	52.72	31.46	96
Applicable income taxes / Pretax net operating income (tax equivalent)	24.50	21.04	83	23.76	17.54	84	25.42	18.63	91	22.52	20.56	65	22.42	19.04	78
Applicable income tax + TE / Pretax net operating income + TE	24.50	22.74	73	26.94	22.86	75	25.42	21.18	82	25.05	23.23	73	25.26	21.56	81

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	8,000,705	8,100,660	7,946,135	8,008,814	7,435,064	-1.23	144.38
Commercial and industrial loans	3,980,340	2,232,077	3,780,000	2,085,285	2,039,831	78.32	360.32
Loans to individuals	45,321	62,179	56,948	66,991	67,027	-27.11	-20.39
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	920	4,450	946	3,830	5,477	-79.33	-58.61
Other loans and leases	637,346	801,193	726,907	822,541	629,118	-20.45	1059.76
Less: Unearned income	57,853	13,004	53,744	14,759	32,585	344.89	47.48
Loans and leases, net of unearned income	12,606,779	11,187,555	12,457,192	10,972,702	10,143,932	12.69	199.20
Less: Allowance for loan and lease losses	138,111	58,786	137,189	49,047	33,930	134.94	6414.67
Net loans and leases	12,468,668	11,128,769	12,320,003	10,923,655	10,110,002	12.04	196.07
Debt securities that reprice or mature in over 1 year	4,376,589	3,125,669	3,842,366	3,082,102	2,540,185	40.02	139.46
Mutual funds and equity securities	30,868	31,190	31,409	30,653	29,721	-1.03	120.12
Subtotal	16,876,125	14,285,628	16,193,778	14,036,410	12,679,908	18.13	178.80
Interest-bearing bank balances	1,102,323	154,016	665,370	250,268	275,777	615.72	208.71
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	139,728	256,039	116,263	258,085	234,587	-45.43	4628.53
Trading assets	81,592	134,652	125,627	50,802	21,772	-39.41	1356.48
Total earning assets	18,199,768	14,830,335	17,101,038	14,595,565	13,212,044	22.72	180.39
Non-interest-bearing cash and due from depository institutions	353,370	288,033	274,327	177,094	93,680	22.68	380.49
Premises, fixed assets, and leases	83,306	83,786	84,422	77,355	83,780	-0.57	7.62
Other real estate owned	5,920	1,096	796	209	432	440.15	760.47
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,106,724	1,044,977	1,060,342	997,845	943,019	5.91	133.92
Total assets	19,749,088	16,248,227	18,520,925	15,848,068	14,332,955	21.55	177.54
Quarterly average assets	19,071,899	15,876,101	18,362,736	15,453,152	14,250,615	20.13	180.61
Average loans and leases (YTD)	12,385,576	11,015,987	12,119,521	10,552,102	8,802,151	12.43	202.80
Memoranda							
Loans held-for-sale	87,702	34,478	45,374	24,112	1,332	154.37	7076.92
Loans not held-for-sale	12,519,077	11,153,077	12,411,818	10,948,590	10,142,600	12.25	197.21
Real estate loans secured by 1–4 family	2,093,525	2,182,685	2,106,038	2,213,390	2,123,576	-4.08	128.45
Commercial real estate loans	5,904,979	5,915,141	5,837,832	5,792,517	5,307,574	-0.17	150.48
Construction and land development	609,520	656,317	557,401	721,449	780,440	-7.13	78.47
Multifamily	539,060	483,325	557,044	544,937	636,956	11.53	53.82
Nonfarm nonresidential	4,756,399	4,775,499	4,723,387	4,526,131	3,890,178	-0.40	185.59
Real estate loans secured by farmland	2,201	2,834	2,265	2,907	3,914	-22.34	
Total investment securities	4,547,185	3,412,898	3,990,038	3,370,840	2,804,493	33.24	146.50
U.S. Treasury securities	0	19,999	0	19,891	0	-100.00	
US agency securities (excluding mortgage-backed securities)	71,859	25,000	74,684	0	0	187.44	425.05
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	4,211,190	2,987,567	3,648,339	3,073,855	2,540,185	40.96	146.07
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	233,268	349,142	235,606	246,441	234,587	-33.19	121.66
Mutual funds and equity securities	30,868	31,190	31,409	30,653	29,721	-1.03	120.12
Available-for-sale securities	4,105,319	3,346,551	3,923,471	3,330,029	2,803,493	22.67	122.67
U.S. Treasury securities	0	19,999	0	19,891	0	-100.00	
US agency securities (excluding mortgage-backed securities)	46,859	0	49,684	0	0		242.39
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	3,826,192	2,978,410	3,639,181	3,064,697	2,540,185	28.46	123.57
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	232,268	348,142	234,606	245,441	233,587	-33.28	122.83
Mutual funds and equity securities	0	0	0	0	29,721		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,934	264	2	-82	0		
Available-for-sale securites appreciation (depreciation)	-47,438	51,665	55,987	2,442	-51,270		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	572,735	412,142	701,099	128,823	524,592	38.97	-50.79

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	6,157,909	3,620,346	5,615,919	3,543,130	3,260,317	70.09	198.59
NOW, ATS and transaction accounts	2,538,387	1,602,600	2,125,378	1,694,045	1,468,555	58.39	440.49
Time deposits less brokered deposits < $250K	245,361	270,213	266,150	472,878	274,318	-9.20	
MMDA and other savings accounts	6,627,060	4,851,892	6,208,504	4,778,344	4,656,176	36.59	289.79
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,568,717	10,345,051	14,215,951	10,488,397	9,659,366	50.49	272.59
Time deposits of $250K or more	644,843	835,346	625,797	901,980	931,027	-22.81	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	88,475	93,734	115,499	82,061	177,526	-5.61	-47.25
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	350,000	2,050,000	350,000	1,850,000	1,015,000	-82.93	-70.21
Other borrowings w/remaining maturity over 1 year	760,942	0	871,946	0	0		129975.56
Brokered deposits < $250K	41,523	710,077	118,553	462,445	696,309	-94.15	
Noncore funding	1,885,783	3,689,157	2,081,795	3,296,486	2,819,862	-48.88	-2.42
Trading liabilities	81,834	139,371	39,257	54,421	22,856	-41.28	1304.63
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	160,791	116,588	111,447	107,632	119,288	37.91	543.50
Total liabilities	17,697,125	14,290,167	16,448,450	13,946,936	12,621,372	23.84	188.14
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	927,345	927,345	927,345	927,345	927,345	0.00	0.00
Common surplus	589,132	589,131	589,132	589,131	589,138	0.00	2909.00
Retained earnings	547,482	417,448	510,599	384,606	223,435	31.15	2218.86
Accumulated other comprehensive income	-13,577	22,627	43,815	-1,415	-29,646		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,050,382	1,956,551	2,070,891	1,899,667	1,710,272	4.80	110.65
Noncontrolling (minority) interest in subsidiaries	1,581	1,509	1,584	1,465	1,311	4.77	288.45
Total equity capital, including minority interest	2,051,963	1,958,060	2,072,475	1,901,132	1,711,583	4.80	110.73
Total liabilities and capital	19,749,088	16,248,227	18,520,925	15,848,068	14,332,955	21.55	177.54
Memoranda							
Non-interest-bearing deposits	6,157,909	3,620,346	5,615,919	3,543,130	3,260,317	70.09	198.59
Interest-bearing deposits	10,097,174	8,270,128	9,344,382	8,309,692	8,026,385	22.09	273.22
Total deposits	16,255,083	11,890,474	14,960,301	11,852,822	11,286,702	36.71	240.94
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	2,055,049	1,899,667	1,899,667	1,710,272	1,060,494		
Accounting restatements	0	0	0	0	0		
Net income	52,724	32,842	125,994	162,234	95,663		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	-1	0	0		
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	0	0	0	0	0		
Change in other comprehensive income	-57,391	24,042	45,230	27,161	-15,446		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	1	0	569,561		
Holding company equity capital, ending balance	2,050,382	1,956,551	2,070,891	1,899,667	1,710,272		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	40.51	36.10	57	49.86	38.37	66	42.90	36.22	61	50.53	37.78	68	51.87	37.19	72
Commercial and industrial loans	20.15	13.88	81	13.74	12.73	58	20.41	13.52	82	13.16	12.02	60	14.23	12.85	59
Loans to individuals	0.23	3.42	18	0.38	3.84	22	0.31	3.40	21	0.42	4.20	21	0.47	4.31	22
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.19	30	0.03	0.20	44	0.01	0.19	30	0.02	0.24	42	0.04	0.30	50
Other loans and leases	3.23	4.29	52	4.93	4.96	57	3.92	4.63	53	5.19	5.01	57	4.39	5	52
Net loans and leases	63.14	60.99	55	68.49	64.23	53	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58
Debt securities over 1 year	22.16	16.70	71	19.24	14.63	75	20.75	15.55	73	19.45	14.60	75	17.72	14.63	64
Mutual funds and equity securities	0.16	0.06	80	0.19	0.05	89	0.17	0.05	84	0.19	0.06	88	0.21	0.06	89
Subtotal	85.45	78.43	78	87.92	80.12	86	87.44	78.16	89	88.57	79.65	84	88.47	79.97	84
Interest-bearing bank balances	5.58	9.08	30	0.95	4.14	17	3.59	7.51	24	1.58	3.06	39	1.92	3.04	44
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.71	1.59	35	1.58	1.72	62	0.63	1.68	28	1.63	1.91	61	1.64	1.96	63
Trading assets	0.41	0.56	65	0.83	1.27	62	0.68	1.01	65	0.32	1.19	60	0.15	1.33	56
Total earning assets	92.15	91.48	58	91.27	89.78	66	92.33	91.05	64	92.10	89.53	75	92.18	89.74	73
Non-interest cash and due from depository institutions	1.79	1	93	1.77	1.12	90	1.48	1.07	85	1.12	1.14	42	0.65	1.21	13
Other real estate owned	0.03	0.02	76	0.01	0.03	27	0	0.02	29	0	0.03	14	0	0.04	15
All other assets	6.06	7.44	31	6.95	9.05	27	6.19	7.82	30	6.79	9.27	22	7.17	8.98	30
Memoranda															
Short-term investments	6.29	11.92	25	2.52	7.73	20	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44
U.S. Treasury securities	0	0.98	13	0.12	0.86	50	0	0.84	17	0.13	1.03	46	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.36	0.73	50	0.15	0.51	45	0.40	0.63	55	0	0.54	13	0	0.69	10
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	21.32	12.38	89	18.39	11.43	85	19.70	11.75	87	19.40	11.44	87	17.72	11.13	85
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	1.18	0.46	78	2.15	0.39	91	1.27	0.42	82	1.56	0.39	87	1.64	0.41	89
Loans held-for-sale	0.44	0.46	65	0.21	0.40	50	0.24	0.52	41	0.15	0.39	44	0.01	0.30	23
Loans held for investment	63.39	61.15	55	68.64	64.43	54	67.02	61.72	62	69.08	63.50	53	70.76	63.93	61
Real estate loans secured by 1–4 family	10.60	11.69	47	13.43	13.18	53	11.37	11.91	48	13.97	13.29	56	14.82	13.46	55
Revolving	1.61	1.51	59	2.25	2.02	58	1.85	1.66	58	2.29	2.07	60	2.45	2.27	59
Closed-end, secured by first liens	8.97	9.76	49	11.15	10.62	54	9.50	9.81	52	11.64	10.69	56	12.35	10.57	61
Closed-end, secured by junior liens	0.02	0.21	17	0.03	0.28	20	0.02	0.22	20	0.03	0.28	23	0.02	0.31	15
Commercial real estate loans	29.90	22.27	68	36.40	23.11	82	31.52	22.22	71	36.55	22.23	84	37.03	21.58	86
Construction and land development	3.09	3.32	50	4.04	3.46	61	3.01	3.40	51	4.55	3.44	66	5.45	3.51	76
Multifamily	2.73	3.21	55	2.97	3.23	56	3.01	3.12	58	3.44	3.01	66	4.44	2.72	81
Nonfarm nonresidential	24.08	14.77	82	29.39	15.32	89	25.50	14.72	85	28.56	14.69	89	27.14	14.44	86
Real estate loans secured by farmland	0.01	0.33	31	0.02	0.35	32	0.01	0.33	31	0.02	0.36	34	0.03	0.41	40

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	63.46	57.91	53	72.41	57.83	69	63.79	57.15	54	72.99	57.46	73	73.30	56.49	73
Real estate loans secured by 1–4 family	16.61	19.43	41	19.51	20.44	45	16.91	19.43	37	20.17	20.75	46	20.93	21.10	47
Revolving	2.53	2.45	55	3.27	3.09	54	2.76	2.64	56	3.31	3.15	52	3.46	3.50	52
Closed-end	14.08	16.76	40	16.24	17.13	47	14.15	16.59	39	16.86	17.39	49	17.47	17.39	51
Commercial real estate loans	46.84	35.36	69	52.87	34.31	85	46.86	34.63	72	52.79	33.52	87	52.32	32.14	87
Construction and land development	4.83	5.29	49	5.87	5.12	61	4.47	5.26	48	6.57	5.09	66	7.69	5.20	76
1–4 family	1.31	1.05	67	1.30	0.98	66	1.10	0.93	61	1.15	0.94	67	0.77	1.02	53
Other	3.52	4.21	46	4.57	4	58	3.37	4.19	47	5.43	4.02	69	6.93	4.05	81
Multifamily	4.28	5.08	52	4.32	4.90	52	4.47	4.96	52	4.97	4.69	61	6.28	4.10	78
Nonfarm nonresidential	37.73	23.47	84	42.69	22.69	93	37.92	22.93	86	41.25	22.15	93	38.35	21.40	91
Owner-occupied	10.37	7.93	66	13.11	7.70	83	10.66	7.68	69	12.30	7.72	79	11.54	8.03	71
Other	27.36	15.25	93	29.58	14.76	94	27.26	14.95	93	28.95	14.34	94	26.81	13.38	94
Real estate loans secured by farmland	0.02	0.56	29	0.03	0.53	31	0.02	0.54	30	0.03	0.55	33	0.04	0.63	39
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	31.57	23.16	78	19.95	20.31	52	30.34	22.17	79	19	19.53	53	20.11	20.32	56
Loans to individuals	0.36	6.02	17	0.56	6.48	20	0.46	6.13	18	0.61	7.13	18	0.66	7.36	20
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.01	0.33	29	0.04	0.31	42	0.01	0.32	30	0.03	0.37	41	0.05	0.46	48
Other loans and leases	5.06	8.05	50	7.16	9.38	53	5.84	9.09	52	7.50	9.85	51	6.20	9.66	48
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	402.10	382.51	48	459.73	401.07	52	409.79	381.27	47	468.10	391.26	58	499.38	379.80	65
Real estate loans secured by 1–4 family	105.22	124.29	43	123.87	138.65	43	108.61	125.03	43	129.37	138.18	47	142.63	137.84	51
Revolving	16.02	16.14	57	20.77	21.22	56	17.72	17.42	57	21.24	21.26	57	23.60	23.33	58
Closed-end	89.19	106.79	43	103.10	115.78	44	90.89	106.14	43	108.12	115.20	48	119.03	112.79	56
Commercial real estate loans	296.77	237.40	63	335.70	240.54	69	301.06	234.65	63	338.56	229.44	73	356.49	219.72	81
Construction and land development	30.63	35.26	46	37.25	35.93	55	28.75	35.62	45	42.17	34.95	62	52.42	35.36	68
1–4 family	8.32	6.84	66	8.24	6.92	61	7.07	6.34	60	7.35	6.61	62	5.22	7.04	55
Other	22.31	28.01	43	29.01	27.85	52	21.68	28.16	42	34.82	27.32	64	47.20	27.26	77
Multifamily	27.09	34.02	51	27.43	33.54	50	28.73	32.74	53	31.85	31.04	58	42.78	27.85	80
Nonfarm nonresidential	239.05	157.71	81	271.02	159.79	84	243.59	155.06	82	264.54	152.10	84	261.29	147.22	83
Owner-occupied	65.69	52.99	63	83.21	54.16	73	68.49	52.37	67	78.87	53.07	70	78.63	54.89	68
Other	173.36	102.29	85	187.81	103.49	88	175.10	100.54	86	185.67	97.41	88	182.66	91.80	88
Real estate loans secured by farmland	0.11	3.50	30	0.16	3.48	30	0.12	3.44	29	0.17	3.60	31	0.26	4.02	38
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	200.05	145.22	77	126.68	132.09	49	194.94	139.91	75	121.88	122.02	50	137.01	128.82	54
Loans to individuals	2.28	35.91	17	3.53	40.80	19	2.94	37.47	19	3.92	43.51	20	4.50	42.67	21
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.05	1.94	30	0.25	1.90	43	0.05	1.88	30	0.22	2.18	41	0.37	2.72	50
Other loans and leases	32.03	47.52	48	45.47	54.71	57	37.49	49.54	53	48.08	52.44	58	42.25	51.79	53
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.47	27.81	71	39.77	27.16	83	36.20	27.32	72	40.49	26.45	84	40.78	24.79	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	231.09	185.94	60	252.49	188.67	67	232.57	183.76	61	259.69	178.57	73	277.86	167.93	83
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	296.77	243.39	63	335.70	248.20	69	301.06	240.85	61	338.56	236.10	73	356.49	225.98	79

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	6.29	11.92	25	2.52	7.73	20	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44
Liquid assets	29.47	27.16	58	22.21	22.73	58	25.85	26.22	56	22.54	22.44	62	20.45	22.72	55
Investment securities	23.02	18.78	67	21	16.91	70	21.54	17.85	68	21.27	16.99	73	19.57	17.27	61
Net loans and leases	63.14	60.99	55	68.49	64.23	53	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58
Net loans, leases and standby letters of credit	63.59	61.79	53	69.08	65.22	54	66.99	62.48	61	69.51	64.84	52	71.07	65.07	56
Core deposits	78.83	73.69	58	63.67	64.18	38	76.76	70.67	57	66.18	63.09	44	67.39	62.13	54
Noncore funding	9.55	11.95	51	22.70	19.78	67	11.24	14.13	51	20.80	19.36	65	19.67	21.34	56
Time deposits of $250K or more	3.27	1.96	79	5.14	2.95	83	3.38	2.11	77	5.69	2.94	87	6.50	2.89	89
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.45	1.22	43	0.58	1.77	37	0.62	1.47	44	0.52	1.94	42	1.24	1.97	52
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.45	0.60	55	0.58	0.97	48	0.62	0.54	58	0.52	0.48	55	1.24	0.54	67
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.77	1.11	70	12.62	3.69	95	1.89	1.24	72	11.67	3.01	95	7.08	3.67	81
Earning assets that reprice within 1 year	40.37	38.67	52	34.91	39.59	35	36.90	39.38	42	36.50	39.29	39	36.37	40.29	36
Interest-bearing liabilities that reprice within 1 year	3.56	7.73	21	9.81	10.23	58	4.04	8.20	22	10.16	10.19	65	10.60	10.01	63
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	36.81	29.49	65	25.11	27.26	42	32.86	29.11	55	26.35	26.63	44	25.77	27.38	41
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.81	-0.51	67	22.95	14.37	78	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61
Net short-term noncore funding dependence	-1.81	-6.88	67	20.98	4.94	89	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80
Short-term investment / Short-term noncore funding	132.68	246.74	37	12.04	77.70	8	78.61	184.19	23	16.02	77.77	20	20.09	66.46	30
Liquid assets - short-term noncore funding / Nonliquid assets	35.07	30.67	60	1.60	16.50	25	27.63	28.18	57	3.25	16.97	26	3.43	16.04	30
Net loans and leases / Total deposits	76.71	76.22	52	93.59	88.34	62	82.35	79.43	60	92.16	90.31	52	89.57	90.08	48
Net loans and leases / Core deposits	80.09	83.77	50	107.58	101.46	69	86.66	88.34	54	104.15	103.93	59	104.67	105	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.37	0.62	14	0.02	1.57	14	0	1.57	11	0	0.72	7	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.56	1.31	3	3.03	3.85	41	3.11	4.31	41	0.15	1.36	21	-3.52	-1.98	12
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	9.04	12.84	53	1.03	12.92	34	0.88	11.38	39	0.30	12.67	36	0.04	16.19	24
Available-for-sale securities	90.28	85.49	46	98.06	85.17	65	98.33	87.23	60	98.79	85.40	69	99.96	81.88	90
U.S. Treasury securities	0	5.10	13	0.59	5.04	46	0	4.72	16	0.59	6.15	41	0	6.99	14
US agency securities (excluding mortgage-backed securities)	1.58	4.35	46	0.73	3.36	42	1.87	4.01	51	0	3.49	13	0	4.02	9
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	92.61	66.67	88	87.54	68.40	76	91.44	66.64	83	91.19	67.43	84	90.58	65.45	85
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	5.13	3.05	74	10.23	2.67	88	5.90	3.01	78	7.31	2.94	83	8.36	2.79	84
Mutual funds and equity securities	0.68	0.36	76	0.91	0.35	81	0.79	0.35	77	0.91	0.40	76	1.06	0.42	83
Debt securities 1 year or less	3.07	9.29	28	7.50	10.98	45	2.91	10.55	21	7.66	11.86	47	8.36	11.91	55
Debt securities 1 to 5 years	16.95	16.09	58	11.94	17.72	48	20.36	17.03	60	23.85	17.94	65	1.09	19.18	9
Debt securities over 5 years	79.30	72.48	52	79.64	67.50	58	75.94	69.86	54	67.58	66.02	40	89.49	64.73	84
Pledged securities	12.60	33.48	21	12.08	36.65	17	17.57	35.67	30	3.82	30.57	10	18.71	33.30	30
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	202.90	156.41	70	-18.22	53.90	13	53.76	183.32	33	-0.39	26.69	39	35.01	6.77	81
Investment securities	33.24	31.91	65	7.89	9.51	54	18.37	23.62	49	20.19	11.75	76	32.23	9.42	84
Core deposits	50.49	29.18	89	6.34	12	35	35.54	26.88	82	8.58	11.23	53	53.93	7.29	98
Noncore funding	-48.88	-25.09	20	16.10	16.35	56	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35

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)			1,386,058	1,645,099	1,609,443
Commit: Secured commercial real estate loans	542,624	642,725	427,962	733,332	664,978
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	89,953	95,541	87,212	92,794	76,841
Commercial and similar letters of credit	422	43	14	53	342
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)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,415,969	3,943,205	3,446,459	3,086,187	2,286,293
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	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
Standby letters of credit	0.46	0.67	47	0.59	0.78	54	0.47	0.71	45	0.59	0.84	50	0.54	0.92	39
Commercial and similar letters of credit	0	0.02	47	0	0.02	41	0	0.02	42	0	0.02	40	0	0.02	39
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	17.30	42.67	47	24.27	54.47	56	18.61	48.62	48	19.47	68.47	48	15.95	65.81	47
Interest rate contracts	17.30	30.32	50	24.27	40.32	58	18.61	34.36	51	19.47	47.31	50	15.95	43.84	48
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	17.30	20.33	58	24.27	23.70	66	18.61	20.83	58	19.47	28.86	61	15.95	26.74	59
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	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

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	3,415,969	3,943,205	3,446,459	3,086,187	2,286,293
Interest rate contracts	3,415,969	3,943,205	3,446,459	3,086,187	2,286,293
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	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,415,969	3,943,205	3,446,459	3,086,187	2,286,293
Held for trading	2,740,969	2,668,205	2,771,459	2,436,187	1,636,293
Interest rate contracts	2,740,969	2,668,205	2,771,459	2,436,187	1,636,293
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	675,000	1,275,000	675,000	650,000	650,000
Interest rate contracts	675,000	1,275,000	675,000	650,000	650,000
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)	3,415,968	3,943,205	3,446,459	3,086,187	2,286,293
One year or less	132,323	325,000	87,872	325,000	0
Over 1 year to 5 years	1,186,453	1,567,184	1,148,971	1,137,237	1,136,504
Over 5 years	2,097,192	2,051,021	2,209,616	1,623,950	1,149,789
Gross negative fair value (absolute value)	86,338	162,259	135,687	56,445	22,856
Gross positive fair value	117,126	137,403	133,758	50,964	33,496
Held for trading	80,839	133,980	124,430	50,828	21,772
Non-traded	36,287	3,423	9,328	136	11,724
Current credit exposure on risk-based capital derivative contracts	117,126	137,403	133,758	50,828	33,495
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.82	8	0	13.53	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	69.64	95	100	69.06	95	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	80.24	42.14	68	67.67	45.49	55	80.41	43.53	68	78.94	44.16	67	71.57	46.31	54
Interest rate contracts	80.24	36.29	76	67.67	38.85	65	80.41	36.62	79	78.94	37.24	78	71.57	38.40	64
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	19.76	57.86	31	32.33	54.51	44	19.59	56.47	31	21.06	55.84	32	28.43	53.69	45
Interest rate contracts	19.76	54.11	32	32.33	52.13	45	19.59	53.82	32	21.06	52.22	33	28.43	50.60	46
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100	90.92	72	100	91.11	76	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	3.87	26.80	23	8.24	31.34	30	2.55	32.05	13	10.53	32.17	34	0	32.51	3
Over 1 year to 5 years	34.73	28.69	59	39.74	27.94	66	33.34	27.06	60	36.85	30.45	59	49.71	31.16	85
Over 5 years	61.39	30.03	81	52.01	31.18	77	64.11	29.56	83	52.62	28.09	75	50.29	28.71	74
Gross negative fair value (absolute value)	2.53	1.21	88	4.11	1.98	85	3.94	1.55	90	1.83	0.83	86	1	0.72	72
Gross positive fair value	3.43	1.70	96	3.48	2.69	64	3.88	2.23	87	1.65	1.19	74	1.47	0.85	88
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.05	73	0.10	0.11	73	0.08	0.07	75	0.03	0.06	70	0.02	0.06	49
Gross positive fair value (X)	0.06	0.07	66	0.08	0.13	52	0.07	0.09	59	0.03	0.07	51	0.02	0.06	61
Held for trading (X)	0.04	0.05	67	0.08	0.10	61	0.07	0.07	67	0.03	0.06	63	0.01	0.05	60
Non-traded (X)	0.02	0.01	69	0	0.02	29	0.01	0.02	45	0	0.01	17	0.01	0.01	73
Current credit exposure (X)	0.06	0.05	69	0.08	0.09	56	0.07	0.06	63	0.03	0.05	54	0.02	0.04	71
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.95	0.61	78	1.11	1.16	65	1.09	0.85	70	0.43	0.73	62	0.30	0.53	73

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	137,189	49,047	49,047	33,930	18,369
Gross losses	637	3,480	14,378	2,818	4,205
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	59	119	920	1,607	633
Net losses	578	3,361	13,458	1,211	3,572
Provision for loan and lease losses	1,500	13,100	101,600	16,328	19,133
Adjustments	0	0	0	0	0
Ending balance	138,111	58,786	137,189	49,047	33,930
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03	-0.11	76	0.33	0.87	19	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63
Provision for loan and lease losses / Average loans and leases	0.05	-0.20	76	0.48	1.41	17	0.84	0.82	58	0.15	0.24	42	0.22	0.24	63
Provision for loan and lease losses / Net loan and lease losses	259.52	-168.35	87	389.76	730.69	38	754.94	487.86	80	1,348.31	130.58	98	535.64	134.68	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.49	23	0.53	1.32	12	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5
Allowance for loan and lease losses / Total loans and leases	1.10	1.47	25	0.53	1.30	12	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7
Allowance for loan and lease losses / Net loans and leases losses (X)	59.74	18.09	89	4.37	10.10	35	10.19	11.58	65	40.50	8.03	94	9.50	7.54	73
Allowance for loan and lease losses / Nonaccrual assets	184.77	291.29	32	140.26	310.68	24	133.04	299.17	18	103.42	218.72	24	99.58	214.03	19
ALLL / 90+ days past due + nonaccrual loans and leases	184.77	246.27	39	140.26	221.69	28	133.04	244.34	25	103.42	151.73	38	99.06	160.51	35
Gross loan and lease losses / Average loans and leases	0.02	0.24	10	0.13	0.34	30	0.12	0.34	23	0.03	0.28	7	0.05	0.30	11
Recoveries / Average loans and leases	0	0.08	5	0	0.07	7	0.01	0.07	8	0.02	0.08	14	0.01	0.09	5
Net losses / Average loans and leases	0.02	0.16	21	0.12	0.27	38	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	0.41	7.39	4	4.22	8.09	23	32.65	33.98	56	38.22	36.22	65	10.16	41.30	6
Earnings coverage of net loan and lease losses (X)	123.51	25.70	90	16.86	17.23	65	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	51	0	0.01	31	0	0.04	19	0.01	0.01	56	0	0.02	45
Real estate loans secured by 1–4 family	0.02	-0.01	80	-0.01	0.01	35	0	0.01	41	0	0.01	47	0	0.01	39
Revolving	0.16	-0.03	90	0	0	41	0	0.01	45	0.08	0.02	77	0	0.03	26
Closed-end	0	-0.01	63	-0.01	0.01	33	0	0	44	-0.02	0	20	0	0.01	51
Commercial real estate loans	0	0.05	43	0	0.01	37	0	0.07	12	0.02	0.01	65	0	0.01	56
Construction and land development	0	0	57	0	-0.01	49	0	0	45	0	-0.01	45	-0.01	-0.03	45
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	42	0	0	37	0	-0.01	42	-0.01	-0.02	40
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0	0.11	8	0.02	0.02	65	0.01	0.02	51
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	-0.01	0.01	14	0	0.01	21
Other	0	0.06	41	0	0.01	54	0	0.08	12	0.03	0.01	81	0.01	0.01	64
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.01	0.20	27	0.61	0.48	72	0.28	0.47	42	0	0.37	6	0.13	0.31	34
Loans to individuals	2.69	1.06	89		1.43		0.60	1.13	37	0.29	1.17	18	0.12	1.16	9
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	57	0	0.15	47	0.35	0.15	80	0	0.15	9	0.09	0.14	56

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	33,863	50,065	81,545	30,809	27,592
90+ days past due loans and leases	0	0	0	0	179
Nonaccrual loans and leases	74,746	41,913	103,115	47,424	34,073
Total past due and nonaccrual loans and leases	108,609	91,978	184,660	78,233	61,844
Restructured 30–89 days past due	0	1,811	2,162	55	101
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	5,987	1,946	5,252	4,361	2,310
Total restructured loans and leases	5,987	3,757	7,414	4,416	2,411
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	11,086	6,257	15,807	9,508	6,946
Other real estate owned	5,920	1,096	796	209	432
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.27	0.33	52	0.45	0.52	47	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	15
Nonaccrual loans and leases	0.59	0.65	52	0.37	0.57	29	0.83	0.66	72	0.43	0.51	42	0.34	0.54	27
90+ days past due and nonaccrual loans and leases	0.59	0.82	42	0.37	0.75	18	0.83	0.85	58	0.43	0.71	28	0.34	0.75	15
30–89 days past due restructured	0	0.01	20	0.02	0.01	67	0.02	0.01	76	0	0.01	30	0	0.02	33
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.05	0.13	35	0.02	0.14	16	0.04	0.13	28	0.04	0.14	27	0.02	0.16	13
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.27	0.33	52	0.45	0.52	47	0.65	0.40	81	0.28	0.43	38	0.27	0.44	31
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	13
Nonaccrual assets	0.59	0.66	51	0.37	0.58	29	0.83	0.67	71	0.43	0.53	42	0.34	0.57	27
30+ days past due and nonaccrual assets	0.86	1.18	41	0.82	1.32	25	1.48	1.29	67	0.71	1.19	29	0.61	1.26	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.38	0.50	45	0.26	0.48	21	0.56	0.52	62	0.30	0.44	35	0.24	0.48	21
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.53	44	0.26	0.51	20	0.56	0.55	59	0.30	0.48	30	0.24	0.52	19
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.46	0.58	43	0.31	0.57	19	0.66	0.60	61	0.36	0.53	30	0.29	0.60	21
Allowance for loan and lease losses	66.43	69.27	54	86.89	74.58	66	88.84	66.66	78	116.61	115.41	61	122.46	118.28	57
Equity capital + allowance for loan and lease losses	4.19	5.03	47	2.53	4.68	21	5.52	4.97	62	2.94	4.28	36	2.38	4.79	24
Tier 1 capital + allowance for loan and lease losses	4.61	5.96	41	2.90	5.89	18	6.29	6.05	58	3.34	5.65	26	2.79	6.16	20
Loans and leases + other real estate owned	0.73	0.97	40	0.46	0.91	16	0.98	0.97	58	0.52	0.85	26	0.41	0.96	15

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

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.35	0.31	66	0.55	0.48	69	0.96	0.39	89	0.35	0.38	59	0.33	0.42	45
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	26
	Nonaccrual	0.71	0.76	57	0.35	0.54	34	1.02	0.76	73	0.41	0.46	51	0.35	0.57	34
Commercial and industrial	30–89 days past due	0.15	0.22	46	0.24	0.36	38	0.08	0.23	23	0.12	0.31	25	0.13	0.30	29
	90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	32
	Nonaccrual	0.44	0.69	41	0.22	0.90	15	0.45	0.75	35	0.27	0.83	22	0.26	0.76	24
Individuals	30–89 days past due	0	0.53	5	0.06	0.84	14	4.38	0.83	98	0	0.83	5	0.91	0.84	53
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0	0.22	10	0.05	0.19	41	8.69	0.28	95	0	0.17	11	4.52	0.23	96
Depository institution loans	30–89 days past due		0.01			0.01			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	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.13	16	0	0.26	12	0	0.18	34	0	0.20	14	0	0.17	32
	90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.09	0.15	60	1.07	0.13	95	0.08	0.15	60	1.11	0.13	95	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.66	0.47	73	1.76	0.73	90	2.20	0.65	92	1.08	0.67	83	0.99	0.71	73
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0.01	0.46	32
	Nonaccrual	1.69	0.88	88	0.96	0.79	65	1.90	0.89	88	0.96	0.73	72	0.93	0.86	64
Revolving	30–89 days past due	0.10	0.31	27	0.61	0.50	59	1.43	0.48	90	0.49	0.45	55	0.63	0.50	66
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0.03	0.05	61
	Nonaccrual	0.50	1.31	35	0.56	1.07	42	0.75	1.13	51	0.66	1	50	0.70	1.17	54
Closed-end	30–89 days past due	0.76	0.48	76	1.99	0.76	90	2.36	0.65	94	1.20	0.70	81	1.05	0.75	75
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	1.91	0.85	90	1.04	0.77	74	2.13	0.87	88	1.01	0.70	76	0.98	0.84	66
Junior lien	30–89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.05	12	0	0.05	7	0	0.04	13	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.24	0.22	64	0.11	0.28	27	0.51	0.26	80	0.07	0.18	35	0.06	0.17	25
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.36	0.62	37	0.13	0.32	26	0.70	0.62	61	0.20	0.23	50	0.11	0.28	27
Construction and development	30–89 days past due	0	0.22	31	0.16	0.32	48	0.10	0.28	48	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	2.54	0.50	88	0	0.24	11	2.78	0.41	90	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	62	0.16	0.06	80	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	57	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.16	17	0	0.24	15	0.10	0.22	56	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	2.54	0.43	89	0	0.18	13	2.78	0.35	90	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0.52	0.08	91	0.60	0.10	92	0.35	0.09	86	0.71	0.08	93	0.14	0.10	75
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.47	0.13	84	0	0.06	19	0.22	0.11	80	0	0.05	21	0.12	0.08	72
Nonfarm non-residential	30–89 days past due	0.24	0.20	65	0.05	0.27	14	0.58	0.23	82	0.01	0.14	14	0.06	0.17	25
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.06	0.78	7	0.16	0.37	25	0.51	0.80	44	0.25	0.28	51	0.13	0.30	28
Owner Occupied	30–89 days past due	0.09	0.06	77	0.03	0.11	20	0.19	0.07	86	0.01	0.07	20	0.06	0.09	37
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.03	0.32	15	0.15	0.20	47	0.03	0.27	12	0.24	0.16	68	0.12	0.17	44
Other	30–89 days past due	0.14	0.12	66	0.02	0.14	24	0.39	0.14	83	0	0.07	9	0.01	0.07	28
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.03	0.40	16	0.01	0.16	21	0.48	0.44	60	0.01	0.10	26	0.01	0.13	21
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

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

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	1,516,477	1,516,476	1,516,477	1,516,476	1,516,483
Retained earnings	547,482	417,448	510,599	384,606	223,435
Accumulated other comprehensive income (AOCI)	-13,577	22,627	43,815	-1,415	-29,646
Common equity tier 1 minority interest	0	0	0	0	1,311
Common equity tier 1 capital before adjustments/deductions	2,050,382	1,956,551	2,070,891	1,899,667	1,711,583
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	210,289	231,063	225,947	239,202	285,518
Accumulated other comprehensive income-related adjustments	-11,516	22,239	43,070	-1,420	-28,866
Other deductions from common equity tier 1 capital	0	4	0	4	0
Subtotal:	1,851,609	1,703,245	1,801,874	1,661,881	1,454,931
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,851,609	1,703,245	1,801,874	1,661,881	1,454,931
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	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,851,609	1,703,245	1,801,874	1,661,881	1,454,931
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
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	142,405	61,744	141,483	52,005	36,488
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	142,405	61,744	141,483	52,005	36,488
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	142,405	61,744	141,483	52,005	36,488
Exited advanced approach tier 2 capital					
Total capital	1,994,014	1,764,989	1,943,357	1,713,886	1,491,419
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,071,899	15,876,101	18,362,736	15,453,152	14,250,615
Less: Deductions from common equity tier 1 capital	210,290	231,067	225,946	239,205	285,518
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	18,861,609	15,645,034	18,136,790	15,213,947	13,965,097
Total risk-weighted assets	12,363,696	12,394,629	12,253,256	11,949,082	10,998,931
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.98	12.54	85	13.74	11.59	83	14.71	12.35	82	13.91	12.11	79	13.23	12.09	76
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.98	13.31	79	13.74	12.25	79	14.71	13.08	79	13.91	12.78	73	13.23	12.85	67
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.13	15.37	70	14.24	14.01	65	15.86	15.23	69	14.34	14.36	62	13.56	14.45	41
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.82	9.15	73	10.89	9.43	84	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

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	380,996	387,878	378,375	347,274	263,441	-1.77	276.68

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.23			2.84			2.84			7.32			4.86	
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.15	11	85	22.01	11.59	88	19.51	11.03	84	20.30	11.51	83	17.69	10.22	77
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	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

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	169,172	275,446	182,707	206,699	239,795
Real estate loans	162,648	254,988	175,302	186,175	224,765
Commercial and industrial loans	6,524	20,458	7,405	20,524	15,030
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	1,000	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	170,172	276,446	183,707	207,699	240,795
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits	0	0.13	25	0	0.79	8	0	0.42	14	0	1.19	6	0	0.97	3
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-38.58	-6.17	12	16.79	12.26	69	-11.61	-2.40	33	-13.80	22.48	18	301.34	7.24	97
Total selected assets	-38.44	-2.56	14	16.97	7.32	65	-11.55	2.04	26	-13.74	12.40	22	294.43	3.24	98
Deposits		2.95			13.75			3.46			10.36			5	

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	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	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	0	1	1	3	2	-100.00	-100.00
Dividends	0	0	0	0	0		
Interest	0	1	1	3	2	-100.00	-100.00
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	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		
Total income from subsidiaries	0	1	1	3	2	-100.00	-100.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	1	1	3	2	-100.00	-100.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	14	26	76	62	39	-46.15	-68.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14	26	76	62	39	-46.15	-68.89
Income (loss) before taxes	-14	-25	-75	-59	-37		
Applicable income taxes (credit)	1	1	50	86	65	0.00	
Extraordinary items							
Income before undistributed income of subsidiaries	-15	-26	-125	-145	-102		
Equity in undistributed income of subsidiaries	52,740	32,868	126,119	162,379	95,765	60.46	297.47
Bank subsidiaries	52,740	32,868	126,119	162,379	95,765	60.46	297.47
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	52,725	32,842	125,994	162,234	95,663	60.54	298.68
Memoranda							
Bank net income	52,740	32,868	126,119	162,379	95,765	60.46	297.47
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	2,040,825	99.53	1,946,883	99.51	2,061,319	99.54	1,889,973	1,700,432	4.83	112.87
Common and preferred stock	2,040,825	99.53	1,946,883	99.51	2,061,319	99.54	1,889,973	1,700,432	4.83	112.87
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	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		
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	670	0.03	813	0.04	687	0.03	863	926	-17.59	-43.27
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	8,887	0.43	8,855	0.45	8,885	0.43	8,831	8,851	0.36	-35.23
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	63		
Total assets	2,050,382	100.00	1,956,551	100.00	2,070,891	100.00	1,899,667	1,710,272	4.80	110.60
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	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0		-100.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	0		-100.00
Equity Capital	2,050,382	100	1,956,551	100	2,070,891	100	1,899,667	1,710,272	4.80	110.65
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	927,345	45.23	927,345	47.40	927,345	44.78	927,345	927,345	0.00	0.00
Common surplus	589,132	28.73	589,131	30.11	589,132	28.45	589,131	589,138	0.00	2909.00
Retained earnings	547,482	26.70	417,448	21.34	510,599	24.66	384,606	223,435	31.15	2218.86
Accumulated other comprehensive income	-13,577	-0.66	22,627	1.16	43,815	2.12	-1,415	-29,646		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,050,382	100.00	1,956,551	100.00	2,070,891	100.00	1,899,667	1,710,272	4.80	110.60
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	10.18	12.54	32	6.76	3.93	69	6.30	7.29	34	8.94	9.68	40	6.64	10.40	14
Bank net income / Average equity investment in banks	10.29	12.55	36	6.85	4.73	63	6.38	7.45	35	9.04	10.51	35	6.71	11.19	11
Nonbank net income / Average equity investment in nonbanks		12.53			5.73			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	100.03	95.97	36	100.08	95.67	25	100.10	88.16	33	100.09	82.22	38	100.11	82.56	36
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	0	17.74	2	0	19.50	2	0	20.06	3	0	20.43	1	0	20.88	1
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11		27.67		0	34.67	10		28.44			28.63	
Double Leverage															
Equity investment in subs / Equity capital	99.53	102.85	28	99.51	103.91	23	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27
Total investment in subs / Equity capital	99.53	108.21	20	99.51	111.18	15	99.54	110.16	18	99.49	111.07	14	99.42	112.48	15
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)	-0.05	0.22	30	-0.07	1.22	24	-0.08	0.47	28	-0.06	0.36	26	-0.10	0.35	23
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-7.14	111.20	0	0	154.20	1	-64.47	136.59	0	-133.87	177.68	0	-161.54	162.34	0
Cash from ops + noncash items + op expense / Op expense + dividend	-14.29	98.58	10	-92.31	176.81	2	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-14.29	85.35	14	-92.31	90.08	10	-134.21	134.08	0	-100	116.34	2	-156.41	103.19	1
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,357.31			1,688.78			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends		117.86			186.57			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.97	31	0.04	2.60	35	0.03	3.85	32	0.05	2.64	34	0.05	2.61	33
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
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	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		74.87			61.08			81.10			57.84			57.26	
Dividends declared / Net income	0	23.13	6	0	81.32	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity	10.18	9.52	64	6.76	0.55	88	6.30	4.14	77	8.94	6.46	82	6.64	7.33	44
Percent of Dividends Paid															
Dividends from bank subsidiaries		101.14			182.33			132.17			178.13			157.73	
Dividends from nonbank subsidiaries		3.28			2.35			3.41			7.53			7.13	
Dividends from subsidiary holding companies		4.75			3.48			4.85			21.40			16.86	
Dividends from all subsidiaries		128.99			229.19			174.85			260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	0	123.04	10	0	60.28	4	0	66.55	4	0	60.71	4
Interest income from bank subsidiaries	0	0.12	24	0	0.70	46	0	0.36	41	0	0.54	39	0	0.52	37
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	33.49	8	0	148.03	8	0	62.88	5	0	69.36	5	0	63.43	4
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		69.48			76.32			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		58.57		0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries		0.72		100	2.52	99	100	0.63	99	100	0.80	99	100	0.92	99
Management and service fees from bank subsidiaries		4.11		0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries		0.02		0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries		71.70		100	76.26	85	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries		5.32		0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries		0.82		0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries		0.05		0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries		0.01		0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries		10.59		0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies		1.03		0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies		0.13		0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies		0		0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies		0		0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies		2.35		0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		29.59			30.31			27.08			28.33			26.53	