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

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BHC Name NEXBANK CAPITAL, INC.

City/State DALLAS, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 9,161,016
Peer Group Number: 2 Number in Peer Group: 147
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:

NEXBANK CAPITAL, INC.
2515 MCKINNEY AVENUE, 11TH FLOOR

DALLAS, TX 75201

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	9,235,104	8,706,142	7,727,610	6,537,530	
Net income ($000)	76,758	61,480	109,636	77,674	
Number of BHCs in peer group	147	146	154	148	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1	1.61	3.29	2			
+ Non-interest income	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73	0.91	0.93	52			
– Overhead expense	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	1.20	2.60	2			
– Provision for credit losses	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	0.20	0.11	82			
+ Securities gains (losses)	0.08	0.02	88	0.06	0.01	93	0.01	0	87	0.12	0.01	95			
+ Other tax equivalent adjustments	0	0	54	0	0	46	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80	1.23	1.55	22			
Net operating income	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77			
Net income	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77			
Net income (Subchapter S adjusted)		1.27			1.41			1.41		0.81	1.11	21			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1	2.62	4.06	2			
Interest expense	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82	0.96	0.54	91			
Net interest income (tax equivalent)	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1	1.66	3.54	1			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.34	0.11	87	0.03	0.11	30	0	0.09	18	0	0.10	19			
Earnings coverage of net loan and lease losses (X)	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99	-15,172.33	0.97	1			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20	0.62	0.95	20			
Allowance for loan and lease losses / Total loans and leases	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17	0.60	0.94	19			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.76	0.67	62	0.32	0.56	30	0.09	0.57	8	0.17	0.57	10			
30–89 days past due loans and leases / Total loans and leases	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	0.15	0.32	24			
Liquidity and Funding															
Net noncore funding dependence	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89	5.20	13.97	20			
Net short-term noncore funding dependence	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79	2.62	9.65	22			
Net loans and leases / Total assets	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	61.38	72.64	11			
Capitalization															
Tier 1 leverage ratio	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1	4.88	10.04	0			
Holding company equity capital / Total assets	4.52	10.51	0	5.02	11.37	0	5.77	11.21	1	4.79	10.84	0			
Total equity capital (including minority interest) / Total assets	4.52	10.57	0	5.02	11.43	0	5.77	11.30	1	4.79	10.89	0			
Common equity tier 1 capital / Total risk-weighted assets	8.83	12.44	3	7.46	12.50	2	7.68	12.37	2	7.51	11.90	2			
Net loans and leases / Equity capital (X)	13.41	6.79	99	13.60	6.55	98	10.43	6.70	96	12.81	6.82	99			
Cash dividends / Net income	22.80	29.42	38	10.17	25.65	26	0	24.05	9	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12		0	19.39	14			
Growth Rates															
Assets	-6.34	16.11	0	17.48	8.66	83	-0.67	9.35	7	80.39	9.89	96			
Equity capital	-15.55	8.42	0	2.08	12.19	11	19.71	12.50	79	49.95	13.71	91			
Net loans and leases	-16.70	9.99	0	33.05	8.63	93	-2.51	10.51	3	82.57	12.54	96			
Noncore funding	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96	60.62	-3.35	92			
Parent Company Ratios															
Short-term debt / Equity capital	2.41	0.01	97	3.06	0.01	98	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99	48.50	4.39	99			
Equity investment in subsidiaries / Equity capital	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98	147.38	105.17	98			
Cash from ops + noncash items + op expense / Op expense + dividends	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64	29.82	100.80	12			

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	224,531	202,387	137,398	115,471		10.94	243.64
Income from lease financing receivables	0	0	0	2			
Fully taxable income on loans and leases	224,531	202,387	137,398	115,473		10.94	243.64
Tax-exempt income on loans and leases	0	0	0	0			
Estimated tax benefit on income on loans and leases	0	0	0	0			
Income on loans and leases (tax equivalent)	224,531	202,387	137,398	115,473		10.94	243.64
Investment interest income (tax equivalent)	48,636	71,786	66,697	41,174		-32.25	616.82
Interest on balances due from depository institutions	2,749	10,050	5,478	11,703		-72.65	256.55
Interest income on other earning assets	809	1,355	1,065	-2,703		-40.30	2028.95
Total interest income (tax equivalent)	276,725	285,578	210,638	165,647		-3.10	279.42
Interest on time deposits of $250K or more	383	486	562	351		-21.19	
Interest on time deposits < $250K	5,388	7,486	5,293	5,804		-28.03	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	70,639	92,923	45,643	42,436		-23.98	1333.71
Interest on other borrowings and trading liabilities	19,279	24,352	26,356	10,981		-20.83	470.05
Interest on subordinated debt and mandatory convertible securities	3,443	3,443	3,452	956		0.00	
Total interest expense	99,132	128,690	81,306	60,528		-22.97	767.60
Net interest income (tax equivalent)	177,593	156,888	129,332	105,119		13.20	188.74
Non-interest income	21,342	-598	92,796	59,230			-42.02
Adjusted operating income (tax equivalent)	198,935	156,290	222,128	164,349		27.29	102.34
Overhead expense	74,590	76,626	75,832	78,556		-2.66	86.98
Provision for credit losses	33,095	8,105	470	13,360			628.16
Securities gains (losses)	7,572	5,023	848	8,009		50.75	
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent)	98,822	76,582	146,674	80,442		29.04	85.84
Applicable income taxes	21,809	14,654	36,136	0		48.83	
Tax equivalent adjustments	255	448	902	2,768		-43.08	
Applicable income taxes (tax equivalent)	22,064	15,102	37,038	2,768		46.10	
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	76,758	61,480	109,636	77,674		24.85	44.35
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	76,758	61,480	109,636	77,674		24.85	44.35
Memoranda							
Net income - holding company and noncontrolling (minority) interest	76,758	61,480	109,636	77,674		24.85	44.35
Investment securities income (tax equivalent)	48,636	71,786	66,697	41,174		-32.25	616.82
US Treasury and agency securities (excluding mortgage-backed securities)	0	256	0	189		-100.00	-100.00
Mortgage-backed securities	30,622	44,754	36,193	15,341		-31.58	7874.48
All other securities	18,014	26,776	30,504	25,644		-32.72	184.09
Cash dividends declared	17,499	6,250	0	0		179.98	
Common	10,000	0	0	0			
Preferred	7,499	6,250	0	0		19.98	

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3	3.53	8	3.28	4.19	5	2.73	4.08	1	2.53	3.78	2			
Less: Interest expense	1.07	0.54	95	1.48	0.95	91	1.05	0.75	83	0.93	0.50	91			
Equals: Net interest income (tax equivalent)	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1	1.61	3.29	2			
Plus: Non-interest income	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73	0.91	0.93	52			
Equals: adjusted operating income (tax equivalent)	2.15	3.96	4	1.80	4.16	1	2.87	4.27	7	2.51	4.26	3			
Less: Overhead expense	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	1.20	2.60	2			
Less: Provision for credit losses	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	0.20	0.11	82			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.08	0.02	88	0.06	0.01	93	0.01	0	87	0.12	0.01	95			
Plus: other tax equivalent adjustments	0	0	54	0	0	46	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80	1.23	1.55	22			
Less: Applicable income taxes (tax equivalent)	0.24	0.27	45	0.17	0.35	13	0.48	0.32	87	0.04	0.59	5			
Less: Minority interest	0	0	45	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77			
Memo: Net income (last four quarters)	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77			
Net income–BHC and noncontrolling (minority) interest	0.83	0.97	39	0.71	1.19	12	1.42	1.22	72	1.19	0.95	77			
Margin Analysis															
Average earning assets / Average assets	92.74	93.47	39	94.77	93.22	67	93.26	93.23	48	96.59	93.19	89			
Average interest-bearing funds / Average assets	89.48	68.25	99	91.25	70.66	99	80.20	70.70	83	49.58	70.06	4			
Interest income (tax equivalent) / Average earning assets	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1	2.62	4.06	2			
Interest expense / Average earning assets	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82	0.96	0.54	91			
Net interest income (tax equivalent) / Average earning assets	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1	1.66	3.54	1			
Yield or Cost															
Total loans and leases (tax equivalent)	3.53	4.28	8	3.45	4.98	1	2.87	4.85	0	3	4.52	1			
Interest-bearing bank balances	0.28	0.32	46	1.28	2.26	8	0.57	1.88	2	1.30	1.13	70			
Federal funds sold and reverse repos		0.43			2.02			1.50			0.83				
Trading assets		0.80			0.49			0.70			0.48				
Total earning assets	3.23	3.80	9	3.46	4.47	2	2.91	4.33	1	2.58	3.98	2			
Investment securities (tax equivalent)	3.38	2.32	95	3.61	2.74	97	3.14	2.69	86	2.71	2.61	59			
US Treasury and agency securities (excluding mortgage-backed securities)		1.87			2.54			2.20			1.66				
Mortgage-backed securities	3.39	2.05	96	3.45	2.54	97	2.72	2.44	84	1.79	2.19	9			
All other securities	3.17	3.24	61	4.50	3.80	80	4.26	3.74	74	3.60	3.85	44			
Interest-bearing deposits	1.13	0.62	92	1.65	1.13	85	1.16	0.85	81	1.89	0.52	99			
Time deposits of $250K or more	1.62	1.60	47	2.12	2.13	43	1.79	1.57	75						
Time deposits < $250K	1.86	1.49	85	2.23	1.91	77	1.72	1.42	81						
Other domestic deposits	1.11	0.36	99	1.61	0.86	93	1.25	0.64	92						
Foreign deposits		1.24			2.53			1.85			0.84				
Federal funds purchased and repos		0.37			1.23			1.03			0.68				
Other borrowed funds and trading liabilities	0.98	0.55	68	1.43	1.03	54	1.60	2.10	8	0.76	1.48	6			
All interest-bearing funds	1.20	0.79	89	1.62	1.34	72	1.31	1.06	72	1.87	0.71	99			

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	21,342	-598	92,796	59,230	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	9	11	11	12	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	-23,909	-12,733	5,031	226	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	36,846	28,430	6,489	17,200	
Other non-interest income	8,396	-16,306	81,265	41,792	
Total overhead expenses	74,590	76,626	75,832	78,556	
Personnel expense	34,975	36,671	37,235	47,213	
Net occupancy expense	1,964	2,012	1,916	2,170	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	
Other operating expenses	37,651	37,943	36,681	29,173	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	95	126	122	110	
Average personnel expense per employee	368.16	291.04	305.20	429.21	
Average assets per employee	97,211.62	69,096.37	63,341.06	59,432.09	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.51	36		0.66		0	1.69	17	0	1.89	16			
Overhead expenses / Net Interest Income + non-interest income	37.54	61.22	1	49.17	61.79	8	34.28	61.22	1	48.62	62.21	8			
Percent of Average Assets															
Total overhead expense	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	1.20	2.60	2			
Personnel expense	0.38	1.42	0	0.42	1.50	0	0.48	1.46	1	0.72	1.47	4			
Net occupancy expense	0.02	0.30	0	0.02	0.32	0	0.02	0.31	0	0.03	0.32	0			
Other operating expenses	0.41	0.73	9	0.44	0.76	10	0.47	0.79	11	0.45	0.79	7			
Overhead less non-interest income	0.58	1.44	5	0.89	1.65	5	-0.22	1.65	1	0.30	1.65	2			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	37.49	58.93	3	49.03	59.91	14	34.14	60.51	1	47.80	61.01	10			
Personnel expense	17.58	33.88	3	23.46	34.17	8	16.76	34.42	0	28.73	34.72	16			
Net occupancy expense	0.99	7.04	1	1.29	7.50	1	0.86	7.33	0	1.32	7.51	0			
Other operating expenses	18.93	17.57	67	24.28	17.93	91	16.51	18.28	34	17.75	18.30	47			
Total non-interest income	10.73	23.45	14	-0.38	19.83	1	41.78	20.30	92	36.04	21.24	91			
Fiduciary activities income	0	1.45	22	0	1.61	22	0	1.95	20	0	1.95	21			
Service charges on domestic deposit accounts	0	2.67	1	0.01	3.21	2	0	3.58	1	0.01	3.83	1			
Trading revenue	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	0	1.03	17	0	0.91	19	0	0.85	12	0	0.92	12			
Insurance activities revenue	0	0.41	22	0	0.37	22	0	0.46	19	0	0.44	17			
Venture capital revenue	0	0	48	0	0	50	0	0	49	0	0	48			
Net servicing fees	-12.02	0	1	-8.15	0.22	1	2.26	0.52	90	0.14	0.40	47			
Net securitization income	0	0	48	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	18.52	5.55	86	18.19	2.27	97	2.92	1.98	74	10.47	2.38	93			
Other non-interest income	4.22	7.76	26	-10.43	7.41	1	36.58	7.05	98	25.43	7.34	96			
Overhead less non-interest income	26.77	34.63	26	49.41	39.47	80	-7.64	39.75	1	11.76	39.09	4			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.07	20.30	55	19.14	21.51	27	24.64	18.37	83	0	33.75	4			
Applicable income tax + TE / Pretax net operating income + TE	22.33	22.51	40	19.72	23.31	20	25.25	21.35	72	3.44	38.57	6			

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	4,175,389	5,516,395	3,584,243	4,032,695		-24.31	235.84
Commercial and industrial loans	231,168	429,845	902,423	468,714		-46.22	-42.36
Loans to individuals	18,720	7,391	10,063	21,262		153.28	225.34
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	0	0	0	0			
Other loans and leases	1,182,289	757,129	550,234	653,099		56.15	274.41
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	5,607,566	6,710,760	5,046,963	5,175,770		-16.44	185.25
Less: Allowance for loan and lease losses	49,441	38,169	31,694	31,262		29.53	253.25
Net loans and leases	5,558,125	6,672,591	5,015,269	5,144,508		-16.70	184.76
Debt securities that reprice or mature in over 1 year	1,279,068	1,152,626	919,322	1,011,468		10.97	394.71
Mutual funds and equity securities	0	0	0	0			
Subtotal	6,837,193	7,825,217	5,934,591	6,155,976		-12.63	209.32
Interest-bearing bank balances	1,346,514	1,063,453	1,002,268	865,592		26.62	348.59
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	497,643	481,552	1,007,603	992,949		3.34	870.73
Trading assets	0	0	0	0			
Total earning assets	8,681,350	9,370,222	7,944,462	8,014,517		-7.35	238.87
Non-interest-bearing cash and due from depository institutions	48,610	13,557	21,569	23,830		258.56	170.22
Premises, fixed assets, and leases	578	923	4,397	2,954		-37.38	-78.32
Other real estate owned	292	5,180	1,213	6,773		-94.36	-96.92
Investment in unconsolidated subsidiaries	770	1,115	6,283	6,189		-30.94	65.95
Intangible and other assets	429,416	390,014	347,828	327,726		10.10	235.65
Total assets	9,161,016	9,781,011	8,325,752	8,381,989		-6.34	236.75
Quarterly average assets	9,276,239	9,543,301	7,296,993	8,073,261		-2.80	261.26
Average loans and leases (YTD)	6,358,235	5,862,622	4,786,648	3,852,857		8.45	280.76
Memoranda							
Loans held-for-sale	930,022	1,161,407	335,605	111,791		-19.92	1320.99
Loans not held-for-sale	4,677,544	5,549,353	4,711,358	5,063,979		-15.71	146.13
Real estate loans secured by 1–4 family	2,691,087	3,901,300	2,400,456	2,950,839		-31.02	169.03
Commercial real estate loans	1,484,302	1,615,095	1,183,787	1,081,856		-8.10	510.89
Construction and land development	134,296	133,611	145,057	100,104		0.51	139.75
Multifamily	607,242	710,949	463,258	509,521		-14.59	1327.86
Nonfarm nonresidential	742,764	770,535	575,472	472,231		-3.60	414.28
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	1,776,711	1,634,178	1,926,925	2,004,417		8.72	473.48
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Municipal securities	40,935	22,982	173,404	175,667		78.12	-62.18
Mortgage-backed securities	1,240,328	1,092,000	1,274,492	1,055,801		13.58	2601.89
Asset-backed securities	484,133	479,068	453,112	772,949		1.06	221.25
Other debt securities	11,315	40,128	25,917	0		-71.80	
Mutual funds and equity securities	0	0	0	0			
Available-for-sale securities	1,776,711	1,634,178	1,926,925	2,004,417		8.72	473.48
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Municipal securities	40,935	22,982	173,404	175,667		78.12	-62.18
Mortgage-backed securities	1,240,328	1,092,000	1,274,492	1,055,801		13.58	2601.89
Asset-backed securities	484,133	479,068	453,112	772,949		1.06	221.25
Other debt securities	11,315	40,128	25,917	0		-71.80	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-9,944	-6,708	-50,782	-2,383			
Structured notes, fair value	0	0	3,819	0			
Pledged securities	1,234,942	1,084,098	1,264,108	878,185		13.91	

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	440,606	301,633	334,877	2,820,874		46.07	-36.14
NOW, ATS and transaction accounts	76,010	117,995	90,271	116,468		-35.58	28.66
Time deposits less brokered deposits) < $250K	166,300	235,660	-599,159	66,101		-29.43	
MMDA and other savings accounts	6,421,238	6,079,997	4,158,336	2,665,428		5.61	944.47
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	7,104,154	6,735,285	3,984,325	5,668,871		5.48	364.84
Time deposits of $250K or more	28,266	22,633	22,403	26,617		24.89	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	460,000	1,548,000	1,853,000	1,775,000		-70.28	-17.12
Other borrowings w/remaining maturity over 1 year	717,847	720,332	717,217	141,902		-0.34	1098.23
Brokered deposits < $250K	0	0	1,103,501	235,574			
Noncore funding	1,206,113	2,290,965	3,696,121	2,179,093		-47.35	25.23
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	68,734	68,595	68,457	68,318		0.20	344.48
Other liabilities	367,582	195,439	96,136	64,140		88.08	996.90
Total liabilities	8,746,583	9,290,284	7,845,039	7,980,422		-5.85	244.30
Equity Capital							
Perpetual preferred stock (including surplus)	100,000	100,000	100,000	0		0.00	
Common stock	1	1	1	1		0.00	0.00
Common surplus	115,141	112,584	110,162	108,003		2.27	88.87
Retained earnings	406,533	347,274	292,043	282,420		17.06	234.32
Accumulated other comprehensive income	-207,242	-69,132	-21,493	11,143			
Other equity capital components	0	0	0	0			
Total holding company equity capital	414,433	490,727	480,713	401,567		-15.55	130.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	414,433	490,727	480,713	401,567		-15.55	130.24
Total liabilities and capital	9,161,016	9,781,011	8,325,752	8,381,989		-6.34	236.75
Memoranda							
Non-interest-bearing deposits	440,606	301,633	334,877	2,820,874		46.07	-36.14
Interest-bearing deposits	6,691,814	6,456,285	4,775,352	3,110,188		3.65	463.95
Total deposits	7,132,420	6,757,918	5,110,229	5,931,062		5.54	280.09
Long-term debt that reprices within 1 year	0	0	0	0			-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	490,727	480,713	401,567	267,806			
Accounting restatements	0	0	0	0			
Net income	76,758	61,480	109,636	77,674			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	2,557	2,423	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	17,499	6,250	0	0			
Change in other comprehensive income	-138,110	-47,639	-32,636	29,040			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	2,146	27,047			
Holding company equity capital, ending balance	414,433	490,727	480,713	401,567			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	45.58	48.33	43	56.40	52.67	57	43.05	53.63	23	48.11	53.41	32			
Commercial and industrial loans	2.52	13.47	4	4.39	11.45	14	10.84	11.42	55	5.59	10.82	20			
Loans to individuals	0.20	2.29	20	0.08	2.71	12	0.12	2.65	12	0.25	2.58	20			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans	0	0.43	17	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases	12.91	1.39	93	7.74	1.08	93	6.61	2.64	84	7.79	2.62	88			
Net loans and leases	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	61.38	72.64	11			
Debt securities over 1 year	13.96	13.53	56	11.78	13.66	41	11.04	13.20	41	12.07	13.96	43			
Mutual funds and equity securities	0	0.05	22	0	0.06	18	0	0.05	19	0	0.07	15			
Subtotal	74.63	83.47	11	80	86.76	10	71.28	87.24	3	73.44	87.26	4			
Interest-bearing bank balances	14.70	6.78	87	10.87	2.97	97	12.04	2.30	96	10.33	2.34	94			
Federal funds sold and reverse repos	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	5.43	2.03	85	4.92	2.10	85	12.10	2.14	96	11.85	1.92	95			
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets	94.76	92.98	78	95.80	92.39	91	95.42	92.24	89	95.62	92.22	93			
Non-interest cash and due from depository institutions	0.53	1.07	18	0.14	1.14	2	0.26	1.25	7	0.28	1.26	7			
Other real estate owned	0	0.03	36	0.05	0.04	68	0.01	0.04	42	0.08	0.06	70			
All other assets	4.71	5.87	31	4.06	6.41	16	4.32	6.39	19	4.10	6.45	15			
Memoranda															
Short-term investments	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98	22.17	4.63	95			
U.S. Treasury securities	0	0.19	31	0	0.29	28	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0	1.28	5	0	1.25	8	0	1.67	7	0	1.50	7			
Municipal securities	0.45	2.96	29	0.23	2.58	22	2.08	2.66	54	2.10	2.97	49			
Mortgage-backed securities	13.54	8.52	78	11.16	9.38	63	15.31	8.73	82	12.60	9.19	71			
Asset-backed securities	5.28	0.35	95	4.90	0.30	93	5.44	0.26	95	9.22	0.23	98			
Other debt securities	0.12	0.60	41	0.41	0.53	60	0.31	0.52	57	0	0.48	16			
Loans held-for-sale	10.15	0.58	97	11.87	0.39	97	4.03	0.29	94	1.33	0.32	89			
Loans held for investment	51.06	69.07	6	56.74	72.01	10	56.59	73.24	9	60.42	72.42	12			
Real estate loans secured by 1–4 family	29.38	14.47	88	39.89	16.02	94	28.83	16.83	82	35.20	16.44	90			
Revolving	0.58	1.79	25	0.61	2.24	21	0.35	2.43	16	0	2.71	4			
Closed-end, secured by first liens	28.80	12.11	93	39.27	13.07	95	28.47	13.60	87	35.19	13.03	95			
Closed-end, secured by junior liens	0	0.27	2	0	0.37	4	0.01	0.41	5	0.01	0.39	4			
Commercial real estate loans	16.20	30.65	10	16.51	33.26	9	14.22	33.39	8	12.91	33.79	7			
Construction and land development	1.47	4.32	15	1.37	5	11	1.74	4.78	20	1.19	4.55	14			
Multifamily	6.63	5.03	75	7.27	4.76	77	5.56	5.12	68	6.08	5.32	71			
Nonfarm nonresidential	8.11	19.97	8	7.88	21.85	6	6.91	21.85	7	5.63	22.30	5			
Real estate loans secured by farmland	0	0.85	11	0	0.95	11	0	0.88	10	0	0.81	10			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.46	69.38	60	82.20	72.74	67	71.02	72.88	44	77.91	73.20	55			
Real estate loans secured by 1–4 family	47.99	20.91	93	58.13	22.29	95	47.56	23.13	91	57.01	22.92	96			
Revolving	0.94	2.61	27	0.90	3.13	21	0.58	3.34	17	0.01	3.76	4			
Closed-end	47.05	17.94	95	57.24	18.71	95	46.98	19.33	93	57.01	18.68	97			
Commercial real estate loans	26.47	44.23	12	24.07	46.16	8	23.46	45.57	7	20.90	46.38	4			
Construction and land development	2.39	6.26	16	1.99	6.97	12	2.87	6.53	21	1.93	6.35	19			
1–4 family	0.09	1.14	14	0.12	1.47	12	0.34	1.52	20	0.43	1.50	23			
Other	2.30	4.94	19	1.87	5.34	17	2.54	4.90	25	1.50	4.76	20			
Multifamily	10.83	7.01	79	10.59	6.42	80	9.18	6.76	77	9.84	7.13	77			
Nonfarm nonresidential	13.25	29.04	8	11.48	30.59	5	11.40	30.16	6	9.12	30.84	4			
Owner-occupied	0.44	10	4	0.38	10.68	4	0.56	10.31	4	0.49	10.55	3			
Other	12.81	18.53	22	11.10	19.36	15	10.84	19.35	16	8.63	19.91	10			
Real estate loans secured by farmland	0	1.30	11	0	1.38	11	0	1.27	10	0	1.19	10			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	4.12	19.85	4	6.41	16.16	14	17.88	16.21	61	9.06	15.52	24			
Loans to individuals	0.33	3.53	24	0.11	4	11	0.20	3.89	14	0.41	3.90	23			
Credit card loans	0	0.03	33	0	0.04	32	0	0.04	32	0	0.03	34			
Agricultural loans	0	0.69	17	0	0.78	17	0	0.69	18	0	0.76	17			
Other loans and leases	21.08	2.07	95	11.28	1.48	93	10.90	3.74	88	12.62	3.75	90			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	608.81	473.75	80	909.34	493.53	99	666.23	505.61	82	949.99	518.19	98			
Real estate loans secured by 1–4 family	392.38	142.34	95	643.10	151.03	97	446.19	161.34	94	695.13	159.68	99			
Revolving	7.70	17.81	33	9.91	21.25	33	5.48	23.52	21	0.09	26.74	4			
Closed-end	384.69	122.21	96	633.19	127.10	98	440.71	134.73	94	695.05	130.06	99			
Commercial real estate loans	216.42	302.08	20	266.24	311.74	31	220.04	316.03	21	254.85	328.67	27			
Construction and land development	19.58	42.85	20	22.02	46.63	21	26.96	44.92	28	23.58	44.44	28			
1–4 family	0.76	7.52	14	1.29	9.52	14	3.15	10.21	24	5.23	10.44	40			
Other	18.83	33.94	25	20.73	35.90	29	23.81	33.75	36	18.35	33.34	30			
Multifamily	88.54	48.67	83	117.19	44.76	87	86.11	48.38	81	120.03	51.49	87			
Nonfarm nonresidential	108.30	198.42	15	127.02	206.64	16	106.97	208.15	13	111.24	217.26	12			
Owner-occupied	3.57	67.98	4	4.24	71.54	4	5.28	70.68	5	5.96	73.43	5			
Other	104.73	125.78	36	122.78	130.65	48	101.69	134.17	32	105.28	140.40	29			
Real estate loans secured by farmland	0	8.35	11	0	8.66	11	0	8.13	10	0	7.80	10			
Loans to depository institutions and acceptances of other banks	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	33.71	133.93	6	70.86	106.70	35	167.74	107.07	81	110.42	105.25	59			
Loans to individuals	2.73	22.15	26	1.22	24.83	15	1.87	24.45	18	5.01	23.98	35			
Credit card loans	0	0.20	33	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans	0	4.17	17	0	4.86	17	0	4.49	18	0	4.90	17			
Other loans and leases	172.39	13.62	97	124.81	10.25	97	102.28	25.58	93	153.85	25.83	97			
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.03	34	26	23.68	35.38	18	22.89	35.09	17	20.41	35.69	10			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	212.85	232.08	43	262	239.13	64	214.76	243.62	42	248.89	253.35	57			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	216.42	304.52	20	266.24	315.15	30	220.04	318.90	20	254.85	331.68	26			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98	22.17	4.63	95			
Liquid assets	28.71	19.32	85	22.11	16.28	78	27.52	15.56	90	23.06	15.94	81			
Investment securities	19.39	16.07	68	16.71	16.41	53	23.14	16.02	82	23.91	16.65	83			
Net loans and leases	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	61.38	72.64	11			
Net loans, leases and standby letters of credit	60.68	69.67	18	68.23	72.78	27	60.24	73.71	9	61.38	73.08	11			
Core deposits	77.55	76.49	52	68.86	71.61	30	47.86	69.97	1	67.63	69.79	34			
Noncore funding	13.17	10.29	66	23.42	14.61	82	44.39	16.58	98	26	17.09	80			
Time deposits of $250K or more	0.31	3.37	4	0.23	4.33	2	0.27	4.28	2	0.32	3.54	3			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	0	0.62	23	0	0.77	17	0	0.96	17	0	1.20	14			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	0	0.59	32	0	0.75	25	0	0.97	21	0	1.21	18			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	5.02	1.06	88	15.83	2.75	97	22.26	3.63	99	21.18	4.47	98			
Earning assets that reprice within 1 year	45.88	31.93	83	34.21	33.16	59	30.84	32.35	50	35.15	33.41	59			
Interest-bearing liabilities that reprice within 1 year	1.51	14.04	1	1.69	18.54	0	5.34	18.20	9	35.54	16.67	83			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	44.38	17.03	93	32.52	13.71	80	25.50	12.98	76	-0.39	15.65	18			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89	5.20	13.97	20			
Net short-term noncore funding dependence	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79	2.62	9.65	22			
Short-term investment / Short-term noncore funding	385.96	230.45	79	98.93	78.10	71	67.62	62.28	75	92.01	46.67	84			
Liquid assets - short-term noncore funding / Nonliquid assets	32.95	16.27	85	7.89	6.90	58	-11.29	4.17	10	-1.34	3.68	38			
Net loans and leases / Total deposits	77.93	84.20	31	98.74	90.96	72	98.14	92.88	67	86.74	92.86	30			
Net loans and leases / Core deposits	78.24	91.10	21	99.07	102.55	40	125.87	106.50	81	90.75	105.03	20			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.88			0.36			-0.47			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.56	3.63	0	-1.18	1.28	1	-10.03	-1.95	1	-0.61	-0.62	49			
Structured notes appreciation (depreciation) / Tier 1 capital		0.03			-0.02		-0.01	-0.04	51		-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	5.36	26	0	7.25	23	0	10.76	18	0	13.07	15			
Available-for-sale securities	100	93.39	87	100	91.33	88	100	88.32	88	100	86.93	84			
U.S. Treasury securities	0	1.22	31	0	2.07	28	0	2.08	27	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	0	8.39	5	0	8.16	7	0	11	7	0	10.16	7			
Municipal securities	2.30	18.61	27	1.41	15.40	19	9	16.63	39	8.76	17.86	34			
Mortgage-backed securities	69.81	54.48	70	66.82	57.07	63	66.14	54.50	62	52.67	55.76	41			
Asset-backed securities	27.25	1.97	96	29.32	1.70	96	23.51	1.54	96	38.56	1.31	97			
Other debt securities	0.64	4.34	40	2.46	3.73	56	1.34	3.75	53	0	3.25	16			
Mutual funds and equity securities	0	0.44	22	0	0.49	18	0	0.41	19	0	0.58	15			
Debt securities 1 year or less	28.01	13.69	80	29.47	13.55	84	52.29	13.91	91	49.54	11.90	95			
Debt securities 1 to 5 years	67.71	20.49	97	64.53	23.43	95	3.45	23.42	14	1.40	23.53	5			
Debt securities over 5 years	4.28	61.87	4	6	58.63	4	44.26	58.36	29	49.07	60.73	29			
Pledged securities	69.51	44.55	74	66.34	43.76	74	65.60	42.20	76	43.81	46.78	47			
Structured notes, fair value	0	0.03	42	0	0.09	39	0.20	0.15	83	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	19.36	136.94	25	-23.13	32.84	15	8.14	16.28	51	191.26	6.96	97			
Investment securities	8.72	16.36	42	-15.19	4.80	8	-3.87	8.02	23	68.40	4.99	95			
Core deposits	5.48	23.17	4	69.04	9.96	98	-29.72	10.40	0	91.09	13.94	96			
Noncore funding	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96	60.62	-3.35	92			

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)	572,573	600,646	691,134	375,080	
Commit: Secured commercial real estate loans	102,676	115,116	82,604	41,203	
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	655	630	0	0	
Commercial and similar letters of credit	0	0	655	655	
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	680,000	583,000	392,500	119,000	
Written options contracts (interest rate)	475,985	156,227	155,134	44,744	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	2,000,000	2,000,000	1,500,000	3,200,000	
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)	2,063	5,501	9,116	8,653	
Purchased options contracts (commodity and other)	2,063	5,501	9,116	8,653	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	6.25	16.09	8	6.14	16.97	8	8.30	17.31	12	4.47	17.28	4			
Standby letters of credit	0.01	0.31	5	0.01	0.36	5	0	0.35	2	0	0.40	3			
Commercial and similar letters of credit	0	0.01	37	0	0.01	36	0.01	0.01	78	0.01	0.01	76			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	34.50	3.72	95	28.12	2.95	93	24.81	6.51	90	40.34	6.82	96			
Interest rate contracts	34.45	3.62	95	28.01	2.87	94	24.59	6.40	90	40.13	6.72	96			
Interest rate futures and forward contracts	7.42	0.20	97	5.96	0.08	97	4.71	0.25	96	1.42	0.28	89			
Written options contracts (interest rate)	5.20	0.24	95	1.60	0.13	93	1.86	0.26	93	0.53	0.28	75			
Purchased options contracts (interest rate)	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	21.83	2.58	92	20.45	2.19	95	18.02	5.18	87	38.18	5.41	98			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0.05	0	97	0.11	0	97	0.22	0	98	0.21	0	98			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0.02	0	98	0.06	0	97	0.11	0	98	0.10	0	98			
Purchased options contracts (commodity and other)	0.02	0	98	0.06	0	97	0.11	0	98	0.10	0	98			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	9.01	24.20	7	10.25	24.81	8	14.44	25.18	13	9.74	25.74	8			

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	3,160,111	2,750,229	2,065,866	3,381,050	
Interest rate contracts	3,155,985	2,739,227	2,047,634	3,363,744	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	4,126	11,002	18,232	17,306	
Derivatives Position					
Futures and forwards	680,000	583,000	392,500	119,000	
Written options	478,048	161,728	164,250	53,397	
Exchange-traded	0	0	0	0	
Over-the-counter	478,048	161,728	164,250	53,397	
Purchased options	2,063	5,501	9,116	8,653	
Exchange-traded	0	0	0	0	
Over-the-counter	2,063	5,501	9,116	8,653	
Swaps	2,000,000	2,000,000	1,500,000	3,200,000	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	3,160,111	2,750,229	2,065,866	3,381,050	
Interest rate contracts	3,155,985	2,739,227	2,047,634	3,363,744	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	4,126	11,002	18,232	17,306	
Derivative contracts (excluding futures and FX 14 days or less)	2,001,454	2,002,442	1,895,078	3,321,180	
One year or less	1,454	2,442	395,078	121,180	
Over 1 year to 5 years	0	0	0	1,000,000	
Over 5 years	2,000,000	2,000,000	1,500,000	2,200,000	
Gross negative fair value (absolute value)	327,030	160,953	38,124	3,808	
Gross positive fair value	5,689	6,858	1,339	40,525	
Held for trading	0	0	0	0	
Non-traded	5,689	6,858	1,339	40,525	
Current credit exposure on risk-based capital derivative contracts	4,721	1,148	1,339	39,155	
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	99.87	99.50	9	99.60	99.57	10	99.12	99.91	6	99.49	99.91	10			
Foreign exchange contracts	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0.13	0	94	0.40	0.07	90	0.88	0	96	0.51	0	96			
Futures and forwards	21.52	15.03	69	21.20	14.06	70	19	11.75	73	3.52	12.76	53			
Written options	15.13	10.24	73	5.88	11.73	56	7.95	11.14	68	1.58	9.73	43			
Exchange-traded	0	0	50	0	0	48	0	0	49	0	0	49			
Over-the-counter	15.13	10.24	73	5.88	10.84	56	7.95	10.65	68	1.58	9.46	43			
Purchased options	0.07	2.13	67	0.20	2.45	72	0.44	1.29	79	0.26	1.44	77			
Exchange-traded	0	0	50	0	0	49	0	0	49	0	0	49			
Over-the-counter	0.07	2.13	67	0.20	2.28	74	0.44	1.22	80	0.26	1.27	78			
Swaps	63.29	71.83	39	72.72	64.61	45	72.61	65.42	40	94.65	66.04	61			
Held for trading	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts	0	0	47	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	49			
Non-traded	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts	99.87	83.02	35	99.60	84.69	32	99.12	85.51	26	99.49	83.04	35			
Foreign exchange contracts	0	0	45	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0.13	0	96	0.40	0.01	94	0.88	0	96	0.51	0	96			
Derivative contracts (excluding futures and forex 14 days or less)	63.33	79.60	28	72.81	80.07	34	91.73	82.85	41	98.23	87.47	57			
One year or less	0.05	15.52	26	0.09	15.20	32	19.12	12.75	73	3.58	15.62	42			
Over 1 year to 5 years	0	19.75	15	0	22.92	14	0	22.66	16	29.58	21.68	62			
Over 5 years	63.29	32.47	84	72.72	34.12	81	72.61	36.28	77	65.07	37.90	72			
Gross negative fair value (absolute value)	10.35	2.84	98	5.85	1.30	98	1.85	0.66	95	0.11	0.50	24			
Gross positive fair value	0.18	2.25	15	0.25	1.14	18	0.06	1.10	8	1.20	0.92	75			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.51	0.01	99	0.28	0	99	0.08	0.01	98	0.01	0	82			
Gross positive fair value (X)	0.01	0.01	77	0.01	0	85	0	0.01	50	0.10	0.01	99			
Held for trading (X)	0	0	44	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.01	0	83	0.01	0	90	0	0.01	60	0.10	0	99			
Current credit exposure (X)	0.01	0.02	58	0	0.01	52	0	0	63	0.10	0	99			
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.27	53	0.02	0.10	51	0.03	0.06	57	0.78	0.05	97			

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	38,169	31,694	31,262	17,896	
Gross losses	21,947	1,632	41	0	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	124	2	3	6	
Net losses	21,823	1,630	38	-6	
Provision for loan and lease losses	33,095	8,105	470	13,360	
Adjustments	0	0	0	0	
Ending balance	49,441	38,169	31,694	31,262	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	0.20	0.11	82			
Provision for loan and lease losses / Average loans and leases	0.52	0.53	58	0.14	0.16	47	0.01	0.16	12	0.35	0.16	85			
Provision for loan and lease losses / Net loan and lease losses	151.65	672.96	16	497.24	142.73	89	1,236.84	182.69	94	22,666.67	110.75	0			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20	0.62	0.95	20			
Allowance for loan and lease losses / Total loans and leases	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17	0.60	0.94	19			
Allowance for loan and lease losses / Net loans and leases losses (X)	2.27	25.33	5	23.42	17.18	77	834.05	21.35	98		16.23				
Allowance for loan and lease losses / Nonaccrual assets	116.91	336.78	15	232.67	315.75	58	906.06	285.36	91	1,754.32	270.69	95			
ALLL / 90+ days past due + nonaccrual loans and leases	82.23	293.46	7	219.40	283.41	61	555.45	259.30	86	876.91	232.03	95			
Gross loan and lease losses / Average loans and leases	0.35	0.16	86	0.03	0.16	14	0	0.15	3	0	0.16	2			
Recoveries / Average loans and leases	0	0.04	5	0	0.05	1	0	0.05	1	0	0.06	1			
Net losses / Average loans and leases	0.34	0.11	87	0.03	0.11	30	0	0.09	18	0	0.10	19			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	7.60	42.12	9	4.88	41.80	4		51.25			50.41				
Earnings coverage of net loan and lease losses (X)	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99	-15,172.33	0.97	1			
Net Loan and Lease Losses By Type															
Real estate loans	0.04	0.04	63	0.03	0.02	67	0	0.01	37	0	0.02	32			
Real estate loans secured by 1–4 family	0.06	0.01	88	0.04	0.02	73	0	0.01	42	0	0.03	33			
Revolving	0.20	0	97	0	0.02	47	0	0.02	44	0	0.03	38			
Closed-end	0.06	0.01	86	0.04	0.02	77	0	0.01	45	0	0.02	34			
Commercial real estate loans	0.01	0.05	45	0	0.02	44	0	0.01	48	0	0.01	40			
Construction and land development	0.11	0	89	0	-0.02	62	0	-0.02	77	0	-0.04	61			
1–4 family	0	0	50	0	0	54	0	0	54	0	0	59			
Other	0.11	-0.01	91	0	-0.02	62	0	-0.02	84	0	-0.04	62			
Multifamily	0	0	51	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	0	0.07	34	0	0.03	38	0	0.02	39	0	0.02	34			
Owner-occupied	0	0.01	40	0	0.01	44	0	0.01	43	0	0.01	31			
Other	0	0.04	40	0	0.01	41	0	0.01	47	0	0.01	49			
Real estate loans secured by farmland		0.01			0.01			0			0				
Commercial and industrial loans	8.65	0.20	99	0	0.27	16	0	0.18	21	0	0.18	23			
Loans to individuals		0.66			0.74			0.71			0.78				
Credit card loans		1.71			1.89			1.65			1.60				
Agricultural loans		0.01			0.02			0.03			0.06				
Loans to foreign governments and institutions															
Other loans and leases	0	0.44	29	0	0.14	33	0	0.28	30	0	0.27	29			

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	8,274	50,263	2,193	7,782	
90+ days past due loans and leases	17,835	992	2,208	1,783	
Nonaccrual loans and leases	42,288	16,405	3,498	1,782	
Total past due and nonaccrual loans and leases	68,397	67,660	7,899	11,347	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	0	0	0	0	
30–89 days past due loans held for sale	555	0	0	445	
90+ days past due loans held for sale	4,757	0	0	458	
Nonaccrual loans held for sale	357	105	0	0	
Total past due and nonaccrual loans held for sale	5,669	105	0	903	
Restructured loans and leases in compliance	0	0	0	0	
Other real estate owned	292	5,180	1,213	6,773	
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	0.15	0.32	24			
90+ days past due loans and leases	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76	0.03	0.04	65			
Nonaccrual loans and leases	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9	0.03	0.46	4			
90+ days past due and nonaccrual loans and leases	1.07	0.67	77	0.26	0.54	24	0.11	0.54	9	0.07	0.55	3			
30–89 days past due restructured	0	0	32	0	0	29	0	0.01	27	0	0.01	25			
90+ days past due restructured	0	0	45	0	0	45	0	0	43	0	0	41			
Nonaccrual restructured	0	0.09	7	0	0.07	8	0	0.10	6	0	0.10	5			
30–89 days past due loans held for sale	0.01	0	99	0	0	47	0	0	47	0.01	0	97			
90+ days past due loans held for sale	0.08	0	97	0	0	48	0	0	48	0.01	0	97			
Nonaccrual loans held for sale	0.01	0	93	0	0	96	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	0.15	0.32	24			
90+ days past due assets	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76	0.03	0.04	65			
Nonaccrual assets	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9	0.03	0.47	4			
30+ days past due and nonaccrual assets	1.22	0.95	69	1.01	0.87	67	0.16	0.88	6	0.22	0.89	6			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.66	0.47	70	0.18	0.39	24	0.07	0.39	9	0.04	0.40	4			
90+ days past due and nonaccrual assets + other real estate owned	0.66	0.52	68	0.23	0.45	29	0.08	0.45	8	0.12	0.48	8			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.46	0.63	40	0.22	0.56	17	0.06	0.59	1	0.10	0.63	4			
Allowance for loan and lease losses	86.12	72.10	65	56.55	92.08	34	14.86	95.97	4	27.37	100.14	8			
Equity capital + allowance for loan and lease losses	9.18	5.64	79	4.08	4.77	47	0.92	5.09	3	1.98	5.57	10			
Tier 1 capital + allowance for loan and lease losses	6.21	6.21	56	3.56	5.30	36	0.88	5.65	3	2.02	6.11	11			
Loans and leases + other real estate owned	0.76	0.92	47	0.32	0.78	15	0.09	0.82	1	0.17	0.86	4			

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.20	0.25	53	0.91	0.28	95	0.06	0.29	11	0.19	0.29	36			
	90+ days past due	0.43	0.04	93	0.02	0.03	63	0.06	0.03	81	0.04	0.05	69			
	Nonaccrual	0.28	0.63	26	0.30	0.45	35	0.10	0.48	11	0.04	0.43	8			
Commercial and industrial	30–89 days past due	0	0.15	8	0	0.22	5	0	0.23	8	0	0.27	5			
	90+ days past due	0	0.02	31	0	0.02	30	0	0.02	32	0	0.01	32			
	Nonaccrual	13.16	0.61	99	0	0.74	4	0	0.61	6	0	0.60	5			
Individuals	30–89 days past due	0	0.52	7	0	0.60	5	0	0.68	6	0	0.69	5			
	90+ days past due	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual	0	0.14	16	0	0.12	16	0.40	0.15	85	0.53	0.21	81			
Depository institution loans	30–89 days past due		0			0			0			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0			0			0			0				
Agricultural	30–89 days past due		0.07			0.10			0.11			0.15				
	90+ days past due		0			0			0.01			0				
	Nonaccrual		0.57			0.80			0.46			0.31				
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0	0.67	22	0	0.28	23	0	0.18	23	0	0.12	27			
	90+ days past due	0	0	40	0	0	40	0	0	41	0	0	44			
	Nonaccrual	0	0.10	33	0	0.04	37	0	0.04	36	0	0.06	36			

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.31	0.46	46	1.18	0.53	86	0.09	0.52	9	0.26	0.56	27			
	90+ days past due	0.66	0.06	93	0.02	0.05	66	0.09	0.04	81	0.06	0.06	70			
	Nonaccrual	0.44	0.67	34	0.41	0.55	39	0.14	0.61	14	0.06	0.65	7			
Revolving	30–89 days past due	0	0.25	13	0	0.36	8	0	0.36	9	0	0.29	7			
	90+ days past due	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual	0	0.46	7	0	0.34	11	0	0.35	10	0	0.42	10			
Closed-end	30–89 days past due	0.31	0.48	44	1.20	0.56	84	0.09	0.54	12	0.26	0.63	27			
	90+ days past due	0.67	0.06	93	0.03	0.05	67	0.09	0.05	77	0.06	0.06	69			
	Nonaccrual	0.45	0.69	32	0.42	0.57	39	0.14	0.64	18	0.06	0.68	8			
Junior lien	30–89 days past due	0	0.01	15	0	0.02	13	0	0.02	14	0	0.03	12			
	90+ days past due	0	0	44	0	0	41	0	0	38	0	0	36			
	Nonaccrual	0	0.03	12	0	0.03	11	0	0.03	12	0	0.04	10			
Commercial real estate	30–89 days past due	0	0.14	9	0.27	0.15	79	0.01	0.16	14	0.01	0.15	15			
	90+ days past due	0.01	0.02	73	0	0.02	70	0	0.02	70	0	0.02	31			
	Nonaccrual	0.01	0.57	8	0.01	0.34	13	0.01	0.41	11	0	0.33	4			
Construction and development	30–89 days past due	0	0.16	26	3.26	0.20	97	0.06	0.17	55	0.15	0.18	66			
	90+ days past due	0.06	0.01	91	0.02	0.01	89	0.04	0	92	0	0.01	42			
	Nonaccrual	0.09	0.21	61	0.16	0.18	68	0.06	0.18	57	0	0.21	18			
1–4 family	30–89 days past due	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0	0.09	30	3.26	0.12	97	0.06	0.06	71	0.15	0.08	78			
	90+ days past due	0.06	0	94	0.02	0	93	0.04	0	94	0	0.01	44			
	Nonaccrual	0.09	0.16	66	0.16	0.14	73	0.06	0.10	66	0	0.12	25			
Multifamily	30–89 days past due	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	47	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0	0.14	12	0	0.13	8	0	0.17	9	0	0.14	8			
	90+ days past due	0	0.02	38	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual	0	0.73	4	0	0.36	5	0	0.52	4	0	0.40	4			
Owner Occupied	30–89 days past due	0	0.05	18	0	0.06	12	0	0.08	13	0	0.06	13			
	90+ days past due	0	0.01	40	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual	0	0.27	6	0	0.19	7	0	0.20	8	0	0.16	7			
Other	30–89 days past due	0	0.06	22	0	0.05	18	0	0.07	18	0	0.06	19			
	90+ days past due	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual	0	0.33	12	0	0.14	14	0	0.22	13	0	0.16	12			
Farmland	30–89 days past due		0.08			0.21			0.09			0.10				
	90+ days past due		0			0.01			0			0				
	Nonaccrual		1.19			1.06			0.49			0.44				
Credit card	30–89 days past due		1.02			0.87			1.03			0.83				
	90+ days past due		0.22			0.18			0.26			0.22				
	Nonaccrual		0.02			0			0.07			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	115,142	112,585	110,163	108,004	
Retained earnings	406,533	347,274	292,043	282,420	
Accumulated other comprehensive income (AOCI)	-207,242	-69,132	-21,493	11,143	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	314,433	390,727	380,713	401,567	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	
Accumulated other comprehensive income-related adjustments	-207,242	-69,132	-21,493	11,143	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	520,925	459,109	401,456	389,674	
Adjustments and deductions for common equity tier 1 capital	0	6,104	10,628	11,900	
Common equity tier 1 capital	520,925	453,005	390,828	377,774	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	115,464	115,464	115,464	15,464	
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	115,464	115,464	115,464	15,464	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	115,464	115,464	115,464	15,464	
Tier 1 Capital	636,389	568,469	506,292	393,238	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	53,271	53,132	52,993	52,854	
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	49,441	38,169	31,694	31,262	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	0	
Tier 2 capital before deductions	102,712	91,301	84,687	84,116	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	102,712	91,301	84,687	84,116	
Exited advanced approach tier 2 capital					
Total capital	739,101	659,770	590,979	477,354	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,276,239	9,543,301	7,296,993	8,073,261	
Less: Deductions from common equity tier 1 capital	750	6,854	11,378	12,650	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	9,275,489	9,536,447	7,285,615	8,060,611	
Total risk-weighted assets	5,899,248	6,072,185	5,087,534	5,028,660	
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	8.83	10.91	12	7.46	12.50	2	7.68	12.37	2	7.51	11.95	2			
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	10.79	11.60	22	9.36	13.19	1	9.95	13.03	5	7.82	12.68	1			
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Total capital, column A	12.53	13.45	17	10.87	14.63	0	11.62	14.48	7	9.49	14.15	0			
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1	4.88	10.04	0			
Supplementary leverage ratio, advanced approaches HCs															

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	0			
Life insurance assets	140,708	131,135	104,037	92,176		7.30	236.86

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			33.33			25				
Separate account assets (L/H) / Total life assets		0			0			0			0				
Insurance activities revenue / Adjusted operating income	0	0.41	22	0	0.37	22	0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue		0.01			0.03			0			0.01				
Credit related premium income / Total premium income		100			100			50			60				
Other premium income / Total premium income		0			0			50			40				
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		19.85			37.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		-40.91			132.57			116.87			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.52	11.01	85	21.62	11.53	87	19.34	13.70	78	21.71	14.86	85			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	6,758	34,587	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	6,758	34,587	
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	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	6,758	34,587	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.05		0	0	48	0	0	48	0	0	48			
Cost: Interest-bearing deposits		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans					2.35			3.83			4.38				
Foreign governments and institutions															
Growth Rates															
Net loans and leases		5,672.05		-100	-47.91	24	-80.46	-27.26	17	-47.87	22.03	17			
Total selected assets		6.04		-100	-25.04	12	-80.46	5.03	8	-47.87	-5.54	22			
Deposits		-44.89			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	6.03	32.95	16.28	41.38	

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	61,937	12,000	108	650		416.14	
Dividends	61,937	12,000	0	0		416.14	
Interest	0	0	108	650			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	1,512	20,555	18,723	1,314		-92.64	-53.99
Dividends	1,512	20,555	18,723	1,314		-92.64	-53.97
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			-100.00
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	63,449	32,555	18,831	1,964		94.90	1830.89
Securities gains (losses)	0	0	0	0			
Other operating income	0	52	0	919		-100.00	
Total operating income	63,449	32,607	18,831	2,883		94.59	2161.19
Operating Expenses							
Personnel expenses	4,418	4,477	6,497	17,557		-1.32	9.57
Interest expense	12,179	12,035	11,402	8,772		1.20	398.32
Other expenses	2,420	2,811	3,392	4,200		-13.91	95.95
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	19,017	19,323	21,291	30,529		-1.58	146.62
Income (loss) before taxes	44,432	13,284	-2,460	-27,646		234.48	
Applicable income taxes (credit)	-3,780	-4,029	-5,703	0			
Extraordinary items				0			
Income before undistributed income of subsidiaries	48,212	17,313	3,243	-27,646		178.47	
Equity in undistributed income of subsidiaries	28,546	44,167	106,393	105,321		-35.37	-50.85
Bank subsidiaries	29,835	62,520	117,833	108,636		-52.28	-48.18
Nonbank subsidiaries	-1,289	-18,353	-11,440	-3,315			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	76,758	61,480	109,636	77,675		24.85	44.35
Memoranda							
Bank net income	91,772	74,520	117,833	108,636		23.15	59.41
Nonbank net income	223	2,202	7,283	-2,001		-89.87	-94.12
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	584,710	91.37	692,985	96.16	666,104	94.93	570,907		-15.62	148.00
Common and preferred stock	584,710	91.37	692,985	96.16	666,104	94.93	560,907		-15.62	148.00
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	10,000			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	3,986	0.62	5,274	0.73	19,492	2.78	30,932		-24.42	-11.74
Common and preferred stock	3,986	0.62	5,274	0.73	19,492	2.78	30,932		-24.42	-11.74
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			-100.00
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	46,840	7.32	18,589	2.58	10,109	1.44	15,040		151.98	898.08
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	4,432	0.69	3,814	0.53	6,004	0.86	2,731		16.20	-63.27
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	639,968	100.00	720,662	100.00	701,709	100.00	619,610		-11.20	144.97
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	10,000	1.56	15,000	2.08	0	0	0		-33.33	
Borrowings with maturity over 1 year	142,847	22.32	142,532	19.78	142,217	20.27	141,902		0.22	138.44
Subordinated notes and debentures	53,270	8.32	53,131	7.37	52,993	7.55	52,854		0.26	
Other liabilities	3,954	0.62	3,808	0.53	10,322	1.47	7,823		3.83	-32.66
Balance due to subsidiaries and related institutions	15,464	2.42	15,464	2.15	15,464	2.20	15,464		0.00	0.00
Total liabilities	225,535	35.24	229,935	31.91	220,996	31.49	218,043		-1.91	177.60
Equity Capital	414,433	64.76	490,727	68.09	480,713	68.51	401,567		-15.55	130.24
Perpetual preferred stock (income surplus)	100,000	15.63	100,000	13.88	100,000	14.25	0		0.00	
Common stock	1	0	1	0	1	0	1		0.00	
Common surplus	115,141	17.99	112,584	15.62	110,162	15.70	108,003		2.27	88.87
Retained earnings	406,533	63.52	347,274	48.19	292,043	41.62	282,420		17.06	234.32
Accumulated other comprehensive income	-207,242	-32.38	-69,132	-9.59	-21,493	-3.06	11,143			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	639,968	100.00	720,662	100.00	701,709	100.00	619,610		-11.20	144.97
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	15,464	2.42	15,464	2.15	15,464	2.20	15,464		0.00	0.00
Notes payable to subsidiaries that issued TPS	15,000	2.34	15,000	2.08	15,000	2.14	15,000		0.00	0.00
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	20.63	9.11	97	13.20	10.58	81	23.30	11.03	98	15.65	8.67	94			
Bank net income / Average equity investment in banks	16.20	9.38	94	11.22	10.85	54	18.43	11.56	93	23.92	9.11	98			
Nonbank net income / Average equity investment in nonbanks	4.39	9.69	59	20.78	12.07	74	27.22	10.83	81	-17.52	9.81	1			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	119.56	104.93	92	121.21	103.77	93	107.48	104.73	67	139.86	104.64	98			
Nonbank net income / Parent net income	0.29	1.04	71	3.58	1.08	83	6.64	0.99	92		1.13				
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	54.42	11.62	97	46.86	9.66	97	45.97	9.50	97	54.30	11.14	97			
Total debt / Equity capital	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99	48.50	4.62	99			
Total debt + notes payable to subs that issued TPS / Equity capital	53.35	9.67	98	45.99	7.99	98	43.73	7.93	98	52.23	9.36	98			
Total debt + Loans guaranteed for affiliate / Equity capital	49.73	5.79	99	42.93	3.97	99	40.61	3.98	99	48.50	4.64	99			
Total debt / Equity capital – excess over fair value	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99	48.50	4.62	99			
Long-term debt / Equity capital	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99	48.50	4.39	99			
Short-term debt / Equity capital	2.41	0.01	97	3.06	0.01	98	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	24.93	20.97	62	24.80	14.37	71	24.85	15.49	67	92.64	17.83	93			
Double Leverage															
Equity investment in subs / Equity capital	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98	147.38	105.17	98			
Total investment in subs / Equity capital	142.05	104.82	98	142.29	104.48	98	142.62	104.38	98	149.87	105.55	98			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.27	0.49	91	3.38	0.44	96	1.87	0.36	92	2.45	0.56	92			
Equity investment in subs – equity cap / Net income-div (X)	2.94	1.45	86	3.76	1.47	86	1.87	1.18	80	2.45	1.91	71			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	187.16	121.76	85	146.68	153.39	62	118.53	113.37	65	13.28	96.31	7			
Cash from ops + noncash items + op expense / Op expense + dividend	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64	29.82	100.80	12			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	180.41	140.42	76	136.58	105.99	80	80.14	108.88	20	108.69	101.42	59			
Pretax operating income + interest expense / Interest expense	464.82	2,318.94	35	210.38	17,211.14	10	78.42	1,631.73	24	-215.16	1,955.22	12			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	453.50	1,435.81	32	204.66	2,481.22	12	79.52	1,015.91	20	-199.43	1,082.59	5			
Dividends + interest from subsidiaries / Interest expense + dividends	213.79	137	84	178.04	196.13	61	165.16	140.89	70	22.39	107.07	15			
Fees + other income from subsidiaries / Salary + other expenses	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)	10.24	52.16	25	9.84	71.69	21		106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.76	2.19	77	0.50	1.59	54	1.44	1.59	64	2.43	1.68	69			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0				
Nonaccrual		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	36.30	79.13	18	36.10	65.39	26	0	87.25	4		100.86				
Dividends declared / Net income	22.80	29.39	38	10.17	25.65	26	0	24.10	9	0	32.32	8			
Net income – dividends / Average equity	15.93	6.36	97	11.86	7.61	91	23.30	8.12	99	22.98	5.74	99			
Percent of Dividends Paid															
Dividends from bank subsidiaries	353.95	130.75	92	192	160.93	68		131.90			106.72				
Dividends from nonbank subsidiaries	8.64	3.01	83	328.88	2.59	97		2.83			2.37				
Dividends from subsidiary holding companies	0	0	48	0	0	48		0			0				
Dividends from all subsidiaries	362.59	158.62	91	520.88	209.89	88		144.51			114.69				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.49	43.52	74	16.10	45.88	21	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries	0	0.05	33	0	0.09	32	0.09	0.11	74	0.60	0.14	88			
Management and service fees from bank subsidiaries	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	67.49	51.02	72	16.10	48.40	20	0.09	35.67	14	0.60	41.35	15			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	678.03	99.52	94	933.47	76.61	98	257.08	80.47	92		129.02				
Interest income from nonbank subsidiaries	0	0.07	45	0	0.91	44	0	0.31	46		0.63				
Management and service fees from nonbank subsidiaries	0	0.02	47	0	0.02	47	0	0.17	46		0.60				
Other income from nonbank subsidiaries	0	0.11	47	0	0.01	47	0	0.06	46		0.08				
Operating income from nonbank subsidiaries	678.03	105.70	94	933.47	83.73	98	257.08	96.62	89		153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies		0			0			0			0.07				
Management and service fees from subsidiary holding companies		0			0			0			-0.14				
Other income from subsidiary holding companies		0			0			0.15			0				
Operating income from subsidiary holding companies		29.39			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.62	76.69	52	36.80	77.61	18	0	72.95	9	0	67.33	11			
Interest income from bank subsidiaries	0	0.11	33	0	0.23	32	0.57	0.55	80	22.55	1.07	93			
Management and service fees from bank subsidiaries	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	97.62	84.80	38	36.80	94.06	11	0.57	89.39	10	22.55	79.76	14			
Dividends from nonbank subsidiaries	2.38	1.76	77	63.04	1.13	96	99.43	2.65	96	45.58	1.78	96			
Interest income from nonbank subsidiaries	0	0	46	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries	0	0	47	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	2.38	2.06	76	63.04	1.56	95	99.43	3.33	95	45.58	3.09	94			
Dividends from subsidiary holding companies	0	0	48	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	0	47	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt	154.64	400.31	54	103.09	1,178.56	27		854.19			886.47				
Loans and advances from subsidiaries / Total debt	7.50	59.71	31	7.34	70.71	33	7.92	81.26	32	7.94	74.60	27			