Bank Holding Company Performance Report March 31, 2021—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): 9,089,059
Peer Group Number: 2 Number in Peer Group: 146
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

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	9,601,779	8,990,202	9,235,104	8,706,142	7,727,610
Net income ($000)	28,533	23,515	76,758	61,480	109,636
Number of BHCs in peer group	146	146	147	146	154

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.69	2.88	3	2.10	3.13	6	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1
+ Non-interest income	0.45	0.98	21	0.82	0.89	49	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73
– Overhead expense	0.78	2.32	0	0.79	2.60	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1
– Provision for credit losses	-0.14	0	19	0.84	0.58	73	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
+ Securities gains (losses)	0.01	0.01	78	0.07	0.02	85	0.08	0.02	88	0.06	0.01	93	0.01	0	87
+ Other tax equivalent adjustments	0	0	44	0	0	89	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.51	1.77	29	1.37	0.88	78	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80
Net operating income	1.19	1.35	36	1.05	0.71	74	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Net income	1.19	1.35	36	1.05	0.71	74	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Net income (Subchapter S adjusted)		1.59			1.10			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.81	3.43	11	3.62	4.29	8	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1
Interest expense	1.01	0.35	98	1.38	0.87	91	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82
Net interest income (tax equivalent)	1.81	3.06	4	2.23	3.36	8	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.04	42	0.02	0.11	34	0.34	0.11	87	0.03	0.11	30	0	0.09	18
Earnings coverage of net loan and lease losses (X)	573.04	4.62	93	124.23	18.72	89	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.02	1.35	15	0.98	1.17	28	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20
Allowance for loan and lease losses / Total loans and leases	0.72	1.33	6	0.77	1.15	12	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.64	56	0.36	0.60	29	0.76	0.67	62	0.32	0.56	30	0.09	0.57	8
30–89 days past due loans and leases / Total loans and leases	0.22	0.23	55	0.58	0.45	66	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
Liquidity and Funding															
Net noncore funding dependence	-2.34	-2.34	46	15.28	10.43	68	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89
Net short-term noncore funding dependence	-11.91	-5.85	28	6.32	5.47	51	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79
Net loans and leases / Total assets	69.89	67.03	57	74.21	71.80	56	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10
Capitalization															
Tier 1 leverage ratio	6.77	9.68	2	6.54	10.30	0	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1
Holding company equity capital / Total assets	5.89	10.24	2	2.84	11.10	0	4.52	10.51	0	5.02	11.37	0	5.77	11.21	1
Total equity capital (including minority interest) / Total assets	5.89	10.30	2	2.84	11.16	0	4.52	10.57	0	5.02	11.43	0	5.77	11.30	1
Common equity tier 1 capital / Total risk-weighted assets	8.57	12.70	1	6.96	12.03	1	8.83	12.44	3	7.46	12.50	2	7.68	12.37	2
Net loans and leases / Equity capital (X)	11.86	6.73	99	26.09	6.66	99	13.41	6.79	99	13.60	6.55	98	10.43	6.70	96
Cash dividends / Net income	61.33	19.89	93	50.50	53.69	62	22.80	29.42	38	10.17	25.65	26	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted)		2.97			34.75			39.66			93.20			35.12	
Growth Rates															
Assets	-7.13	16.88	0	18.71	9.46	83	-6.34	16.11	0	17.48	8.66	83	-0.67	9.35	7
Equity capital	92.36	8.37	99	-43.11	8.86	0	-15.55	8.42	0	2.08	12.19	11	19.71	12.50	79
Net loans and leases	-12.54	9.10	1	42.54	8.61	96	-16.70	9.99	0	33.05	8.63	93	-2.51	10.51	3
Noncore funding	-67.01	-24.64	6	-8.91	12.16	25	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96
Parent Company Ratios															
Short-term debt / Equity capital	1.87	0	99	10.78	0.09	99	2.41	0.01	97	3.06	0.01	98	0	0.03	45
Long-term debt / Equity capital	36.64	5.73	98	70.32	4.01	99	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99
Equity investment in subsidiaries / Equity capital	131.31	104.94	98	171.66	104.84	99	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98
Cash from ops + noncash items + op expense / Op expense + dividends	247.24	140.91	84	154.57	160.07	65	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64

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	49,150	59,442	224,531	202,387	137,398	-17.31	153.56
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	49,150	59,442	224,531	202,387	137,398	-17.31	153.56
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	49,150	59,442	224,531	202,387	137,398	-17.31	153.56
Investment interest income (tax equivalent)	13,483	15,139	48,636	71,786	66,697	-10.94	402.91
Interest on balances due from depository institutions	384	1,606	2,749	10,050	5,478	-76.09	43.28
Interest income on other earning assets	73	304	809	1,355	1,065	-75.99	48.98
Total interest income (tax equivalent)	63,090	76,491	276,725	285,578	210,638	-17.52	181.88
Interest on time deposits of $250K or more	76	120	383	486	562	-36.67	
Interest on time deposits < $250K	647	1,379	5,388	7,486	5,293	-53.08	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,750	21,160	70,639	92,923	45,643	-20.84	1045.69
Interest on other borrowings and trading liabilities	4,218	5,747	19,279	24,352	26,356	-26.61	242.37
Interest on subordinated debt and mandatory convertible securities	861	861	3,443	3,443	3,452	0.00	
Total interest expense	22,552	29,267	99,132	128,690	81,306	-22.94	428.52
Net interest income (tax equivalent)	40,538	47,224	177,593	156,888	129,332	-14.16	123.78
Non-interest income	10,815	18,533	21,342	-598	92,796	-41.64	104.98
Adjusted operating income (tax equivalent)	51,353	65,757	198,935	156,290	222,128	-21.90	119.54
Overhead expense	18,819	17,683	74,590	76,626	75,832	6.42	112.79
Provision for credit losses	-3,435	18,945	33,095	8,105	470		
Securities gains (losses)	183	1,657	7,572	5,023	848	-88.96	-90.33
Other tax equivalent adjustments	0	2	0	0	0	-100.00	
Pretax net operating income (tax equivalent)	36,152	30,788	98,822	76,582	146,674	17.42	139.66
Applicable income taxes	7,565	7,233	21,809	14,654	36,136	4.59	
Tax equivalent adjustments	54	40	255	448	902	35.00	
Applicable income taxes (tax equivalent)	7,619	7,273	22,064	15,102	37,038	4.76	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	28,533	23,515	76,758	61,480	109,636	21.34	89.15
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	28,533	23,515	76,758	61,480	109,636	21.34	89.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest	28,533	23,515	76,758	61,480	109,636	21.34	89.15
Investment securities income (tax equivalent)	13,483	15,139	48,636	71,786	66,697	-10.94	402.91
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	256	0		-100.00
Mortgage-backed securities	10,312	9,520	30,622	44,754	36,193	8.32	5565.93
All other securities	3,171	5,619	18,014	26,776	30,504	-43.57	27.61
Cash dividends declared	17,500	11,875	17,499	6,250	0	47.37	
Common	13,750	10,000	10,000	0	0	37.50	
Preferred	3,750	1,875	7,499	6,250	0	100.00	

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.63	3.22	9	3.40	3.99	8	3	3.53	8	3.28	4.19	5	2.73	4.08	1
Less: Interest expense	0.94	0.33	97	1.30	0.81	91	1.07	0.54	95	1.48	0.95	91	1.05	0.75	83
Equals: Net interest income (tax equivalent)	1.69	2.88	3	2.10	3.13	6	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1
Plus: Non-interest income	0.45	0.98	21	0.82	0.89	49	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73
Equals: adjusted operating income (tax equivalent)	2.14	3.86	3	2.93	4	15	2.15	3.96	4	1.80	4.16	1	2.87	4.27	7
Less: Overhead expense	0.78	2.32	0	0.79	2.60	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1
Less: Provision for credit losses	-0.14	0	19	0.84	0.58	73	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	78	0.07	0.02	85	0.08	0.02	88	0.06	0.01	93	0.01	0	87
Plus: other tax equivalent adjustments	0	0	44	0	0	89	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.51	1.77	29	1.37	0.88	78	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80
Less: Applicable income taxes (tax equivalent)	0.32	0.39	22	0.32	0.19	79	0.24	0.27	45	0.17	0.35	13	0.48	0.32	87
Less: Minority interest	0	0	46	0	0	47	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.19	1.35	36	1.05	0.71	74	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.19	1.35	36	1.05	0.71	74	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Memo: Net income (last four quarters)	0.87	1.14	23	0.75	1.06	21	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72
Net income–BHC and noncontrolling (minority) interest	1.19	1.36	35	1.05	0.71	74	0.83	0.97	39	0.71	1.19	12	1.42	1.22	72
Margin Analysis															
Average earning assets / Average assets	93.44	94.02	40	94.03	93.22	61	92.74	93.47	39	94.77	93.22	67	93.26	93.23	48
Average interest-bearing funds / Average assets	82.06	66.69	92	97.10	71	99	89.48	68.25	99	91.25	70.66	99	80.20	70.70	83
Interest income (tax equivalent) / Average earning assets	2.81	3.43	11	3.62	4.29	8	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1
Interest expense / Average earning assets	1.01	0.35	98	1.38	0.87	91	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82
Net interest income (tax equivalent) / Average earning assets	1.81	3.06	4	2.23	3.36	8	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1
Yield or Cost															
Total loans and leases (tax equivalent)	3.25	4.06	4	3.61	4.75	2	3.53	4.28	8	3.45	4.98	1	2.87	4.85	0
Interest-bearing bank balances	0.17	0.12	84	0.73	1.24	16	0.28	0.32	46	1.28	2.26	8	0.57	1.88	2
Federal funds sold and reverse repos		0.13			0.85			0.43			2.02			1.50	
Trading assets		0.18			0.48			0.80			0.49			0.70	
Total earning assets	2.81	3.48	6	3.62	4.23	8	3.23	3.80	9	3.46	4.47	2	2.91	4.33	1
Investment securities (tax equivalent)	3	1.92	91	4.05	2.64	97	3.38	2.32	95	3.61	2.74	97	3.14	2.69	86
US Treasury and agency securities (excluding mortgage-backed securities)		1.23			2.63			1.87			2.54			2.20	
Mortgage-backed securities	3.37	1.52	98	4.69	2.42	99	3.39	2.05	96	3.45	2.54	97	2.72	2.44	84
All other securities	2.33	2.93	32	3.90	3.38	74	3.17	3.24	61	4.50	3.80	80	4.26	3.74	74
Interest-bearing deposits	0.99	0.34	97	1.53	0.98	89	1.13	0.62	92	1.65	1.13	85	1.16	0.85	81
Time deposits of $250K or more	1.09	0.98	60	2.10	2.02	56	1.62	1.60	47	2.12	2.13	43	1.79	1.57	75
Time deposits < $250K	1.51	0.95	89	2.41	1.79	94	1.86	1.49	85	2.23	1.91	77	1.72	1.42	81
Other domestic deposits	1.01	0.19	99	1.39	0.69	95	1.11	0.36	99	1.61	0.86	93	1.25	0.64	92
Foreign deposits		0.88			1.79			1.24			2.53			1.85	
Federal funds purchased and repos		0.12			0.72			0.37			1.23			1.03	
Other borrowed funds and trading liabilities	0.94	0.57	69	1.05	0.78	56	0.98	0.55	68	1.43	1.03	54	1.60	2.10	8
All interest-bearing funds	1.14	0.49	98	1.34	1.14	70	1.20	0.79	89	1.62	1.34	72	1.31	1.06	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	10,815	18,533	21,342	-598	92,796
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1	2	9	11	11
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	8,470	-9,300	-23,909	-12,733	5,031
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-2,280	28,031	36,846	28,430	6,489
Other non-interest income	4,624	-200	8,396	-16,306	81,265
Total overhead expenses	18,819	17,683	74,590	76,626	75,832
Personnel expense	9,554	8,400	34,975	36,671	37,235
Net occupancy expense	457	428	1,964	2,012	1,916
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	8,808	8,855	37,651	37,943	36,681
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	94	95	95	126	122
Average personnel expense per employee	101.64	88.42	368.16	291.04	305.20
Average assets per employee	102,146.59	94,633.71	97,211.62	69,096.37	63,341.06

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.51	36	0	0.72	34	0	0.51	36		0.66		0	1.69	17
Overhead expenses / Net Interest Income + non-interest income	36.68	58.74	1	26.91	63.41	0	37.54	61.22	1	49.17	61.79	8	34.28	61.22	1
Percent of Average Assets															
Total overhead expense	0.78	2.32	0	0.79	2.60	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1
Personnel expense	0.40	1.37	0	0.37	1.50	0	0.38	1.42	0	0.42	1.50	0	0.48	1.46	1
Net occupancy expense	0.02	0.28	0	0.02	0.32	0	0.02	0.30	0	0.02	0.32	0	0.02	0.31	0
Other operating expenses	0.37	0.65	8	0.39	0.76	6	0.41	0.73	9	0.44	0.76	10	0.47	0.79	11
Overhead less non-interest income	0.33	1.31	4	-0.04	1.67	2	0.58	1.44	5	0.89	1.65	5	-0.22	1.65	1
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	36.65	56.76	3	26.89	61.62	1	37.49	58.93	3	49.03	59.91	14	34.14	60.51	1
Personnel expense	18.60	33.37	3	12.77	35.22	1	17.58	33.88	3	23.46	34.17	8	16.76	34.42	0
Net occupancy expense	0.89	7.02	1	0.65	7.45	1	0.99	7.04	1	1.29	7.50	1	0.86	7.33	0
Other operating expenses	17.15	16.18	59	13.47	18.43	17	18.93	17.57	67	24.28	17.93	91	16.51	18.28	34
Total non-interest income	21.06	23.02	45	28.18	20.39	76	10.73	23.45	14	-0.38	19.83	1	41.78	20.30	92
Fiduciary activities income	0	1.92	23	0	1.69	23	0	1.45	22	0	1.61	22	0	1.95	20
Service charges on domestic deposit accounts	0	2.52	1	0	3.19	1	0	2.67	1	0.01	3.21	2	0	3.58	1
Trading revenue	0	0.07	38	0	0.16	45	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0	0.91	18	0	1.14	18	0	1.03	17	0	0.91	19	0	0.85	12
Insurance activities revenue	0	0.60	23	0	0.52	23	0	0.41	22	0	0.37	22	0	0.46	19
Venture capital revenue	0	0	48	0	0	50	0	0	48	0	0	50	0	0	49
Net servicing fees	16.49	0.81	98	-14.14	-0.34	2	-12.02	0	1	-8.15	0.22	1	2.26	0.52	90
Net securitization income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	-4.44	4.38	1	42.63	3.28	98	18.52	5.55	86	18.19	2.27	97	2.92	1.98	74
Other non-interest income	9	7.50	68	-0.30	7.77	4	4.22	7.76	26	-10.43	7.41	1	36.58	7.05	98
Overhead less non-interest income	15.59	33.65	11	-1.29	41.03	2	26.77	34.63	26	49.41	39.47	80	-7.64	39.75	1
Applicable income taxes / Pretax net operating income (tax equivalent)	20.93	21.42	40	23.49	17.29	69	22.07	20.30	55	19.14	21.51	27	24.64	18.37	83
Applicable income tax + TE / Pretax net operating income + TE	21.07	23.03	32	23.62	21.44	54	22.33	22.51	40	19.72	23.31	20	25.25	21.35	72

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

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	5,078,587	5,887,283	4,175,389	5,516,395	3,584,243	-13.74	285.40
Commercial and industrial loans	170,445	419,207	231,168	429,845	902,423	-59.34	-64.74
Loans to individuals	17,365	12,144	18,720	7,391	10,063	42.99	-26.25
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	1,131,858	1,000,883	1,182,289	757,129	550,234	13.09	221.14
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,398,255	7,319,517	5,607,566	6,710,760	5,046,963	-12.59	193.88
Less: Allowance for loan and lease losses	45,949	56,714	49,441	38,169	31,694	-18.98	198.31
Net loans and leases	6,352,306	7,262,803	5,558,125	6,672,591	5,015,269	-12.54	193.85
Debt securities that reprice or mature in over 1 year	1,260,083	872,371	1,279,068	1,152,626	919,322	44.44	356.47
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	7,612,389	8,135,174	6,837,193	7,825,217	5,934,591	-6.43	212.26
Interest-bearing bank balances	455,006	700,547	1,346,514	1,063,453	1,002,268	-35.05	35.10
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	506,443	429,203	497,643	481,552	1,007,603	18.00	861.70
Trading assets	0	0	0	0	0		
Total earning assets	8,573,838	9,264,924	8,681,350	9,370,222	7,944,462	-7.46	203.26
Non-interest-bearing cash and due from depository institutions	49,938	15,988	48,610	13,557	21,569	212.35	176.86
Premises, fixed assets, and leases	504	830	578	923	4,397	-39.28	-79.69
Other real estate owned	356	5,202	292	5,180	1,213	-93.16	-96.04
Investment in unconsolidated subsidiaries	465	1,142	770	1,115	6,283	-59.28	0.22
Intangible and other assets	463,958	499,229	429,416	390,014	347,828	-7.07	213.74
Total assets	9,089,059	9,787,315	9,161,016	9,781,011	8,325,752	-7.13	202.45
Quarterly average assets	9,601,779	8,990,202	9,276,239	9,543,301	7,296,993	6.80	263.63
Average loans and leases (YTD)	6,052,727	6,588,006	6,358,235	5,862,622	4,786,648	-8.13	204.58
Memoranda							
Loans held-for-sale	1,913,737	1,518,131	930,022	1,161,407	335,605	26.06	1897.99
Loans not held-for-sale	4,484,518	5,801,386	4,677,544	5,549,353	4,711,358	-22.70	115.46
Real estate loans secured by 1–4 family	3,495,950	4,094,982	2,691,087	3,901,300	2,400,456	-14.63	241.56
Commercial real estate loans	1,582,637	1,792,301	1,484,302	1,615,095	1,183,787	-11.70	437.94
Construction and land development	133,041	151,570	134,296	133,611	145,057	-12.22	111.15
Multifamily	733,378	772,949	607,242	710,949	463,258	-5.12	1392.94
Nonfarm nonresidential	716,218	867,782	742,764	770,535	575,472	-17.47	293.37
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	1,766,526	1,301,574	1,776,711	1,634,178	1,926,925	35.72	437.41
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	40,561	50,186	40,935	22,982	173,404	-19.18	-67.80
Mortgage-backed securities	1,227,476	824,493	1,240,328	1,092,000	1,274,492	48.88	2697.92
Asset-backed securities	493,489	403,554	484,133	479,068	453,112	22.29	220.68
Other debt securities	5,000	23,341	11,315	40,128	25,917	-78.58	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,766,526	1,301,574	1,776,711	1,634,178	1,926,925	35.72	437.41
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	40,561	50,186	40,935	22,982	173,404	-19.18	-67.80
Mortgage-backed securities	1,227,476	824,493	1,240,328	1,092,000	1,274,492	48.88	2697.92
Asset-backed securities	493,489	403,554	484,133	479,068	453,112	22.29	220.68
Other debt securities	5,000	23,341	11,315	40,128	25,917	-78.58	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-2,696	-87,311	-9,944	-6,708	-50,782		
Structured notes, fair value	0	0	0	0	3,819		
Pledged securities	1,222,197	818,229	1,234,942	1,084,098	1,264,108	49.37	4352.93

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	492,318	403,845	440,606	301,633	334,877	21.91	-36.20
NOW, ATS and transaction accounts	83,389	413,525	76,010	117,995	90,271	-79.83	-23.55
Time deposits less brokered deposits < $250K	155,820	221,230	166,300	235,660	-599,159	-29.57	
MMDA and other savings accounts	6,728,942	5,589,241	6,421,238	6,079,997	4,158,336	20.39	957.50
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,460,469	6,627,841	7,104,154	6,735,285	3,984,325	12.56	343.14
Time deposits of $250K or more	27,539	23,149	28,266	22,633	22,403	18.96	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
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	17,306	1,630,000	460,000	1,548,000	1,853,000	-98.94	-97.27
Other borrowings w/remaining maturity over 1 year	717,926	720,390	717,847	720,332	717,217	-0.34	1335.85
Brokered deposits < $250K	20,266	0	0	0	1,103,501		
Noncore funding	783,037	2,373,539	1,206,113	2,290,965	3,696,121	-67.01	-26.98
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	68,769	68,630	68,734	68,595	68,457	0.20	344.70
Other liabilities	241,227	438,892	367,582	195,439	96,136	-45.04	568.72
Total liabilities	8,553,502	9,508,902	8,746,583	9,290,284	7,845,039	-10.05	204.67
Equity Capital							
Perpetual preferred stock (including surplus)	100,000	100,000	100,000	100,000	100,000	0.00	
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	117,334	114,468	115,141	112,584	110,162	2.50	89.04
Retained earnings	417,567	358,914	406,533	347,274	292,043	16.34	205.50
Accumulated other comprehensive income	-99,345	-294,970	-207,242	-69,132	-21,493		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	535,557	278,413	414,433	490,727	480,713	92.36	170.92
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	535,557	278,413	414,433	490,727	480,713	92.36	170.92
Total liabilities and capital	9,089,059	9,787,315	9,161,016	9,781,011	8,325,752	-7.13	202.45
Memoranda							
Non-interest-bearing deposits	492,318	403,845	440,606	301,633	334,877	21.91	-36.20
Interest-bearing deposits	7,015,956	6,247,145	6,691,814	6,456,285	4,775,352	12.31	439.72
Total deposits	7,508,274	6,650,990	7,132,420	6,757,918	5,110,229	12.89	262.43
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	414,433	490,727	490,727	480,713	401,567		
Accounting restatements	0	0	0	0	0		
Net income	28,533	23,515	76,758	61,480	109,636		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,194	1,884	2,557	2,423	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	17,500	11,875	17,499	6,250	0		
Change in other comprehensive income	107,897	-225,838	-138,110	-47,639	-32,636		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	2,146		
Holding company equity capital, ending balance	535,557	278,413	414,433	490,727	480,713		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	55.88	47.52	73	60.15	52.54	69	45.58	48.33	43	56.40	52.67	57	43.05	53.63	23
Commercial and industrial loans	1.88	12.96	3	4.28	11.25	11	2.52	13.47	4	4.39	11.45	14	10.84	11.42	55
Loans to individuals	0.19	2	21	0.12	2.65	16	0.20	2.29	20	0.08	2.71	12	0.12	2.65	12
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.39	17	0	0.50	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	12.45	1.35	95	10.23	1.37	95	12.91	1.39	93	7.74	1.08	93	6.61	2.64	84
Net loans and leases	69.89	67.03	57	74.21	71.80	56	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10
Debt securities over 1 year	13.86	14.84	50	8.91	13.39	27	13.96	13.53	56	11.78	13.66	41	11.04	13.20	41
Mutual funds and equity securities	0	0.05	22	0	0.05	19	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	83.75	82.50	52	83.12	85.81	26	74.63	83.47	11	80	86.76	10	71.28	87.24	3
Interest-bearing bank balances	5.01	8.07	34	7.16	3.70	82	14.70	6.78	87	10.87	2.97	97	12.04	2.30	96
Federal funds sold and reverse repos	0	0.02	39	0	0.04	36	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	5.57	1.82	89	4.39	2.03	82	5.43	2.03	85	4.92	2.10	85	12.10	2.14	96
Trading assets	0	0.03	38	0	0.05	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	94.33	93.23	67	94.66	92.21	82	94.76	92.98	78	95.80	92.39	91	95.42	92.24	89
Non-interest cash and due from depository institutions	0.55	0.99	23	0.16	1.13	4	0.53	1.07	18	0.14	1.14	2	0.26	1.25	7
Other real estate owned	0	0.03	38	0.05	0.04	71	0	0.03	36	0.05	0.04	68	0.01	0.04	42
All other assets	5.12	5.66	39	5.17	6.58	28	4.71	5.87	31	4.06	6.41	16	4.32	6.39	19
Memoranda															
Short-term investments	10.58	10.52	53	11.54	6.17	87	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98
U.S. Treasury securities	0	0.20	28	0	0.24	29	0	0.19	31	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	1.50	5	0	1.01	8	0	1.28	5	0	1.25	8	0	1.67	7
Municipal securities	0.45	3.10	27	0.51	2.69	27	0.45	2.96	29	0.23	2.58	22	2.08	2.66	54
Mortgage-backed securities	13.50	9.07	75	8.42	9.31	49	13.54	8.52	78	11.16	9.38	63	15.31	8.73	82
Asset-backed securities	5.43	0.41	94	4.12	0.28	93	5.28	0.35	95	4.90	0.30	93	5.44	0.26	95
Other debt securities	0.06	0.57	38	0.24	0.53	54	0.12	0.60	41	0.41	0.53	60	0.31	0.52	57
Loans held-for-sale	21.06	0.50	98	15.51	0.45	97	10.15	0.58	97	11.87	0.39	97	4.03	0.29	94
Loans held for investment	49.34	66.84	6	59.27	71.37	12	51.06	69.07	6	56.74	72.01	10	56.59	73.24	9
Real estate loans secured by 1–4 family	38.46	13.84	96	41.84	16.12	95	29.38	14.47	88	39.89	16.02	94	28.83	16.83	82
Revolving	0.57	1.72	25	0.60	2.22	21	0.58	1.79	25	0.61	2.24	21	0.35	2.43	16
Closed-end, secured by first liens	37.89	11.57	96	41.24	13.19	95	28.80	12.11	93	39.27	13.07	95	28.47	13.60	87
Closed-end, secured by junior liens	0	0.24	2	0	0.37	4	0	0.27	2	0	0.37	4	0.01	0.41	5
Commercial real estate loans	17.41	30.69	11	18.31	32.97	10	16.20	30.65	10	16.51	33.26	9	14.22	33.39	8
Construction and land development	1.46	4.24	14	1.55	4.95	14	1.47	4.32	15	1.37	5	11	1.74	4.78	20
Multifamily	8.07	5.14	80	7.90	4.89	78	6.63	5.03	75	7.27	4.76	77	5.56	5.12	68
Nonfarm nonresidential	7.88	19.94	8	8.87	21.52	7	8.11	19.97	8	7.88	21.85	6	6.91	21.85	7
Real estate loans secured by farmland	0	0.82	10	0	0.95	10	0	0.85	11	0	0.95	11	0	0.88	10

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.37	70.12	69	80.43	73	63	74.46	69.38	60	82.20	72.74	67	71.02	72.88	44
Real estate loans secured by 1–4 family	54.64	20.56	96	55.95	22.54	95	47.99	20.91	93	58.13	22.29	95	47.56	23.13	91
Revolving	0.81	2.58	24	0.80	3.11	21	0.94	2.61	27	0.90	3.13	21	0.58	3.34	17
Closed-end	53.83	17.65	96	55.14	19	95	47.05	17.94	95	57.24	18.71	95	46.98	19.33	93
Commercial real estate loans	24.74	45.50	8	24.49	46.09	8	26.47	44.23	12	24.07	46.16	8	23.46	45.57	7
Construction and land development	2.08	6.33	14	2.07	6.94	14	2.39	6.26	16	1.99	6.97	12	2.87	6.53	21
1–4 family	0.09	1.28	14	0.11	1.53	12	0.09	1.14	14	0.12	1.47	12	0.34	1.52	20
Other	1.99	5	17	1.96	5.29	17	2.30	4.94	19	1.87	5.34	17	2.54	4.90	25
Multifamily	11.46	7.45	78	10.56	6.63	81	10.83	7.01	79	10.59	6.42	80	9.18	6.76	77
Nonfarm nonresidential	11.19	29.78	6	11.86	30.32	6	13.25	29.04	8	11.48	30.59	5	11.40	30.16	6
Owner-occupied	0.38	10.21	4	0.35	10.67	4	0.44	10	4	0.38	10.68	4	0.56	10.31	4
Other	10.81	19.18	17	11.50	19.09	19	12.81	18.53	22	11.10	19.36	15	10.84	19.35	16
Real estate loans secured by farmland	0	1.30	10	0	1.39	10	0	1.30	11	0	1.38	11	0	1.27	10
Loans to depository institutions and acceptances of other banks	0	0	45	0	0.01	43	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	2.66	19.75	3	5.73	16.08	10	4.12	19.85	4	6.41	16.16	14	17.88	16.21	61
Loans to individuals	0.27	3.22	21	0.17	3.97	15	0.33	3.53	24	0.11	4	11	0.20	3.89	14
Credit card loans	0	0.03	34	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans	0	0.63	17	0	0.74	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	17.69	2.07	93	13.67	1.96	95	21.08	2.07	95	11.28	1.48	93	10.90	3.74	88
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	730.14	470.51	97	913.02	495.64	99	608.81	473.75	80	909.34	493.53	99	666.23	505.61	82
Real estate loans secured by 1–4 family	502.61	137.40	97	635.07	152.35	97	392.38	142.34	95	643.10	151.03	97	446.19	161.34	94
Revolving	7.46	17.19	32	9.12	21.20	30	7.70	17.81	33	9.91	21.25	33	5.48	23.52	21
Closed-end	495.14	118.05	97	625.95	128.54	98	384.69	122.21	96	633.19	127.10	98	440.71	134.73	94
Commercial real estate loans	227.53	303.98	23	277.96	312.51	36	216.42	302.08	20	266.24	311.74	31	220.04	316.03	21
Construction and land development	19.13	42.34	19	23.51	46.61	21	19.58	42.85	20	22.02	46.63	21	26.96	44.92	28
1–4 family	0.84	8.34	14	1.23	10.01	13	0.76	7.52	14	1.29	9.52	14	3.15	10.21	24
Other	18.28	33.56	25	22.28	35.67	28	18.83	33.94	25	20.73	35.90	29	23.81	33.75	36
Multifamily	105.44	50.28	84	119.87	46.80	88	88.54	48.67	83	117.19	44.76	87	86.11	48.38	81
Nonfarm nonresidential	102.97	199.24	14	134.58	205.18	21	108.30	198.42	15	127.02	206.64	16	106.97	208.15	13
Owner-occupied	3.50	67.77	4	3.99	71.52	4	3.57	67.98	4	4.24	71.54	4	5.28	70.68	5
Other	99.47	127.58	34	130.59	129.31	51	104.73	125.78	36	122.78	130.65	48	101.69	134.17	32
Real estate loans secured by farmland	0	8.27	10	0	8.74	10	0	8.35	11	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks	0	0.04	45	0	0.03	43	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	24.50	130.49	4	65.01	107.03	33	33.71	133.93	6	70.86	106.70	35	167.74	107.07	81
Loans to individuals	2.50	19.83	25	1.88	24.64	21	2.73	22.15	26	1.22	24.83	15	1.87	24.45	18
Credit card loans	0	0.16	34	0	0.20	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans	0	3.79	17	0	4.59	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	162.72	13.48	97	155.22	13.34	97	172.39	13.62	97	124.81	10.25	97	102.28	25.58	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.35	35.09	19	24.14	35.25	19	26.03	34	26	23.68	35.38	18	22.89	35.09	17
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	224.03	234.14	45	273.97	239.50	68	212.85	232.08	43	262	239.13	64	214.76	243.62	42
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	227.53	306.16	23	277.96	315.61	36	216.42	304.52	20	266.24	315.15	30	220.04	318.90	20

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	10.58	10.52	53	11.54	6.17	87	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98
Liquid assets	19	21.43	40	15.68	16.56	48	28.71	19.32	85	22.11	16.28	78	27.52	15.56	90
Investment securities	19.44	17.29	63	13.30	16.02	40	19.39	16.07	68	16.71	16.41	53	23.14	16.02	82
Net loans and leases	69.89	67.03	57	74.21	71.80	56	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10
Net loans, leases and standby letters of credit	69.90	67.42	55	74.21	72.18	55	60.68	69.67	18	68.23	72.78	27	60.24	73.71	9
Core deposits	82.08	78.51	68	67.72	71.07	32	77.55	76.49	52	68.86	71.61	30	47.86	69.97	1
Noncore funding	8.62	8.68	55	24.25	15.12	82	13.17	10.29	66	23.42	14.61	82	44.39	16.58	98
Time deposits of $250K or more	0.30	3.16	3	0.24	4.27	3	0.31	3.37	4	0.23	4.33	2	0.27	4.28	2
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.91	18	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	47	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.53	31	0	0.86	26	0	0.59	32	0	0.75	25	0	0.97	21
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.19	0.62	54	16.65	2.71	97	5.02	1.06	88	15.83	2.75	97	22.26	3.63	99
Earning assets that reprice within 1 year	35.46	31.55	68	32.40	32.25	53	45.88	31.93	83	34.21	33.16	59	30.84	32.35	50
Interest-bearing liabilities that reprice within 1 year	1.56	13.74	2	1.69	18.02	1	1.51	14.04	1	1.69	18.54	0	5.34	18.20	9
Long-term debt that reprices within 1 year	0	0.05	39	0	0.12	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	33.90	16.94	83	30.71	13.56	81	44.38	17.03	93	32.52	13.71	80	25.50	12.98	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.34	-2.34	46	15.28	10.43	68	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89
Net short-term noncore funding dependence	-11.91	-5.85	28	6.32	5.47	51	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79
Short-term investment / Short-term noncore funding	1,767.47	312.26	95	68.71	85.19	60	385.96	230.45	79	98.93	78.10	71	67.62	62.28	75
Liquid assets - short-term noncore funding / Nonliquid assets	22.72	20.60	58	-1.32	7.37	26	32.95	16.27	85	7.89	6.90	58	-11.29	4.17	10
Net loans and leases / Total deposits	84.60	80.41	58	109.20	90.71	93	77.93	84.20	31	98.74	90.96	72	98.14	92.88	67
Net loans and leases / Core deposits	85.15	86.22	48	109.58	102.17	64	78.24	91.10	21	99.07	102.55	40	125.87	106.50	81
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.35			0.81			0.88			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.42	1.48	13	-14.85	2.80	0	-1.56	3.63	0	-1.18	1.28	1	-10.03	-1.95	1
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			-0.05			0.03			-0.02		-0.01	-0.04	51
Percent of Investment Securities															
Held-to-maturity securities	0	5.59	26	0	6.21	26	0	5.36	26	0	7.25	23	0	10.76	18
Available-for-sale securities	100	93.13	87	100	92.49	86	100	93.39	87	100	91.33	88	100	88.32	88
U.S. Treasury securities	0	1.24	28	0	1.66	29	0	1.22	31	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	0	10.18	4	0	6.85	7	0	8.39	5	0	8.16	7	0	11	7
Municipal securities	2.30	18.18	23	3.86	16.56	27	2.30	18.61	27	1.41	15.40	19	9	16.63	39
Mortgage-backed securities	69.49	54.12	71	63.35	57.75	54	69.81	54.48	70	66.82	57.07	63	66.14	54.50	62
Asset-backed securities	27.94	2.35	95	31.01	1.61	96	27.25	1.97	96	29.32	1.70	96	23.51	1.54	96
Other debt securities	0.28	3.84	35	1.79	3.74	56	0.64	4.34	40	2.46	3.73	56	1.34	3.75	53
Mutual funds and equity securities	0	0.44	22	0	0.46	19	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	28.67	11.82	84	32.98	13.45	88	28.01	13.69	80	29.47	13.55	84	52.29	13.91	91
Debt securities 1 to 5 years	68.31	19.62	97	61.46	22.24	95	67.71	20.49	97	64.53	23.43	95	3.45	23.42	14
Debt securities over 5 years	3.03	64.72	2	5.56	60.11	4	4.28	61.87	4	6	58.63	4	44.26	58.36	29
Pledged securities	69.19	40.97	78	62.86	46.13	66	69.51	44.55	74	66.34	43.76	74	65.60	42.20	76
Structured notes, fair value	0	0.16	37	0	0.05	40	0	0.03	42	0	0.09	39	0.20	0.15	83
Percent Change from Prior Like Quarter															
Short-term investments	-14.90	146.35	11	-41.13	42.20	9	19.36	136.94	25	-23.13	32.84	15	8.14	16.28	51
Investment securities	35.72	23.84	65	-28.84	4.97	4	8.72	16.36	42	-15.19	4.80	8	-3.87	8.02	23
Core deposits	12.56	27.92	7	33.52	9.29	94	5.48	23.17	4	69.04	9.96	98	-29.72	10.40	0
Noncore funding	-67.01	-24.64	6	-8.91	12.16	25	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96

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)			572,573	600,646	691,134
Commit: Secured commercial real estate loans	168,421	87,285	102,676	115,116	82,604
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	655	630	655	630	0
Commercial and similar letters of credit	0	0	0	0	655
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	1,465,000	1,098,000	680,000	583,000	392,500
Written options contracts (interest rate)	264,857	1,066,136	475,985	156,227	155,134
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
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)	1,155	4,119	2,063	5,501	9,116
Purchased options contracts (commodity and other)	1,155	4,119	2,063	5,501	9,116
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	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
Standby letters of credit	0.01	0.30	6	0.01	0.34	5	0.01	0.31	5	0.01	0.36	5	0	0.35	2
Commercial and similar letters of credit	0	0.01	38	0	0.01	37	0	0.01	37	0	0.01	36	0.01	0.01	78
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	48	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	41.06	4	97	42.63	4.61	96	34.50	3.72	95	28.12	2.95	93	24.81	6.51	90
Interest rate contracts	41.04	3.89	97	42.55	4.45	97	34.45	3.62	95	28.01	2.87	94	24.59	6.40	90
Interest rate futures and forward contracts	16.12	0.23	98	11.22	0.37	97	7.42	0.20	97	5.96	0.08	97	4.71	0.25	96
Written options contracts (interest rate)	2.91	0.21	95	10.89	0.42	97	5.20	0.24	95	1.60	0.13	93	1.86	0.26	93
Purchased options contracts (interest rate)	0	0.01	46	0	0.03	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	22	2.86	92	20.43	2.93	93	21.83	2.58	92	20.45	2.19	95	18.02	5.18	87
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.03	0	97	0.08	0	97	0.05	0	97	0.11	0	97	0.22	0	98
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0.01	0	97	0.04	0	98	0.02	0	98	0.06	0	97	0.11	0	98
Purchased options contracts (commodity and other)	0.01	0	97	0.04	0	97	0.02	0	98	0.06	0	97	0.11	0	98
Commodity and other swaps	0	0	49	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

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	3,732,167	4,172,374	3,160,111	2,750,229	2,065,866
Interest rate contracts	3,729,857	4,164,136	3,155,985	2,739,227	2,047,634
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	2,310	8,238	4,126	11,002	18,232
Derivatives Position					
Futures and forwards	1,465,000	1,098,000	680,000	583,000	392,500
Written options	266,012	1,070,255	478,048	161,728	164,250
Exchange-traded	0	0	0	0	0
Over-the-counter	266,012	1,070,255	478,048	161,728	164,250
Purchased options	1,155	4,119	2,063	5,501	9,116
Exchange-traded	0	0	0	0	0
Over-the-counter	1,155	4,119	2,063	5,501	9,116
Swaps	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,732,167	4,172,374	3,160,111	2,750,229	2,065,866
Interest rate contracts	3,729,857	4,164,136	3,155,985	2,739,227	2,047,634
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	2,310	8,238	4,126	11,002	18,232
Derivative contracts (excluding futures and FX 14 days or less)	2,000,810	2,002,098	2,001,454	2,002,442	1,895,078
One year or less	810	2,098	1,454	2,442	395,078
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	2,000,000	2,000,000	2,000,000	2,000,000	1,500,000
Gross negative fair value (absolute value)	190,892	389,155	327,030	160,953	38,124
Gross positive fair value	24,248	37,831	5,689	6,858	1,339
Held for trading	0	0	0	0	0
Non-traded	24,248	37,831	5,689	6,858	1,339
Current credit exposure on risk-based capital derivative contracts	292	36,414	4,721	1,148	1,339
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	99.94	99.78	14	99.80	99.81	12	99.87	99.50	9	99.60	99.57	10	99.12	99.91	6
Foreign exchange contracts	0	0.19	44	0	0.02	43	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0.06	0	94	0.20	0.01	93	0.13	0	94	0.40	0.07	90	0.88	0	96
Futures and forwards	39.25	14.72	81	26.32	16.76	68	21.52	15.03	69	21.20	14.06	70	19	11.75	73
Written options	7.13	8.58	54	25.65	14.03	75	15.13	10.24	73	5.88	11.73	56	7.95	11.14	68
Exchange-traded	0	0	50	0	0	48	0	0	50	0	0	48	0	0	49
Over-the-counter	7.13	8.58	54	25.65	13.57	75	15.13	10.24	73	5.88	10.84	56	7.95	10.65	68
Purchased options	0.03	0.99	74	0.10	1.84	70	0.07	2.13	67	0.20	2.45	72	0.44	1.29	79
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0.03	0.99	74	0.10	1.82	71	0.07	2.13	67	0.20	2.28	74	0.44	1.22	80
Swaps	53.59	76.25	23	47.93	59.14	34	63.29	71.83	39	72.72	64.61	45	72.61	65.42	40
Held for trading	0	19.29	36	0	10.82	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	11.28	36	0	12.35	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	80.71	63	100	89.18	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	99.94	80.41	36	99.80	88.61	34	99.87	83.02	35	99.60	84.69	32	99.12	85.51	26
Foreign exchange contracts	0	0.01	46	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0.06	0	96	0.20	0	96	0.13	0	96	0.40	0.01	94	0.88	0	96
Derivative contracts (excluding futures and forex 14 days or less)	53.61	72.89	25	47.98	67.08	23	63.33	79.60	28	72.81	80.07	34	91.73	82.85	41
One year or less	0.02	15.10	23	0.05	15.23	31	0.05	15.52	26	0.09	15.20	32	19.12	12.75	73
Over 1 year to 5 years	0	18.15	15	0	15.99	17	0	19.75	15	0	22.92	14	0	22.66	16
Over 5 years	53.59	34.72	67	47.93	28.82	67	63.29	32.47	84	72.72	34.12	81	72.61	36.28	77
Gross negative fair value (absolute value)	5.11	1.69	96	9.33	3.13	98	10.35	2.84	98	5.85	1.30	98	1.85	0.66	95
Gross positive fair value	0.65	1.70	14	0.91	2.44	21	0.18	2.25	15	0.25	1.14	18	0.06	1.10	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.29	0.01	99	0.66	0.02	99	0.51	0.01	99	0.28	0	99	0.08	0.01	98
Gross positive fair value (X)	0.04	0.01	89	0.06	0.01	89	0.01	0.01	77	0.01	0	85	0	0.01	50
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.04	0	93	0.06	0.01	93	0.01	0	83	0.01	0	90	0	0.01	60
Current credit exposure (X)	0	0	73	0.06	0.01	91	0.01	0.02	58	0	0.01	52	0	0	63
Credit losses on derivative contracts	0	0	50	0	0	49	0	0	48	0	0	50	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	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.08	70	0.54	0.11	87	0.08	0.27	53	0.02	0.10	51	0.03	0.06	57

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	49,441	38,169	38,169	31,694	31,262
Gross losses	57	524	21,947	1,632	41
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	124	124	2	3
Net losses	57	400	21,823	1,630	38
Provision for loan and lease losses	-3,435	18,945	33,095	8,105	470
Adjustments	0	0	0	0	0
Ending balance	45,949	56,714	49,441	38,169	31,694
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	0	19	0.84	0.58	73	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12
Provision for loan and lease losses / Average loans and leases	-0.23	0	19	1.15	0.80	74	0.52	0.53	58	0.14	0.16	47	0.01	0.16	12
Provision for loan and lease losses / Net loan and lease losses	-6,026.32	-82.10	5	4,736.25	717.14	91	151.65	672.96	16	497.24	142.73	89	1,236.84	182.69	94
Allowance for loan and lease losses / Total loans and leases not held for sale	1.02	1.35	15	0.98	1.17	28	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20
Allowance for loan and lease losses / Total loans and leases	0.72	1.33	6	0.77	1.15	12	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17
Allowance for loan and lease losses / Net loans and leases losses (X)	201.53	72.51	87	35.45	24.62	78	2.27	25.33	5	23.42	17.18	77	834.05	21.35	98
Allowance for loan and lease losses / Nonaccrual assets	113.31	373.63	11	265.96	334.63	55	116.91	336.78	15	232.67	315.75	58	906.06	285.36	91
ALLL / 90+ days past due + nonaccrual loans and leases	73.43	338.15	5	235.41	291.99	56	82.23	293.46	7	219.40	283.41	61	555.45	259.30	86
Gross loan and lease losses / Average loans and leases	0	0.08	10	0.03	0.15	23	0.35	0.16	86	0.03	0.16	14	0	0.15	3
Recoveries / Average loans and leases	0	0.04	2	0.01	0.04	21	0	0.04	5	0	0.05	1	0	0.05	1
Net losses / Average loans and leases	0	0.04	42	0.02	0.11	34	0.34	0.11	87	0.03	0.11	30	0	0.09	18
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	0	9.47	1	7.60	9.45	59	7.60	42.12	9	4.88	41.80	4		51.25	
Earnings coverage of net loan and lease losses (X)	573.04	4.62	93	124.23	18.72	89	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99
Net Loan and Lease Losses By Type															
Real estate loans	0	0	73	0.03	0.02	72	0.04	0.04	63	0.03	0.02	67	0	0.01	37
Real estate loans secured by 1–4 family	0.01	0	72	0.04	0.01	76	0.06	0.01	88	0.04	0.02	73	0	0.01	42
Revolving	0.44	-0.01	97	0	0	57	0.20	0	97	0	0.02	47	0	0.02	44
Closed-end	0	0	56	0.04	0.02	76	0.06	0.01	86	0.04	0.02	77	0	0.01	45
Commercial real estate loans	0	0.01	58	0	0.02	53	0.01	0.05	45	0	0.02	44	0	0.01	48
Construction and land development	0	-0.01	63	0	-0.01	59	0.11	0	89	0	-0.02	62	0	-0.02	77
1–4 family	0	0	54	0	0	53	0	0	50	0	0	54	0	0	54
Other	0	-0.01	61	0	-0.01	60	0.11	-0.01	91	0	-0.02	62	0	-0.02	84
Multifamily	0	0	53	0	0	56	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.01	55	0	0.02	52	0	0.07	34	0	0.03	38	0	0.02	39
Owner-occupied	0	0	59	0	0.01	54	0	0.01	40	0	0.01	44	0	0.01	43
Other	0	0	52	0	0.01	54	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland		0			0			0.01			0.01			0	
Commercial and industrial loans	0	0.07	47	0	0.23	32	8.65	0.20	99	0	0.27	16	0	0.18	21
Loans to individuals		0.54			0.87			0.66			0.74			0.71	
Credit card loans		1.17			2.23			1.71			1.89			1.65	
Agricultural loans		-0.01			0.01			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases	0	0.10	37	0	0.19	34	0	0.44	29	0	0.14	33	0	0.28	30

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	14,175	42,520	8,274	50,263	2,193
90+ days past due loans and leases	22,019	2,768	17,835	992	2,208
Nonaccrual loans and leases	40,553	21,324	42,288	16,405	3,498
Total past due and nonaccrual loans and leases	76,747	66,612	68,397	67,660	7,899
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	797	0	555	0	0
90+ days past due loans held for sale	2,697	0	4,757	0	0
Nonaccrual loans held for sale	1,246	265	357	105	0
Total past due and nonaccrual loans held for sale	4,740	265	5,669	105	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	356	5,202	292	5,180	1,213
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.22	0.23	55	0.58	0.45	66	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
90+ days past due loans and leases	0.34	0.03	94	0.04	0.04	72	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76
Nonaccrual loans and leases	0.63	0.58	63	0.29	0.53	26	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9
90+ days past due and nonaccrual loans and leases	0.98	0.63	74	0.33	0.59	27	1.07	0.67	77	0.26	0.54	24	0.11	0.54	9
30–89 days past due restructured	0	0	40	0	0	40	0	0	32	0	0	29	0	0.01	27
90+ days past due restructured	0	0	46	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.04	30	0	0.04	29	0	0.09	7	0	0.07	8	0	0.10	6
30–89 days past due loans held for sale	0.01	0	98	0	0	47	0.01	0	99	0	0	47	0	0	47
90+ days past due loans held for sale	0.04	0	97	0	0	48	0.08	0	97	0	0	48	0	0	48
Nonaccrual loans held for sale	0.02	0	95	0	0	96	0.01	0	93	0	0	96	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.22	0.23	55	0.58	0.46	66	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6
90+ days past due assets	0.34	0.03	94	0.04	0.04	72	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76
Nonaccrual assets	0.63	0.58	61	0.29	0.53	26	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9
30+ days past due and nonaccrual assets	1.20	0.88	70	0.91	1.07	46	1.22	0.95	69	1.01	0.87	67	0.16	0.88	6
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.69	0.43	75	0.25	0.42	28	0.66	0.47	70	0.18	0.39	24	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.69	0.47	72	0.30	0.48	30	0.66	0.52	68	0.23	0.45	29	0.08	0.45	8
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.49	50	0.27	0.49	27	0.46	0.63	40	0.22	0.56	17	0.06	0.59	1
Allowance for loan and lease losses	89.03	56.71	80	46.77	63.13	43	86.12	72.10	65	56.55	92.08	34	14.86	95.97	4
Equity capital + allowance for loan and lease losses	7.04	4.51	77	7.92	4.23	85	9.18	5.64	79	4.08	4.77	47	0.92	5.09	3
Tier 1 capital + allowance for loan and lease losses	5.88	4.91	63	4.11	4.65	46	6.21	6.21	56	3.56	5.30	36	0.88	5.65	3
Loans and leases + other real estate owned	0.64	0.73	48	0.36	0.68	26	0.76	0.92	47	0.32	0.78	15	0.09	0.82	1

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.28	0.23	65	0.72	0.43	78	0.20	0.25	53	0.91	0.28	95	0.06	0.29	11
	90+ days past due	0.43	0.03	95	0.05	0.03	77	0.43	0.04	93	0.02	0.03	63	0.06	0.03	81
	Nonaccrual	0.20	0.61	20	0.36	0.52	37	0.28	0.63	26	0.30	0.45	35	0.10	0.48	11
Commercial and industrial	30–89 days past due	0	0.14	7	0	0.40	3	0	0.15	8	0	0.22	5	0	0.23	8
	90+ days past due	0	0.01	35	0	0.02	28	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual	17.80	0.56	99	0	0.73	3	13.16	0.61	99	0	0.74	4	0	0.61	6
Individuals	30–89 days past due	0	0.29	8	0	0.59	6	0	0.52	7	0	0.60	5	0	0.68	6
	90+ days past due	0	0.02	32	0	0.03	29	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual	0	0.13	17	0	0.14	15	0	0.14	16	0	0.12	16	0.40	0.15	85
Depository institution loans	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	
Agricultural	30–89 days past due		0.09			0.17			0.07			0.10			0.11	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.73			0.62			0.57			0.80			0.46	
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0	0.55	22	0	0.32	23	0	0.67	22	0	0.28	23	0	0.18	23
	90+ days past due	0	0	42	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual	0	0.26	35	0	0.06	36	0	0.10	33	0	0.04	37	0	0.04	36

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.41	0.36	63	0.94	0.67	73	0.31	0.46	46	1.18	0.53	86	0.09	0.52	9
	90+ days past due	0.63	0.05	93	0.06	0.05	74	0.66	0.06	93	0.02	0.05	66	0.09	0.04	81
	Nonaccrual	0.29	0.64	24	0.51	0.60	48	0.44	0.67	34	0.41	0.55	39	0.14	0.61	14
Revolving	30–89 days past due	0	0.21	15	0	0.45	7	0	0.25	13	0	0.36	8	0	0.36	9
	90+ days past due	0	0.01	41	0	0.02	37	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0	0.43	8	0	0.37	9	0	0.46	7	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.41	0.39	62	0.95	0.69	70	0.31	0.48	44	1.20	0.56	84	0.09	0.54	12
	90+ days past due	0.64	0.05	93	0.07	0.05	75	0.67	0.06	93	0.03	0.05	67	0.09	0.05	77
	Nonaccrual	0.29	0.66	24	0.52	0.62	47	0.45	0.69	32	0.42	0.57	39	0.14	0.64	18
Junior lien	30–89 days past due	0	0.01	22	0	0.03	13	0	0.01	15	0	0.02	13	0	0.02	14
	90+ days past due	0	0	45	0	0	41	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.02	14	0	0.04	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0	0.14	7	0.23	0.31	52	0	0.14	9	0.27	0.15	79	0.01	0.16	14
	90+ days past due	0	0.01	40	0.01	0.01	72	0.01	0.02	73	0	0.02	70	0	0.02	70
	Nonaccrual	0.01	0.54	9	0.02	0.43	8	0.01	0.57	8	0.01	0.34	13	0.01	0.41	11
Construction and development	30–89 days past due	0	0.15	26	0.02	0.36	41	0	0.16	26	3.26	0.20	97	0.06	0.17	55
	90+ days past due	0	0	45	0.09	0.01	93	0.06	0.01	91	0.02	0.01	89	0.04	0	92
	Nonaccrual	0.13	0.21	65	0.19	0.21	69	0.09	0.21	61	0.16	0.18	68	0.06	0.18	57
1–4 family	30–89 days past due	0	0.03	35	0	0.09	28	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	41	0	0.02	38	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.10	30	0.02	0.21	53	0	0.09	30	3.26	0.12	97	0.06	0.06	71
	90+ days past due	0	0	46	0.09	0	95	0.06	0	94	0.02	0	93	0.04	0	94
	Nonaccrual	0.13	0.14	73	0.19	0.16	73	0.09	0.16	66	0.16	0.14	73	0.06	0.10	66
Multifamily	30–89 days past due	0	0.03	40	0.54	0.11	87	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.10	32	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.15	11	0	0.28	5	0	0.14	12	0	0.13	8	0	0.17	9
	90+ days past due	0	0.01	42	0	0.02	35	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0	0.68	4	0	0.55	4	0	0.73	4	0	0.36	5	0	0.52	4
Owner Occupied	30–89 days past due	0	0.04	20	0	0.13	8	0	0.05	18	0	0.06	12	0	0.08	13
	90+ days past due	0	0	44	0	0.01	38	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0	0.24	7	0	0.23	6	0	0.27	6	0	0.19	7	0	0.20	8
Other	30–89 days past due	0	0.09	22	0	0.12	15	0	0.06	22	0	0.05	18	0	0.07	18
	90+ days past due	0	0	46	0	0.01	43	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0	0.32	13	0	0.22	12	0	0.33	12	0	0.14	14	0	0.22	13
Farmland	30–89 days past due		0.11			0.25			0.08			0.21			0.09	
	90+ days past due		0.01			0.02			0			0.01			0	
	Nonaccrual		1.38			1.20			1.19			1.06			0.49	
Credit card	30–89 days past due		0.64			0.92			1.02			0.87			1.03	
	90+ days past due		0.14			0.27			0.22			0.18			0.26	
	Nonaccrual		0.01			0.02			0.02			0			0.07	

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	117,335	114,469	115,142	112,585	110,163
Retained earnings	417,567	358,914	406,533	347,274	292,043
Accumulated other comprehensive income (AOCI)	-99,346	-294,970	-207,242	-69,132	-21,493
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	435,556	178,413	314,433	390,727	380,713
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	750
Accumulated other comprehensive income-related adjustments	-99,346	-294,970	-207,242	-69,132	-21,493
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	534,152	472,633	520,925	459,109	401,456
Adjustments and deductions for common equity tier 1 capital	0	0	0	6,104	10,628
Common equity tier 1 capital	534,152	472,633	520,925	453,005	390,828
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	115,464	115,464	115,464	115,464	115,464
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	115,464	115,464	115,464	115,464	115,464
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	115,464	115,464	115,464	115,464	115,464
Tier 1 Capital	649,616	588,097	636,389	568,469	506,292
Tier 2 Capital					
Tier 2 capital instruments and related surplus	53,305	53,166	53,271	53,132	52,993
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	45,949	56,714	49,441	38,169	31,694
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	99,254	109,880	102,712	91,301	84,687
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	99,254	109,880	102,712	91,301	84,687
Exited advanced approach tier 2 capital					
Total capital	748,870	697,977	739,101	659,770	590,979
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,601,779	8,990,202	9,276,239	9,543,301	7,296,993
Less: Deductions from common equity tier 1 capital	750	750	750	6,854	11,378
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	9,601,029	8,989,452	9,275,489	9,536,447	7,285,615
Total risk-weighted assets	6,230,023	6,792,937	5,899,248	6,072,185	5,087,534
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	8.57	11.14	11	6.96	10.41	12	8.83	10.91	12	7.46	12.50	2	7.68	12.37	2
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	10.43	11.77	14	8.66	11.09	11	10.79	11.60	22	9.36	13.19	1	9.95	13.03	5
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	12.02	13.63	12	10.28	12.51	11	12.53	13.45	17	10.87	14.63	0	11.62	14.48	7
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	6.77	9.68	2	6.54	10.30	0	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1
Supplementary leverage ratio, advanced approaches HCs															

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	142,583	139,777	140,708	131,135	104,037	2.01	159.12

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		0			0			0			0			0	
Insurance activities revenue / Adjusted operating income	0	0.60	23	0	0.52	23	0	0.41	22	0	0.37	22	0	0.46	19
Premium income / Insurance activities revenue		0.04			0			0.01			0.03			0	
Credit related premium income / Total premium income		100			100			100			100			50	
Other premium income / Total premium income		0			0			0			0			50	
Insurance underwriting net income / Consolidated net income	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.44			32.87			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		82.49			52.20			-40.91			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.50	11.20	85	21.68	11.40	87	20.52	11.01	85	21.62	11.53	87	19.34	13.70	78
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	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	6,758
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	6,758
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	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	6,758
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.04			0			0.05		0	0	48	0	0	48
Cost: Interest-bearing deposits		0.88			1.79			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans											2.35			3.83	
Foreign governments and institutions															
Growth Rates															
Net loans and leases		-40.26			-41.40			5,672.05		-100	-47.91	24	-80.46	-27.26	17
Total selected assets		-15.36			-24.74			6.04		-100	-25.04	12	-80.46	5.03	8
Deposits		-55.95			92.56			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	90.36	8.04	6.03	32.95	16.28

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	25,143	21,570	61,937	12,000	108	16.56	1157.15
Dividends	25,143	21,570	61,937	12,000	0	16.56	1157.15
Interest	0	0	0	0	108		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2	4	1,512	20,555	18,723	-50.00	-99.60
Dividends	2	4	1,512	20,555	18,723	-50.00	-99.60
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
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	25,145	21,574	63,449	32,555	18,831	16.55	904.19
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	52	0		-100.00
Total operating income	25,145	21,574	63,449	32,607	18,831	16.55	684.31
Operating Expenses							
Personnel expenses	934	883	4,418	4,477	6,497	5.78	
Interest expense	2,929	3,045	12,179	12,035	11,402	-3.81	291.05
Other expenses	569	586	2,420	2,811	3,392	-2.90	-19.97
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,432	4,514	19,017	19,323	21,291	-1.82	
Income (loss) before taxes	20,713	17,060	44,432	13,284	-2,460	21.41	481.01
Applicable income taxes (credit)	-1,148	-963	-3,780	-4,029	-5,703		
Extraordinary items							
Income before undistributed income of subsidiaries	21,861	18,023	48,212	17,313	3,243	21.30	513.21
Equity in undistributed income of subsidiaries	6,673	5,492	28,546	44,167	106,393	21.50	-42.07
Bank subsidiaries	6,659	5,404	29,835	62,520	117,833	23.22	-43.61
Nonbank subsidiaries	14	88	-1,289	-18,353	-11,440	-84.09	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	28,534	23,515	76,758	61,480	109,636	21.34	89.15
Memoranda							
Bank net income	31,802	26,974	91,772	74,520	117,833	17.90	130.30
Nonbank net income	16	92	223	2,202	7,283	-82.61	-92.52
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	699,265	91.05	472,552	90.70	584,710	91.37	692,985	666,104	47.98	180.75
Common and preferred stock	699,265	91.05	472,552	90.70	584,710	91.37	692,985	666,104	47.98	180.75
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	3,999	0.52	5,363	1.03	3,986	0.62	5,274	19,492	-25.43	-5.39
Common and preferred stock	3,999	0.52	5,363	1.03	3,986	0.62	5,274	19,492	-25.43	-5.39
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		-100.00
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	63,136	8.22	41,505	7.97	46,840	7.32	18,589	10,109	52.12	1100.30
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,635	0.21	1,579	0.30	4,432	0.69	3,814	6,004	3.55	-86.31
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	768,035	100.00	520,999	100.00	639,968	100.00	720,662	701,709	47.42	179.44
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	10,000	1.30	30,000	5.76	10,000	1.56	15,000	0	-66.67	8.01
Borrowings with maturity over 1 year	142,926	18.61	142,611	27.37	142,847	22.32	142,532	142,217	0.22	185.85
Subordinated notes and debentures	53,305	6.94	53,166	10.20	53,270	8.32	53,131	52,993	0.26	
Other liabilities	10,783	1.40	1,345	0.26	3,954	0.62	3,808	10,322	701.71	341.20
Balance due to subsidiaries and related institutions	15,464	2.01	15,464	2.97	15,464	2.42	15,464	15,464	0.00	0.00
Total liabilities	232,478	30.27	242,586	46.56	225,535	35.24	229,935	220,996	-4.17	201.27
Equity Capital	535,557	69.73	278,413	53.44	414,433	64.76	490,727	480,713	92.36	170.92
Perpetual preferred stock (income surplus)	100,000	13.02	100,000	19.19	100,000	15.63	100,000	100,000	0.00	
Common stock	1	0	1	0	1	0	1	1	0.00	
Common surplus	117,334	15.28	114,468	21.97	115,141	17.99	112,584	110,162	2.50	89.04
Retained earnings	417,568	54.37	358,914	68.89	406,533	63.52	347,274	292,043	16.34	205.50
Accumulated other comprehensive income	-99,346	-12.94	-294,970	-56.62	-207,242	-32.38	-69,132	-21,493		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	768,035	100.00	520,999	100.00	639,968	100.00	720,662	701,709	47.42	179.44
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	15,464	2.01	15,464	2.97	15,464	2.42	15,464	15,464	0.00	0.00
Notes payable to subsidiaries that issued TPS	15,000	1.95	15,000	2.88	15,000	2.34	15,000	15,000	0.00	0.00
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	24.87	12.87	95	21.10	6.30	98	20.63	9.11	97	13.20	10.58	81	23.30	11.03	98
Bank net income / Average equity investment in banks	19.81	13.25	88	18.51	7.10	96	16.20	9.38	94	11.22	10.85	54	18.43	11.56	93
Nonbank net income / Average equity investment in nonbanks	1.60	11.74	40	6.92	10.48	62	4.39	9.69	59	20.78	12.07	74	27.22	10.83	81
Subsidiary HCs net income / Average equity investment in sub HCs		11.13			4.73			8.82			15.16			9.40	
Bank net income / Parent net income	111.45	103.17	87	114.71	110.40	73	119.56	104.93	92	121.21	103.77	93	107.48	104.73	67
Nonbank net income / Parent net income	0.06	0.58	66	0.39	1.40	67	0.29	1.04	71	3.58	1.08	83	6.64	0.99	92
Subsidiary holding companies' net income / Parent net income		102.20			119.15			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	43.41	11.68	97	87.13	10.22	99	54.42	11.62	97	46.86	9.66	97	45.97	9.50	97
Total debt / Equity capital	38.51	5.76	98	81.09	4.27	99	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99
Total debt + notes payable to subs that issued TPS / Equity capital	41.31	9.83	97	86.48	8.42	99	53.35	9.67	98	45.99	7.99	98	43.73	7.93	98
Total debt + Loans guaranteed for affiliate / Equity capital	38.51	5.76	98	81.09	4.31	99	49.73	5.79	99	42.93	3.97	99	40.61	3.98	99
Total debt / Equity capital – excess over fair value	38.51	5.76	98	81.09	4.27	99	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99
Long-term debt / Equity capital	36.64	5.73	98	70.32	4.01	99	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99
Short-term debt / Equity capital	1.87	0	99	10.78	0.09	99	2.41	0.01	97	3.06	0.01	98	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	24.94	22.37	61	24.81	15.79	69	24.93	20.97	62	24.80	14.37	71	24.85	15.49	67
Double Leverage															
Equity investment in subs / Equity capital	131.31	104.94	98	171.66	104.84	99	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98
Total investment in subs / Equity capital	131.31	105.28	98	171.66	105.17	99	142.05	104.82	98	142.29	104.48	98	142.62	104.38	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)	1.47	0.37	88	2.12	0.93	80	2.27	0.49	91	3.38	0.44	96	1.87	0.36	92
Equity investment in subs – equity cap / Net income-div (X)	3.80	1.12	92	4.28	2.76	76	2.94	1.45	86	3.76	1.47	86	1.87	1.18	80
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	129.88	123.30	68	143.99	155.57	64	187.16	121.76	85	146.68	153.39	62	118.53	113.37	65
Cash from ops + noncash items + op expense / Op expense + dividend	247.24	140.91	84	154.57	160.07	65	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	247.24	91.27	87	245.75	75.34	88	180.41	140.42	76	136.58	105.99	80	80.14	108.88	20
Pretax operating income + interest expense / Interest expense	807.17	1,365.90	62	660.26	5,770.74	42	464.82	2,318.94	35	210.38	17,211.14	10	78.42	1,631.73	24
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	789.28	1,283.53	56	636.48	1,663.81	44	453.50	1,435.81	32	204.66	2,481.22	12	79.52	1,015.91	20
Dividends + interest from subsidiaries / Interest expense + dividends	123.08	110.20	63	144.60	170.29	60	213.79	137	84	178.04	196.13	61	165.16	140.89	70
Fees + other income from subsidiaries / Salary + other expenses	0	3.06	40	0	5.48	40	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)	7.61	216.97	21	12.54	16.34	57	10.24	52.16	25	9.84	71.69	21		106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.92	2.39	80	2.21	1.37	70	5.76	2.19	77	0.50	1.59	54	1.44	1.59	64
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	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	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.07	31	0	0.11	29	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	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	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	80.05	65.93	55	65.89	77.30	48	36.30	79.13	18	36.10	65.39	26	0	87.25	4
Dividends declared / Net income	61.33	19.89	93	50.50	53.69	62	22.80	29.39	38	10.17	25.65	26	0	24.10	9
Net income – dividends / Average equity	9.62	10.05	51	10.45	3.31	91	15.93	6.36	97	11.86	7.61	91	23.30	8.12	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	143.67	128.37	63	181.64	147.78	70	353.95	130.75	92	192	160.93	68		131.90	
Dividends from nonbank subsidiaries	0.01	0.45	67	0.03	0.72	66	8.64	3.01	83	328.88	2.59	97		2.83	
Dividends from subsidiary holding companies	0	0	48	0	0	48	0	0	48	0	0	48		0	
Dividends from all subsidiaries	143.69	142.60	62	181.68	168.67	66	362.59	158.62	91	520.88	209.89	88		144.51	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	79.06	28.97	88	79.97	86	58	67.49	43.52	74	16.10	45.88	21	0	33.37	10
Interest income from bank subsidiaries	0	0.02	36	0	0.13	34	0	0.05	33	0	0.09	32	0.09	0.11	74
Management and service fees from bank subsidiaries	0	0.25	44	0	0.79	43	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	79.06	30.88	86	79.97	92.03	57	67.49	51.02	72	16.10	48.40	20	0.09	35.67	14
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	12.50	42.53	46	4.35	45.12	39	678.03	99.52	94	933.47	76.61	98	257.08	80.47	92
Interest income from nonbank subsidiaries	0	0.01	46	0	0.17	45	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0	48	0	0.18	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries	0	0.01	46	0	0	48	0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	12.50	45.32	45	4.35	57.35	33	678.03	105.70	94	933.47	83.73	98	257.08	96.62	89
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		57.61			43.92			29.39			65.48			43.51	
Interest income from subsidiary holding companies		0			0			0			0			0	
Management and service fees from subsidiary holding companies		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0.15	
Operating income from subsidiary holding companies		57.61			43.92			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.99	65.42	86	99.98	65.31	79	97.62	76.69	52	36.80	77.61	18	0	72.95	9
Interest income from bank subsidiaries	0	0.62	35	0	2.06	35	0	0.11	33	0	0.23	32	0.57	0.55	80
Management and service fees from bank subsidiaries	0	0.87	44	0	1.90	43	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries	0	0.02	46	0	0	47	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	99.99	77.21	71	99.98	80.20	66	97.62	84.80	38	36.80	94.06	11	0.57	89.39	10
Dividends from nonbank subsidiaries	0.01	1.26	67	0.02	1.90	65	2.38	1.76	77	63.04	1.13	96	99.43	2.65	96
Interest income from nonbank subsidiaries	0	0	46	0	0.01	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0.01	2.92	58	0.02	3.37	56	2.38	2.06	76	63.04	1.56	95	99.43	3.33	95
Dividends from subsidiary holding companies	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	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	0	0	50
Other income from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt	154.64	722.09	33	51.55	613.06	31	154.64	400.31	54	103.09	1,178.56	27		854.19	
Loans and advances from subsidiaries / Total debt	7.50	48.93	28	6.85	70.56	34	7.50	59.71	31	7.34	70.71	33	7.92	81.26	32