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

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BHC Name THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC

City/State CLEVELAND, OH

Bank Holding Company Information

Federal Reserve District: 4
Consolidated Assets ($000): 14,464,729
Peer Group Number: 1 Number in Peer Group: 133
Number of Bank Subsidiaries: _____

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:

THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF
CLEVELAND, MHC
7007 BROADWAY AVENUE

CLEVELAND, OH 44105

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	14,525,930	14,906,714	14,873,659	14,363,868	13,958,272
Net income ($000)	18,881	14,208	68,005	70,516	71,004
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.61	2.67	9	1.72	2.94	7	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10
+ Non-interest income	0.42	1.13	15	0.22	1.12	4	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2
– Overhead expense	1.33	2.28	4	1.29	2.68	1	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2
– Provision for credit losses	-0.11	-0.12	41	0.16	0.88	12	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0.03	0	97	0.01	0	92	0.01	0	95	0.01	0	90	0.01	0	93
= Pretax net operating income (tax equivalent)	0.84	1.78	6	0.51	0.64	33	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5
Net operating income	0.52	1.36	7	0.38	0.48	33	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5
Net income	0.52	1.35	7	0.38	0.48	33	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.83	3.18	26	3.31	4.09	12	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10
Interest expense	1.14	0.29	97	1.52	0.85	90	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84
Net interest income (tax equivalent)	1.68	2.88	7	1.79	3.24	7	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.04	0.16	3	-0.03	0.27	3	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3
Earnings coverage of net loan and lease losses (X)	-18.68	25.70	10	-22.31	17.23	9	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.53	1.49	5	0.33	1.32	4	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5
Allowance for loan and lease losses / Total loans and leases	0.53	1.47	5	0.33	1.30	4	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.70	28	0.44	0.63	33	0.39	0.71	21	0.47	0.57	41	0.62	0.61	52
30–89 days past due loans and leases / Total loans and leases	0.06	0.33	8	0.10	0.52	7	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14
Liquidity and Funding															
Net noncore funding dependence	28.98	-0.51	93	35.11	14.37	88	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87
Net short-term noncore funding dependence	20.60	-6.88	97	26.14	4.94	95	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97
Net loans and leases / Total assets	88.11	60.99	99	90.50	64.23	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Capitalization															
Tier 1 leverage ratio	12.35	9.15	95	11.16	9.43	89	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87
Holding company equity capital / Total assets	10.94	10.72	54	9.97	11.64	31	10.52	11.16	41	10.44	12.43	26	10.64	12.22	30
Total equity capital (including minority interest) / Total assets	11.78	10.85	66	11.03	11.80	41	11.38	11.29	53	11.68	12.57	38	12.25	12.27	53
Common equity tier 1 capital / Total risk-weighted assets	21.37	12.57	98	19.18	11.64	95	20.63	12.38	96	19.42	12.17	95	19.60	12.12	94
Net loans and leases / Equity capital (X)	8.06	5.73	89	9.08	5.59	93	8.49	5.58	91	8.72	5.21	92	8.53	5.29	96
Cash dividends / Net income	0	23.13	6	0	81.34	4	0	42.30	4	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-3.58	16.49	3	5.60	11.31	33	-1.58	16.68	5	3.99	9.26	37	2.53	7	30
Equity capital	5.75	9.13	44	-1.48	5.70	17	-0.80	6.99	12	2.03	10.49	17	5.02	7.89	51
Net loans and leases	-6.13	7.22	14	5.36	9.91	35	-3.46	9.07	13	4.31	9.10	33	2.78	7.89	25
Noncore funding	-13.47	-25.09	67	10.29	16.35	46	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	100	102.85	36	100	103.91	30	100	102.81	36	100	103.22	36	100	103.10	37
Cash from ops + noncash items + op expense / Op expense + dividends		98.58			176.81			147.24		0	190.27	4	0	174.91	2

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	96,153	114,119	421,921	459,326	430,611	-15.74	2.88
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	96,153	114,119	421,921	459,326	430,611	-15.74	2.88
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)	96,153	114,119	421,921	459,326	430,611	-15.74	2.88
Investment interest income (tax equivalent)	966	2,911	7,830	12,839	11,670	-66.82	-62.31
Interest on balances due from depository institutions	139	1,006	1,412	5,293	4,230	-86.18	-5.44
Interest income on other earning assets	688	642	2,658	4,809	5,437	7.17	67.40
Total interest income (tax equivalent)	97,946	118,678	433,821	482,267	451,948	-17.47	1.41
Interest on time deposits of $250K or more	3,155	4,145	12,166	12,675	7,668	-23.88	
Interest on time deposits < $250K	20,334	30,428	110,477	120,787	97,285	-33.17	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,064	2,920	7,030	15,501	7,119	-63.56	-0.37
Interest on other borrowings and trading liabilities	14,999	17,005	70,727	73,150	63,317	-11.80	124.07
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	39,552	54,498	200,400	222,113	175,389	-27.42	36.10
Net interest income (tax equivalent)	58,394	64,180	233,421	260,154	276,559	-9.02	-13.52
Non-interest income	15,170	8,263	60,256	25,598	20,155	83.59	184.67
Adjusted operating income (tax equivalent)	73,564	72,443	293,677	285,752	296,714	1.55	0.98
Overhead expense	48,255	48,016	190,752	189,256	191,100	0.50	7.87
Provision for credit losses	-4,000	6,000	4,000	-11,000	-10,000		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	1,017	488	1,912	1,783	1,996	108.40	2.62
Pretax net operating income (tax equivalent)	30,326	18,915	100,837	109,279	117,610	60.33	0.71
Applicable income taxes	6,300	1,170	16,247	21,953	29,489	438.46	-36.00
Tax equivalent adjustments	1,017	488	1,912	1,783	1,996	108.40	2.62
Applicable income taxes (tax equivalent)	7,317	1,658	18,159	23,736	31,485	341.31	-32.47
Minority interest	4,128	3,049	14,673	15,027	15,121	35.39	10.11
Net income before discontinued operations, net of minority interest	18,881	14,208	68,005	70,516	71,004	32.89	21.60
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	18,881	14,208	68,005	70,516	71,004	32.89	21.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest	23,009	17,257	82,678	85,543	86,125	33.33	19.37
Investment securities income (tax equivalent)	966	2,911	7,830	12,839	11,670	-66.82	-62.31
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	55	51		
Mortgage-backed securities	966	2,911	7,830	12,784	11,619	-66.82	-62.31
All other securities	0	0	0	0	0		
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.70	2.96	28	3.18	3.72	16	2.92	3.27	21	3.36	4	14	3.24	3.87	13
Less: Interest expense	1.09	0.27	96	1.46	0.78	91	1.35	0.48	94	1.55	0.98	85	1.26	0.79	84
Equals: Net interest income (tax equivalent)	1.61	2.67	9	1.72	2.94	7	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10
Plus: Non-interest income	0.42	1.13	15	0.22	1.12	4	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2
Equals: adjusted operating income (tax equivalent)	2.03	3.87	2	1.94	4.12	2	1.97	4.04	2	1.99	4.41	2	2.13	4.46	1
Less: Overhead expense	1.33	2.28	4	1.29	2.68	1	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2
Less: Provision for credit losses	-0.11	-0.12	41	0.16	0.88	12	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0.03	0	97	0.01	0	92	0.01	0	95	0.01	0	90	0.01	0	93
Equals: Pretax net operating income (tax equivalent)	0.84	1.78	6	0.51	0.64	33	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5
Less: Applicable income taxes (tax equivalent)	0.20	0.40	12	0.04	0.16	20	0.12	0.23	20	0.17	0.36	7	0.23	0.33	18
Less: Minority interest	0.11	0	97	0.08	0	96	0.10	0	95	0.10	0	97	0.11	0	98
Equals: Net operating income	0.52	1.36	7	0.38	0.48	33	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.52	1.35	7	0.38	0.48	33	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Memo: Net income (last four quarters)	0.49	1.07	9	0.47	0.98	13	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Net income–BHC and noncontrolling (minority) interest	0.63	1.37	5	0.46	0.49	40	0.56	0.83	21	0.60	1.20	8	0.62	1.25	5
Margin Analysis															
Average earning assets / Average assets	95.44	93.08	78	96.17	91.24	92	95.66	92.32	86	96.19	91.05	92	96.90	91.48	94
Average interest-bearing funds / Average assets	86.60	62.97	97	87.35	66.92	97	86.59	64.06	96	87.31	65.57	97	86.84	65.56	97
Interest income (tax equivalent) / Average earning assets	2.83	3.18	26	3.31	4.09	12	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10
Interest expense / Average earning assets	1.14	0.29	97	1.52	0.85	90	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84
Net interest income (tax equivalent) / Average earning assets	1.68	2.88	7	1.79	3.24	7	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9
Yield or Cost															
Total loans and leases (tax equivalent)	2.98	4.05	6	3.37	4.74	3	3.16	4.27	6	3.52	5.09	2	3.38	4.95	2
Interest-bearing bank balances	0.10	0.10	47	1.46	1.16	76	0.39	0.27	81	2.15	2.04	52	1.69	1.64	55
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	2.83	3.15	26	3.31	4.05	12	3.05	3.51	21	3.49	4.36	9	3.34	4.20	10
Investment securities (tax equivalent)	0.90	1.84	3	2.12	2.60	14	1.58	2.25	7	2.27	2.76	8	2.12	2.68	6
US Treasury and agency securities (excluding mortgage-backed securities)		1.30			2.31			1.75		2.75	2.32	79	1.71	2.05	24
Mortgage-backed securities	0.93	1.60	5	2.19	2.49	15	1.62	2.05	16	2.28	2.61	14	2.09	2.50	5
All other securities		2.93			3.62			3.24			4.06			4.20	
Interest-bearing deposits	1.06	0.26	97	1.64	0.90	92	1.40	0.53	95	1.68	1.10	84	1.32	0.81	84
Time deposits of $250K or more	1.78	0.82	98	2.33	1.83	93	1.70	1.42	78	2.01	1.96	51	1.52	1.44	57
Time deposits < $250K	1.43	0.78	93	2.05	1.69	77	1.88	1.36	90	2.08	1.82	65	1.73	1.29	78
Other domestic deposits	0.15	0.17	51	0.49	0.71	24	0.28	0.36	41	0.67	0.93	33	0.31	0.67	11
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos		0.18			1.14			0.62			1.86			1.51	
Other borrowed funds and trading liabilities	1.79	1.38	69	1.75	1.90	44	1.90	1.50	72	1.99	2.38	26	1.75	2.28	16
All interest-bearing funds	1.26	0.42	95	1.67	1.15	84	1.56	0.74	92	1.77	1.49	71	1.45	1.19	73

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	15,170	8,263	60,256	25,598	20,155
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	23	161	229	763	749
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	192	54	315	345	267
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	37	40	42
Net servicing fees	847	925	3,314	4,062	4,526
Net securitization income	0	-6	-6	-60	-378
Net gains (losses) on sales of loans, OREO, other assets	8,258	3,643	43,570	9,012	2,704
Other non-interest income	5,850	3,486	12,797	11,436	12,245
Total overhead expenses	48,255	48,016	190,752	189,256	191,100
Personnel expense	26,632	27,166	106,518	104,036	102,640
Net occupancy expense	6,527	6,561	25,581	26,422	27,875
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	251	256	1,005	788	724
Other operating expenses	14,845	14,033	57,648	58,010	59,861
Fee income on mutual funds and annuities	192	54	315	345	267
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	974	1,009	990	1,079	1,041
Average personnel expense per employee	27.34	26.92	107.59	96.42	98.60
Average assets per employee	14,913.69	14,773.75	15,023.90	13,312.20	13,408.52

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.27	2.10	44	0.65	2.64	29	0.52	2.02	33	1.35	2.72	42	1.32	3.08	39
Overhead expenses / Net Interest Income + non-interest income	65.60	59.31	77	66.28	63.90	64	64.95	62.28	64	66.23	61.29	73	64.41	60.88	68
Percent of Average Assets															
Total overhead expense	1.33	2.28	4	1.29	2.68	1	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2
Personnel expense	0.73	1.28	5	0.73	1.36	5	0.72	1.30	6	0.72	1.41	4	0.74	1.44	4
Net occupancy expense	0.18	0.24	18	0.18	0.27	13	0.17	0.26	15	0.18	0.28	18	0.20	0.28	18
Other operating expenses	0.42	0.73	7	0.38	0.98	2	0.39	0.94	4	0.41	0.97	2	0.43	0.97	3
Overhead less non-interest income	0.91	1.10	28	1.07	1.47	21	0.88	1.25	20	1.14	1.32	33	1.22	1.38	35
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.60	58.69	79	66.28	63.38	64	64.95	61.82	65	66.23	60.64	75	64.41	60.37	70
Personnel expense	36.20	33.28	67	37.50	33.17	75	36.27	32.36	72	36.41	32.39	74	34.59	32.51	64
Net occupancy expense	8.87	6.42	81	9.06	6.75	83	8.71	6.58	82	9.25	6.52	89	9.39	6.48	91
Other operating expenses	20.52	18.45	70	19.72	22.88	47	19.97	22.28	48	20.58	21.20	54	20.42	20.90	52
Total non-interest income	20.62	28.42	35	11.41	26.40	12	20.52	28.83	34	8.96	29.23	7	6.79	28.50	5
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.03	3.21	5	0.22	3.92	8	0.08	3.27	6	0.27	3.88	11	0.25	4.15	10
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0.26	2.51	21	0.07	2.81	15	0.11	2.46	17	0.12	3.54	13	0.09	3.42	15
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	45	0	-0.01	50	0.01	0.01	86	0.01	0.02	85	0.01	0.02	85
Net servicing fees	1.15	0.99	72	1.28	-0.41	91	1.13	0.01	89	1.42	0.28	91	1.53	0.65	80
Net securitization income	0	0.01	45	-0.01	0.01	2	0	0	2	-0.02	0.01	1	-0.13	0.01	1
Net gain (loss) - sales of loans, OREO, and other assets	11.23	3.74	89	5.03	1.88	84	14.84	3.92	91	3.15	1.86	75	0.91	1.61	47
Other non-interest income	7.95	8.65	57	4.81	9.85	26	4.36	9.65	21	4	10.04	12	4.13	9.86	13
Overhead less non-interest income	44.97	29.66	88	54.87	36.23	87	44.44	31.93	81	57.27	31.06	97	57.61	31.46	98
Applicable income taxes / Pretax net operating income (tax equivalent)	20.77	21.04	45	6.19	17.54	10	16.11	18.63	28	20.09	20.56	47	25.07	19.04	88
Applicable income tax + TE / Pretax net operating income + TE	24.13	22.74	68	8.77	22.86	5	18.01	21.18	19	21.72	23.23	35	26.77	21.56	91

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	12,809,341	13,618,478	13,077,449	13,511,772	12,959,219	-5.94	12.75
Commercial and industrial loans	0	0	0	0	0		
Loans to individuals	2,482	2,700	2,637	2,900	3,000	-8.07	-22.44
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	995	0	1,000	0	0		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	12,812,818	13,621,178	13,081,086	13,514,672	12,962,219	-5.93	12.75
Less: Allowance for loan and lease losses	67,749	44,387	70,290	37,292	41,938	52.63	-0.82
Net loans and leases	12,745,069	13,576,791	13,010,796	13,477,380	12,920,281	-6.13	12.83
Debt securities that reprice or mature in over 1 year	272,137	498,467	281,916	497,768	550,961	-45.41	-51.89
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	13,017,206	14,075,258	13,292,712	13,975,148	13,471,242	-7.52	9.74
Interest-bearing bank balances	647,535	290,264	475,988	261,198	245,825	123.08	397.56
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	148,884	47,017	165,693	56,229	13,517	216.66	4453.03
Trading assets	0	0	0	0	0		
Total earning assets	13,813,625	14,412,539	13,934,393	14,292,575	13,730,584	-4.16	15.16
Non-interest-bearing cash and due from depository institutions	17,865	22,218	23,932	20,028	40,794	-19.59	-38.69
Premises, fixed assets, and leases	56,101	57,646	56,027	58,338	61,312	-2.68	-3.86
Other real estate owned	0	2,728	102	2,813	2,888	-100.00	-100.00
Investment in unconsolidated subsidiaries	73	196	74	74	88	-62.76	-74.56
Intangible and other assets	577,065	506,962	558,250	432,308	402,960	13.83	55.02
Total assets	14,464,729	15,002,289	14,572,778	14,806,136	14,238,626	-3.58	16.03
Quarterly average assets	14,525,930	14,906,714	14,672,343	14,610,715	14,131,688	-2.55	17.25
Average loans and leases (YTD)	12,926,798	13,533,462	13,361,912	13,030,814	12,752,938	-4.48	14.29
Memoranda							
Loans held-for-sale	63,441	2,337	111,288	9,608	755	2614.63	4837.04
Loans not held-for-sale	12,749,377	13,618,841	12,969,798	13,505,064	12,961,464	-6.38	12.20
Real estate loans secured by 1–4 family	12,785,268	13,590,329	13,051,734	13,486,242	12,932,001	-5.92	12.82
Commercial real estate loans	24,073	28,149	25,715	25,530	27,218	-14.48	-17.65
Construction and land development	21,156	25,138	22,774	22,496	24,097	-15.84	-15.71
Multifamily	2,917	3,011	2,941	3,034	3,121	-3.12	-29.44
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	421,021	545,484	447,609	553,997	564,478	-22.82	-26.00
U.S. Treasury securities	0	0	0	0	3,978		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	421,021	545,484	447,609	553,997	560,500	-22.82	-26.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	421,021	545,484	447,609	553,997	564,478	-22.82	-26.00
U.S. Treasury securities	0	0	0	0	3,978		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	421,021	545,484	447,609	553,997	560,500	-22.82	-26.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	3,656	12,672	4,281	958	-10,795	-71.15	95.19
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

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	154,019	126,075	200,349	137,582	134,010	22.16	14.19
NOW, ATS and transaction accounts	107,606	95,138	107,412	97,680	97,198	13.11	6.91
Time deposits less brokered deposits < $250K	5,088,346	5,476,773	5,182,502	5,408,959	5,159,901	-7.09	
MMDA and other savings accounts	2,764,249	2,309,700	2,655,091	2,298,633	2,165,596	19.68	10.66
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,114,220	8,007,686	8,145,354	7,942,854	7,556,705	1.33	38.61
Time deposits of $250K or more	704,807	729,388	713,567	691,296	595,633	-3.37	
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	2,750,153	3,514,917	2,900,395	3,419,603	3,462,772	-21.76	173.45
Other borrowings w/remaining maturity over 1 year	542,124	562,057	543,031	463,340	263,717	-3.55	-57.50
Brokered deposits < $250K	571,262	473,237	529,203	500,052	574,733	20.71	
Noncore funding	4,568,346	5,279,599	4,686,196	5,074,291	4,896,855	-13.47	-6.35
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	78,746	59,894	83,450	60,097	41,339	31.48	79.12
Total liabilities	12,761,312	13,347,179	12,915,000	13,077,242	12,494,899	-4.39	18.42
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	655,456	648,216	653,033	645,702	642,103	1.12	-7.95
Retained earnings	999,156	955,888	980,275	941,680	871,164	4.53	47.83
Accumulated other comprehensive income	-72,708	-108,214	-100,584	-42,300	1,077		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,581,904	1,495,890	1,532,724	1,545,082	1,514,344	5.75	15.00
Noncontrolling (minority) interest in subsidiaries	121,513	159,220	125,054	183,812	229,383	-23.68	-61.40
Total equity capital, including minority interest	1,703,417	1,655,110	1,657,778	1,728,894	1,743,727	2.92	0.77
Total liabilities and capital	14,464,729	15,002,289	14,572,778	14,806,136	14,238,626	-3.58	16.03
Memoranda							
Non-interest-bearing deposits	154,019	126,075	200,349	137,582	134,010	22.16	14.19
Interest-bearing deposits	9,236,270	9,084,236	9,187,775	8,996,620	8,593,061	1.67	11.07
Total deposits	9,390,289	9,210,311	9,388,124	9,134,202	8,727,071	1.95	11.12
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	1,532,724	1,545,082	1,545,082	1,514,344	1,441,953		
Accounting restatements	0	0	-29,410	0	0		
Net income	18,881	14,208	68,005	70,516	71,004		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	27,876	-65,914	-58,284	-43,377	3,145		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,423	2,514	7,331	3,599	-1,758		
Holding company equity capital, ending balance	1,581,904	1,495,890	1,532,724	1,545,082	1,514,344		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	88.56	36.10	99	90.78	38.37	99	89.74	36.22	99	91.26	37.78	99	91.01	37.19	99
Commercial and industrial loans	0	13.88	0	0	12.73	1	0	13.52	0	0	12.02	1	0	12.85	1
Loans to individuals	0.02	3.42	4	0.02	3.84	3	0.02	3.40	4	0.02	4.20	3	0.02	4.31	2
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	0.01	4.29	1	0	4.96	0	0.01	4.63	0	0	5.01	0	0	5	0
Net loans and leases	88.11	60.99	99	90.50	64.23	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Debt securities over 1 year	1.88	16.70	2	3.32	14.63	7	1.93	15.55	4	3.36	14.60	7	3.87	14.63	8
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	89.99	78.43	95	93.82	80.12	99	91.22	78.16	97	94.39	79.65	99	94.61	79.97	98
Interest-bearing bank balances	4.48	9.08	22	1.93	4.14	29	3.27	7.51	23	1.76	3.06	46	1.73	3.04	43
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.03	1.59	45	0.31	1.72	20	1.14	1.68	45	0.38	1.91	23	0.09	1.96	11
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	95.50	91.48	94	96.07	89.78	98	95.62	91.05	98	96.53	89.53	98	96.43	89.74	98
Non-interest cash and due from depository institutions	0.12	1	2	0.15	1.12	1	0.16	1.07	1	0.14	1.14	1	0.29	1.21	4
Other real estate owned	0	0.02	5	0.02	0.03	48	0	0.02	13	0.02	0.03	49	0.02	0.04	43
All other assets	4.38	7.44	10	3.78	9.05	2	4.22	7.82	6	3.33	9.27	1	3.28	8.98	3
Memoranda															
Short-term investments	5.51	11.92	19	2.25	7.73	16	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25
U.S. Treasury securities	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0.03	1.04	42
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	2.91	12.38	5	3.64	11.43	9	3.07	11.75	8	3.74	11.44	10	3.94	11.13	10
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.44	0.46	63	0.02	0.40	20	0.76	0.52	72	0.06	0.39	30	0.01	0.30	21
Loans held for investment	88.14	61.15	99	90.78	64.43	99	89	61.72	99	91.21	63.50	99	91.03	63.93	99
Real estate loans secured by 1–4 family	88.39	11.69	99	90.59	13.18	99	89.56	11.91	99	91.09	13.29	99	90.82	13.46	99
Revolving	13.11	1.51	99	13.15	2.02	99	13.08	1.66	99	12.53	2.07	99	10.31	2.27	98
Closed-end, secured by first liens	73.72	9.76	99	75.37	10.62	99	74.83	9.81	99	76.35	10.69	99	77.85	10.57	99
Closed-end, secured by junior liens	1.55	0.21	97	2.07	0.28	95	1.66	0.22	96	2.21	0.28	96	2.65	0.31	97
Commercial real estate loans	0.17	22.27	2	0.19	23.11	4	0.18	22.22	3	0.17	22.23	4	0.19	21.58	5
Construction and land development	0.15	3.32	6	0.17	3.46	9	0.16	3.40	8	0.15	3.44	10	0.17	3.51	10
Multifamily	0.02	3.21	3	0.02	3.23	6	0.02	3.12	5	0.02	3.01	6	0.02	2.72	8
Nonfarm nonresidential	0	14.77	1	0	15.32	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	99.97	57.91	99	99.98	57.83	99	99.97	57.15	99	99.98	57.46	99	99.98	56.49	99
Real estate loans secured by 1–4 family	99.78	19.43	99	99.77	20.44	99	99.78	19.43	99	99.79	20.75	99	99.77	21.10	99
Revolving	14.80	2.45	99	14.48	3.09	99	14.57	2.64	99	13.72	3.15	99	11.33	3.50	98
Closed-end	84.98	16.76	99	85.29	17.13	99	85.21	16.59	99	86.07	17.39	99	88.44	17.39	99
Commercial real estate loans	0.19	35.36	2	0.21	34.31	4	0.20	34.63	3	0.19	33.52	4	0.21	32.14	5
Construction and land development	0.17	5.29	5	0.18	5.12	8	0.17	5.26	6	0.17	5.09	10	0.19	5.20	10
1–4 family	0.16	1.05	25	0.18	0.98	28	0.17	0.93	27	0.17	0.94	30	0.19	1.02	30
Other	0	4.21	4	0	4	7	0	4.19	6	0	4.02	7	0	4.05	6
Multifamily	0.02	5.08	3	0.02	4.90	5	0.02	4.96	5	0.02	4.69	6	0.02	4.10	6
Nonfarm nonresidential	0	23.47	1	0	22.69	2	0	22.93	1	0	22.15	2	0	21.40	2
Owner-occupied	0	7.93	2	0	7.70	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	0	15.25	1	0	14.76	2	0	14.95	1	0	14.34	2	0	13.38	2
Real estate loans secured by farmland	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	0	23.16	0	0	20.31	1	0	22.17	0	0	19.53	1	0	20.32	1
Loans to individuals	0.02	6.02	3	0.02	6.48	2	0.02	6.13	4	0.02	7.13	3	0.02	7.36	2
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	0.01	8.05	1	0	9.38	0	0.01	9.09	0	0	9.85	0	0	9.66	0
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	698.38	382.51	95	797.94	401.07	98	719.07	381.27	96	800.45	391.26	98	793.83	379.80	98
Real estate loans secured by 1–4 family	697.07	124.29	99	796.29	138.65	99	717.65	125.03	99	798.94	138.18	99	792.16	137.84	99
Revolving	103.42	16.14	99	115.57	21.22	99	104.79	17.42	99	109.87	21.26	99	89.96	23.33	98
Closed-end	593.65	106.79	98	680.72	115.78	99	612.86	106.14	99	689.06	115.20	99	702.20	112.79	99
Commercial real estate loans	1.31	237.40	2	1.65	240.54	4	1.41	234.65	3	1.51	229.44	4	1.67	219.72	5
Construction and land development	1.15	35.26	6	1.47	35.93	8	1.25	35.62	7	1.33	34.95	8	1.48	35.36	9
1–4 family	1.15	6.84	27	1.47	6.92	30	1.25	6.34	31	1.33	6.61	32	1.47	7.04	35
Other	0	28.01	3	0.01	27.85	6	0	28.16	5	0.01	27.32	6	0.01	27.26	6
Multifamily	0.16	34.02	3	0.18	33.54	4	0.16	32.74	4	0.18	31.04	5	0.19	27.85	5
Nonfarm nonresidential	0	157.71	1	0	159.79	2	0	155.06	1	0	152.10	2	0	147.22	2
Owner-occupied	0	52.99	1	0	54.16	2	0	52.37	2	0	53.07	3	0	54.89	3
Other	0	102.29	1	0	103.49	2	0	100.54	1	0	97.41	2	0	91.80	2
Real estate loans secured by farmland	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	0	145.22	0	0	132.09	1	0	139.91	0	0	122.02	1	0	128.82	1
Loans to individuals	0.14	35.91	3	0.16	40.80	2	0.14	37.47	4	0.17	43.51	3	0.18	42.67	2
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	0.05	47.52	1	0	54.71	0	0.05	49.54	0	0	52.44	0	0	51.79	0
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.19	27.81	2	0.21	27.16	4	0.20	27.32	3	0.19	26.45	4	0.21	24.79	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.31	185.94	3	1.65	188.67	4	1.41	183.76	3	1.51	178.57	4	1.67	167.93	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.31	243.39	2	1.65	248.20	4	1.41	240.85	3	1.51	236.10	4	1.67	225.98	4

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	5.51	11.92	19	2.25	7.73	16	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25
Liquid assets	7.51	27.16	2	5.72	22.73	2	6.50	26.22	2	5.64	22.44	2	5.98	22.72	1
Investment securities	2.91	18.78	2	3.64	16.91	6	3.07	17.85	4	3.74	16.99	7	3.96	17.27	6
Net loans and leases	88.11	60.99	99	90.50	64.23	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Net loans, leases and standby letters of credit	88.11	61.79	99	90.50	65.22	99	89.28	62.48	99	91.03	64.84	99	90.74	65.07	99
Core deposits	56.10	73.69	13	53.38	64.18	19	55.89	70.67	17	53.65	63.09	23	53.07	62.13	24
Noncore funding	31.58	11.95	88	35.19	19.78	85	32.16	14.13	84	34.27	19.36	82	34.39	21.34	79
Time deposits of $250K or more	4.87	1.96	91	4.86	2.95	80	4.90	2.11	90	4.67	2.94	80	4.18	2.89	78
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	19.01	1.11	97	23.43	3.69	99	19.90	1.24	97	23.10	3.01	99	24.32	3.67	99
Earning assets that reprice within 1 year	21.93	38.67	12	19.55	39.59	6	21.60	39.38	12	19.03	39.29	6	16.70	40.29	5
Interest-bearing liabilities that reprice within 1 year	25.73	7.73	92	21.76	10.23	88	23.36	8.20	90	23.48	10.19	90	18.97	10.01	87
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	-3.80	29.49	2	-2.20	27.26	5	-1.76	29.11	3	-4.45	26.63	4	-2.27	27.38	4
Other Liquidity and Funding Ratios															
Net noncore funding dependence	28.98	-0.51	93	35.11	14.37	88	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87
Net short-term noncore funding dependence	20.60	-6.88	97	26.14	4.94	95	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97
Short-term investment / Short-term noncore funding	22.90	246.74	5	8.40	77.70	2	18.25	184.19	5	8.03	77.77	6	6.66	66.46	7
Liquid assets - short-term noncore funding / Nonliquid assets	-17.88	30.67	2	-22.34	16.50	2	-18.85	28.18	2	-22.33	16.97	0	-22.71	16.04	1
Net loans and leases / Total deposits	135.73	76.22	98	147.41	88.34	97	138.59	79.43	96	147.55	90.31	96	148.05	90.08	97
Net loans and leases / Core deposits	157.07	83.77	96	169.55	101.46	95	159.73	88.34	96	169.68	103.93	91	170.98	105	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.20	1.31	30	0.76	3.85	13	0.24	4.31	3	0.06	1.36	15	-0.68	-1.98	81
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	85.49	95	100	85.17	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0.70	6.99	45
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	100	66.67	99	100	68.40	99	100	66.64	99	100	67.43	99	99.30	65.45	98
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	35.36	9.29	94	8.62	10.98	54	37.02	10.55	92	10.15	11.86	57	2.39	11.91	18
Debt securities 1 to 5 years	60.44	16.09	96	90.22	17.72	99	52.67	17.03	92	87.60	17.94	99	92.55	19.18	99
Debt securities over 5 years	4.19	72.48	1	1.16	67.50	2	10.31	69.86	2	2.25	66.02	2	5.06	64.73	2
Pledged securities	0	33.48	0	0	36.65	2	0	35.67	1	0	30.57	2	0	33.30	2
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	136.13	156.41	55	38.65	53.90	56	102.15	183.32	44	22.40	26.69	57	-17.02	6.77	18
Investment securities	-22.82	31.91	2	-5.06	9.51	18	-19.20	23.62	4	-1.86	11.75	22	4.73	9.42	53
Core deposits	1.33	29.18	1	4.70	12	25	2.55	26.88	2	5.11	11.23	36	3.37	7.29	43
Noncore funding	-13.47	-25.09	67	10.29	16.35	46	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33

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)			3,646,239	2,915,087	2,207,176
Commit: Secured commercial real estate loans	34,029	27,127	29,191	28,972	34,833
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	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	26,494	0	102,817	0	0
Written options contracts (interest rate)	45,419	27,250	30,913	15,733	7,512
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,750,000	3,000,000	2,900,000	2,800,000	1,950,000
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)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							25.02	22.01	69	19.69	23.52	46	15.50	24.05	25
Standby letters of credit	0	0.67	1	0	0.78	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	19.51	42.67	53	20.18	54.47	47	20.82	48.62	50	19.02	68.47	46	13.75	65.81	42
Interest rate contracts	19.51	30.32	56	20.18	40.32	49	20.82	34.36	52	19.02	47.31	49	13.75	43.84	44
Interest rate futures and forward contracts	0.18	4.59	38	0	11.14	12	0.71	6.21	48	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.31	2	36	0.18	2.54	26	0.21	2.18	28	0.11	2.47	26	0.05	2.16	26
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	19.01	20.33	61	20	23.70	58	19.90	20.83	58	18.91	28.86	59	13.70	26.74	49
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							27.29	42.82	36	22.37	45.53	21	17.31	44.93	9

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	2,821,913	3,027,250	3,033,730	2,815,733	1,957,512
Interest rate contracts	2,821,913	3,027,250	3,033,730	2,815,733	1,957,512
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	26,494	0	102,817	0	0
Written options	45,419	27,250	30,913	15,733	7,512
Exchange-traded	0	0	0	0	0
Over-the-counter	45,419	27,250	30,913	15,733	7,512
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,750,000	3,000,000	2,900,000	2,800,000	1,950,000
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	2,821,913	3,027,250	3,033,730	2,815,733	1,957,512
Interest rate contracts	2,821,913	3,027,250	3,033,730	2,815,733	1,957,512
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,776,494	3,000,000	3,002,817	2,800,000	1,950,000
One year or less	2,776,494	3,000,000	3,002,817	2,800,000	1,950,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	209	0	0
Gross positive fair value	868	592	1,231	54	77
Held for trading	0	0	0	0	0
Non-traded	868	592	1,231	54	77
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.94	12.82	27	0	13.53	7	3.39	14.05	32	0	13.49	6	0	12.78	8
Written options	1.61	8.11	31	0.90	7.86	20	1.02	8.18	24	0.56	5.91	20	0.38	6.60	19
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.61	7.80	33	0.90	7.35	21	1.02	7.73	25	0.56	5.10	21	0.38	5.49	23
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	97.45	69.64	81	99.10	69.06	87	95.59	68.76	79	99.44	69.75	88	99.62	70.34	88
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.39	90.92	60	99.10	91.11	67	98.98	91.48	65	99.44	93.86	67	99.62	94.47	66
One year or less	98.39	26.80	94	99.10	31.34	92	98.98	32.05	92	99.44	32.17	91	99.62	32.51	93
Over 1 year to 5 years	0	28.69	4	0	27.94	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.03	5	0	31.18	4	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0	1.21	1	0	1.98	1	0.01	1.55	3	0	0.83	2	0	0.72	0
Gross positive fair value	0.03	1.70	3	0.02	2.69	3	0.04	2.23	2	0	1.19	3	0	0.85	0
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	2	0	0.11	2	0	0.07	4	0	0.06	2	0	0.06	1
Gross positive fair value (X)	0	0.07	6	0	0.13	5	0	0.09	4	0	0.07	4	0	0.06	2
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	18	0	0.02	17	0	0.02	18	0	0.01	15	0	0.01	6
Current credit exposure (X)	0	0.05	5	0	0.09	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	1.16	5	0	0.85	5	0	0.73	4	0	0.53	4

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	70,290	37,292	37,292	41,938	45,929
Gross losses	1,371	1,313	4,789	5,248	6,877
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,731	2,408	9,693	11,602	12,886
Net losses	-1,360	-1,095	-4,904	-6,354	-6,009
Provision for loan and lease losses	-3,901	6,000	4,000	-11,000	-10,000
Adjustments	0	0	24,094	0	0
Ending balance	67,749	44,387	70,290	37,292	41,938
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.11	-0.11	43	0.16	0.87	12	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1
Provision for loan and lease losses / Average loans and leases	-0.12	-0.20	49	0.18	1.41	5	0.03	0.82	0	-0.08	0.24	1	-0.08	0.24	2
Provision for loan and lease losses / Net loan and lease losses	286.84	-168.35	89	-547.95	730.69	5	-81.57	487.86	2	173.12	130.58	80	166.42	134.68	75
Allowance for loan and lease losses / Total loans and leases not held for sale	0.53	1.49	5	0.33	1.32	4	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5
Allowance for loan and lease losses / Total loans and leases	0.53	1.47	5	0.33	1.30	4	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5
Allowance for loan and lease losses / Net loans and leases losses (X)		18.09			10.10			11.58			8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	128.82	291.29	17	76.73	310.68	8	138.39	299.17	19	61.84	218.72	12	54.49	214.03	8
ALLL / 90+ days past due + nonaccrual loans and leases	128.82	246.27	24	76.73	221.69	13	138.39	244.34	28	61.84	151.73	17	54.49	160.51	12
Gross loan and lease losses / Average loans and leases	0.04	0.24	17	0.04	0.34	9	0.04	0.34	6	0.04	0.28	9	0.05	0.30	14
Recoveries / Average loans and leases	0.08	0.08	67	0.07	0.07	53	0.07	0.07	60	0.09	0.08	64	0.10	0.09	63
Net losses / Average loans and leases	-0.04	0.16	3	-0.03	0.27	3	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	57.03	7.39	98	45.88	8.09	98	184.70	33.98	98	168.71	36.22	95	128.10	41.30	93
Earnings coverage of net loan and lease losses (X)	-18.68	25.70	10	-22.31	17.23	9	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	0.03	8	-0.03	0.01	11	-0.04	0.04	3	-0.05	0.01	5	-0.05	0.02	6
Real estate loans secured by 1–4 family	-0.04	-0.01	20	-0.03	0.01	18	-0.04	0.01	13	-0.05	0.01	9	-0.05	0.01	9
Revolving	-0.04	-0.03	32	-0.01	0	37	-0.02	0.01	35	-0.04	0.02	17	-0.07	0.03	15
Closed-end	-0.04	-0.01	15	-0.04	0.01	10	-0.04	0	12	-0.05	0	7	-0.04	0.01	13
Commercial real estate loans	0	0.05	43	0	0.01	47	-0.10	0.07	0	0	0.01	38	-0.01	0.01	29
Construction and land development	0	0	57	0	-0.01	68	-0.12	0	4	0	-0.01	60	-0.01	-0.03	48
1–4 family	0	0	58	0	0	60	-0.12	0	2	0	0	55	-0.01	-0.01	24
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential		0.07			0.02			0.11			0.02			0.02	
Owner-occupied		0.01			0.01			0.02			0.01			0.01	
Other		0.06			0.01			0.08			0.01			0.01	
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans		0.20			0.48			0.47			0.37			0.31	
Loans to individuals		1.06			1.43			1.13			1.17			1.16	
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	37		0.15		0	0.15	25		0.15			0.14	

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	7,354	13,054	8,600	13,756	16,341
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	52,592	57,845	50,793	60,308	76,971
Total past due and nonaccrual loans and leases	59,946	70,899	59,393	74,064	93,312
Restructured 30–89 days past due	1,554	2,877	1,947	3,082	4,205
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	39,545	45,604	38,984	49,195	61,905
Total restructured loans and leases	41,099	48,481	40,931	52,277	66,110
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	93,637	99,779	95,458	99,035	99,740
Other real estate owned	0	2,728	102	2,813	2,888
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.06	0.33	8	0.10	0.52	7	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.41	0.65	31	0.42	0.57	35	0.39	0.66	27	0.45	0.51	46	0.59	0.54	63
90+ days past due and nonaccrual loans and leases	0.41	0.82	23	0.42	0.75	24	0.39	0.85	19	0.45	0.71	31	0.59	0.75	42
30–89 days past due restructured	0.01	0.01	77	0.02	0.01	72	0.01	0.01	74	0.02	0.01	73	0.03	0.02	78
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.31	0.13	86	0.33	0.14	89	0.30	0.13	86	0.36	0.14	92	0.48	0.16	94
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.33	8	0.10	0.52	7	0.07	0.40	7	0.10	0.43	11	0.13	0.44	14
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.41	0.66	30	0.42	0.58	35	0.39	0.67	27	0.45	0.53	46	0.59	0.57	61
30+ days past due and nonaccrual assets	0.47	1.18	14	0.52	1.32	7	0.45	1.29	7	0.55	1.19	14	0.72	1.26	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.36	0.50	41	0.39	0.48	45	0.35	0.52	35	0.41	0.44	53	0.54	0.48	65
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.53	38	0.40	0.51	45	0.35	0.55	33	0.43	0.48	53	0.56	0.52	61
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.02	0.58	88	1.09	0.57	91	1.02	0.60	88	1.12	0.53	93	1.29	0.60	93
Allowance for loan and lease losses	218.13	69.27	95	367.74	74.58	98	210.98	66.66	95	443.09	115.41	96	438.28	118.28	95
Equity capital + allowance for loan and lease losses	8.96	5.03	85	10.60	4.68	93	9.25	4.97	87	10.44	4.28	94	11.81	4.79	94
Tier 1 capital + allowance for loan and lease losses	7.93	5.96	71	9.56	5.89	86	8.03	6.05	72	9.79	5.65	87	11.26	6.16	89
Loans and leases + other real estate owned	1.15	0.97	69	1.20	0.91	76	1.13	0.97	69	1.22	0.85	80	1.42	0.96	83

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

Past Due and Nonaccrual Loans and Leases

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.06	0.31	12	0.10	0.48	8	0.07	0.39	9	0.10	0.38	12	0.13	0.42	11
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0.41	0.76	29	0.42	0.54	44	0.39	0.76	25	0.45	0.46	54	0.59	0.57	63
Commercial and industrial	30–89 days past due		0.22			0.36			0.23			0.31			0.30	
	90+ days past due		0.02			0.03			0.03			0.05			0.05	
	Nonaccrual		0.69			0.90			0.75			0.83			0.76	
Individuals	30–89 days past due	0	0.53	5	0	0.84	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0.01			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.17			0.35			0.17			0.24			0.17	
	90+ days past due		0			0.02			0			0			0	
	Nonaccrual		0.44			0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due		0.03			10.34			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.13	16		0.26		0	0.18	15		0.20			0.17	
	90+ days past due	0	0.01	34		0.01		0	0.01	33		0.01			0.01	
	Nonaccrual	0	0.15	19		0.13		0	0.15	19		0.13			0.14	

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.06	0.47	6	0.10	0.73	5	0.07	0.65	3	0.10	0.67	6	0.13	0.71	7
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.41	0.88	27	0.43	0.79	30	0.39	0.89	25	0.45	0.73	36	0.60	0.86	43
Revolving	30–89 days past due	0.05	0.31	17	0.08	0.50	14	0.06	0.48	15	0.06	0.45	13	0.08	0.50	11
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.12	1.31	16	0.08	1.07	15	0.10	1.13	16	0.09	1	14	0.11	1.17	14
Closed-end	30–89 days past due	0.06	0.48	9	0.10	0.76	5	0.07	0.65	4	0.11	0.70	8	0.13	0.75	9
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.46	0.85	31	0.48	0.77	36	0.44	0.87	30	0.50	0.70	44	0.66	0.84	45
Junior lien	30–89 days past due	0.01	0.01	42	0.02	0.02	44	0.01	0.02	48	0.02	0.02	52	0.02	0.03	53
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.06	0.05	69	0.07	0.05	69	0.06	0.04	67	0.09	0.04	77	0.13	0.06	77
Commercial real estate	30–89 days past due	0	0.22	3	0	0.28	3	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0	0.62	1	0	0.32	4	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0	0.22	15	0	0.32	12	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.16	17	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due		0.20			0.27			0.23			0.14			0.17	
	90+ days past due		0.02			0.02			0.02			0.03			0.03	
	Nonaccrual		0.78			0.37			0.80			0.28			0.30	
Owner Occupied	30–89 days past due		0.06			0.11			0.07			0.07			0.09	
	90+ days past due		0			0.01			0			0.01			0.01	
	Nonaccrual		0.32			0.20			0.27			0.16			0.17	
Other	30–89 days past due		0.12			0.14			0.14			0.07			0.07	
	90+ days past due		0.01			0.01			0.01			0.01			0.01	
	Nonaccrual		0.40			0.16			0.44			0.10			0.13	
Farmland	30–89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	655,456	648,216	653,033	645,702	642,103
Retained earnings	1,027,544	955,888	1,009,515	941,680	871,164
Accumulated other comprehensive income (AOCI)	-72,708	-108,214	-100,584	-42,300	1,077
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,610,292	1,495,890	1,561,964	1,545,082	1,514,344
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,728	10,548	9,980	10,804	9,205
Accumulated other comprehensive income-related adjustments	-72,708	-108,214	-100,584	-42,300	1,077
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,673,272	1,593,556	1,652,568	1,576,578	1,504,062
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,673,272	1,593,556	1,652,568	1,576,578	1,504,062
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	121,513	68,764	125,053	74,153	86,498
Additional tier 1 capital before deductions	121,513	68,764	125,053	74,153	86,498
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	121,513	68,764	125,053	74,153	86,498
Tier 1 Capital	1,794,785	1,662,320	1,777,621	1,650,731	1,590,560
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	16,180	0	17,448	20,352
Allowance for loan and lease losses in tier 2 capital	45,055	44,387	46,381	37,292	41,938
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	45,055	60,567	46,381	54,740	62,290
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	45,055	60,567	46,381	54,740	62,290
Exited advanced approach tier 2 capital					
Total capital	1,839,840	1,722,887	1,824,002	1,705,471	1,652,850
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,538,503	14,906,714	14,685,909	14,610,715	14,131,688
Less: Deductions from common equity tier 1 capital	9,728	10,548	9,980	10,804	9,205
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,528,775	14,896,166	14,675,929	14,599,911	14,122,483
Total risk-weighted assets	7,830,138	8,307,473	8,009,325	8,117,094	7,675,246
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	21.37	12.54	98	19.18	11.59	95	20.63	12.35	96	19.42	12.11	95	19.60	12.09	94
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	22.92	13.31	98	20.01	12.25	95	22.19	13.08	97	20.34	12.78	95	20.72	12.85	95
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	23.50	15.37	98	20.74	14.01	95	22.77	15.23	97	21.01	14.36	94	21.53	14.45	94
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	12.35	9.15	95	11.16	9.43	89	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	294,022	219,768	294,565	219,041	213,568	33.79	49.27

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.23			2.84			2.84			7.32			4.86	
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.79	11	68	12.88	11.59	54	15.94	11.03	68	12.98	11.51	54	13.08	10.22	59
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

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

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	2,255,241	1,741,675	2,093,341	1,690,271	1,887,748	29.49	10.22
1–4 family residential loans	2,255,241	1,741,675	2,093,341	1,690,271	1,887,748	29.49	10.22
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	15.59	11.61	14.36	11.42	13.26
1–4 family residential loans	15.59	11.61	14.36	11.42	13.26
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	87.23	86.96	87.25	87.62	89.91
Home equity lines	12.59	12.84	12.56	12.20	9.89
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	0.02	0.02	0.02	0.02	0.02
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.17	0.18	0.18	0.17	0.18

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	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	4,718	6,277	5,750	7,984	8,250	-24.84	-53.58
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	4,718	6,277	5,750	7,984	8,250	-24.84	-53.58
90+ Days Past Due Securitized Assets							
1–4 family residential loans	8,542	8,499	7,739	8,816	8,641	0.51	-53.69
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	8,542	8,499	7,739	8,816	8,641	0.51	-53.69
Total past due securitized assets	13,260	14,776	13,489	16,800	16,891	-10.26	-53.65
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	0.21	0.36	0.27	0.47	0.44
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	0.21	0.36	0.27	0.47	0.44
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.38	0.49	0.37	0.52	0.46
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	0.38	0.49	0.37	0.52	0.46
Total past due securitized assets percent of securitized assets	0.59	0.85	0.64	0.99	0.89
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.08	0.13	0.10	0.15	0.17
Home equity lines	0.05	0.08	0.06	0.06	0.08
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 30–89 days	0.08	0.13	0.09	0.14	0.17
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.06	0.06	0.07	0.06
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.06	0.06	0.05	0.06	0.06
Total Past Due Managed Assets	0.14	0.18	0.15	0.20	0.22
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.03	-0.03	-0.04	-0.04
Home equity lines	-0.04	-0.01	-0.02	-0.04	-0.07
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	-0.09	0	-0.01
Net Losses on Managed Assets Percent of Total Managed Assets	-0.04	-0.03	-0.03	-0.04	-0.04

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0		0		
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	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	0	0		
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	0	0	0	3	2		
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	0	0	0	3	2		
Income (loss) before taxes	0	0	0	-3	-2		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	-3	-2		
Equity in undistributed income of subsidiaries	18,881	14,208	68,005	70,519	71,006	32.89	21.60
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	18,881	14,208	68,005	70,519	71,006	32.89	21.60
Net income (loss)	18,881	14,208	68,005	70,516	71,004	32.89	21.60
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	18,881	14,208	68,005	70,519	71,006	32.89	21.60

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	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	1,581,959	100	1,495,944	100	1,532,779	100	1,545,137	1,514,396	5.75	15.00
Common and preferred stock	1,581,959	100	1,495,944	100	1,532,779	100	1,545,137	1,514,396	5.75	15.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
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	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,581,959	100.00	1,495,944	100.00	1,532,779	100.00	1,545,137	1,514,396	5.75	15.00
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	55	0	55	0	55	0	55	52	0.00	25.00
Total liabilities	55	0	55	0	55	0	55	52	0.00	25.00
Equity Capital	1,581,904	100	1,495,889	100	1,532,724	100	1,545,082	1,514,344	5.75	15.00
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	655,456	41.43	648,216	43.33	653,033	42.60	645,702	642,103	1.12	-7.95
Retained earnings	999,156	63.16	955,888	63.90	980,275	63.95	941,680	871,164	4.53	47.83
Accumulated other comprehensive income	-72,708	-4.60	-108,215	-7.23	-100,584	-6.56	-42,300	1,077		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,581,959	100.00	1,495,944	100.00	1,532,779	100.00	1,545,137	1,514,396	5.75	15.00
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	55	0	55	0	55	0	55	52	0.00	25.00
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	4.84	12.54	4	3.65	3.93	37	4.43	7.29	20	4.61	9.68	9	4.73	10.40	6
Bank net income / Average equity investment in banks		12.55			4.73			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks		12.53			5.73			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	4.85	11.69	5	3.74	3.62	48	4.47	7.01	33	4.64	8.55	25	4.77	8.78	20
Bank net income / Parent net income	0	95.97	4	0	95.67	6	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	0	2.83	15	0	5.47	17	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income	100	65.70	80	100	89.02	62	100	68.34	70	100	74	69	100	72.48	65
Leverage															
Total liabilities / Equity capital	0	17.74	5	0	19.50	4	0	20.06	6	0	20.43	3	0	20.88	4
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	100	102.85	36	100	103.91	30	100	102.81	36	100	103.22	36	100	103.10	37
Total investment in subs / Equity capital	100	108.21	29	100	111.18	23	100	110.16	24	100	111.07	23	100	112.48	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.22	36	0	1.22	31	0	0.47	36	0	0.36	35	0	0.35	37
Equity investment in subs – equity cap / Net income-div (X)	0	0.74	3	0	2.81	5	0	1.82	3	0	1.22	3	0	1.22	1
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends		111.20			154.20			136.59		0	177.68	1	0	162.34	1
Cash from ops + noncash items + op expense / Op expense + dividend		98.58			176.81			147.24		0	190.27	4	0	174.91	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		85.35			90.08			134.08		100	116.34	31	100	103.19	49
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,357.31			1,688.78			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends		117.86			186.57			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses		13.36			14.22			13.95		0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	2.60	28	0	3.85	24	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.05	1.80	47	0.04	3.20	41	0.04	2.66	42	0.04	5.62	38	0.59	5.50	58
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		74.87			61.08			81.10			57.84			57.26	
Dividends declared / Net income	0	23.13	6	0	81.32	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity	4.84	9.52	14	3.65	0.55	74	4.43	4.14	53	4.61	6.46	23	4.73	7.33	17
Percent of Dividends Paid															
Dividends from bank subsidiaries		101.14			182.33			132.17			178.13			157.73	
Dividends from nonbank subsidiaries		3.28			2.35			3.41			7.53			7.13	
Dividends from subsidiary holding companies		4.75			3.48			4.85			21.40			16.86	
Dividends from all subsidiaries		128.99			229.19			174.85			260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		30.63			123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries		0.12			0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		1.08			2.97			1.47			1.55			1.88	
Other income from bank subsidiaries		0			0			0			0			0	
Operating income from bank subsidiaries		33.49			148.03			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		69.48			76.32			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	0	28.44	27	0	119.72	26	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies	0	6.44	22	0	12.80	28	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	0	34.47	17	0	135.14	13	0	55.20	11	0	76.49	9	0	61.19	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		58.57			62.43			69.76			67.32			65.18	
Interest income from bank subsidiaries		0.72			2.52			0.63			0.80			0.92	
Management and service fees from bank subsidiaries		4.11			1.69			1.87			1.81			2.01	
Other income from bank subsidiaries		0.02			0.07			0.04			0.03			0.02	
Operating income from bank subsidiaries		71.70			76.26			82.20			78.80			74.20	
Dividends from nonbank subsidiaries		5.32			2.51			1.95			2.65			2.57	
Interest income from nonbank subsidiaries		0.82			1.82			0.73			1.19			2.32	
Management and service fees from nonbank subsidiaries		0.05			0.08			0.02			0.06			0.03	
Other income from nonbank subsidiaries		0.01			0.04			0.01			0.04			0.02	
Operating income from nonbank subsidiaries		10.59			9.13			4.70			7.29			7.64	
Dividends from subsidiary holding companies		1.03			1.54			2.53			4.52			5.15	
Interest income from subsidiary holding companies		0.13			0.40			0.11			0.20			0.37	
Management and service fees from subsidiary holding companies		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0	
Operating income from subsidiary holding companies		2.35			5.35			4.56			6.08			6.79	
Loans and advances from subsidiaries / Short term debt		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		29.59			30.31			27.08			28.33			26.53	