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

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BHC Name JOHN DEERE CAPITAL CORPORATION

City/State RENO, NV

Bank Holding Company Information

Federal Reserve District: 7
Consolidated Assets ($000): 40,126,996
Peer Group Number: 1 Number in Peer Group: 128
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:

JOHN DEERE CAPITAL CORPORATION
10587 DOUBLE R BOULEVARD, SUITE 100

RENO, NV 89521

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	40,834,838	39,131,780	36,965,199	34,564,684	
Net income ($000)	447,951	408,948	501,562	650,756	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17	2.44	2.92	22			
+ Non-interest income	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88	2.38	1.35	88			
– Overhead expense	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74	3.08	2.72	73			
– Provision for credit losses	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53	0.19	0.16	67			
+ Securities gains (losses)	0	0.02	1	0	0.01	35	0	0	50	0	0.01	32			
+ Other tax equivalent adjustments	0	0	48	0	0	76	0	0	13	0	0	16			
= Pretax net operating income (tax equivalent)	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43	1.53	1.43	55			
Net operating income	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65	1.88	0.89	96			
Net income	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64	1.88	0.90	96			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71	4.24	3.80	78			
Interest expense	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97	1.69	0.60	94			
Net interest income (tax equivalent)	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12	2.55	3.19	21			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55	0.23	0.24	61			
Earnings coverage of net loan and lease losses (X)	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44	9.27	19.67	38			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9	0.41	0.98	11			
Allowance for loan and lease losses / Total loans and leases	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10	0.41	0.96	11			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.79	0.71	63	1.07	0.57	89	0.97	0.61	84	0.40	0.72	20			
30–89 days past due loans and leases / Total loans and leases	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92	1.07	0.47	89			
Liquidity and Funding															
Net noncore funding dependence	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98	100.34	17.03	99			
Net short-term noncore funding dependence	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89	22.86	4.83	93			
Net loans and leases / Total assets	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95	78.87	62.73	92			
Capitalization															
Tier 1 leverage ratio	0	9.13	0	0	9.76	1	0	9.71	0	0	9.53	0			
Holding company equity capital / Total assets	10.59	11.16	43	10.30	12.43	25	10.67	12.22	31	11.47	11.94	49			
Total equity capital (including minority interest) / Total assets	10.60	11.29	41	10.31	12.57	23	10.67	12.27	30	11.47	12.01	47			
Common equity tier 1 capital / Total risk-weighted assets		12.38			12.17			12.12			12.19				
Net loans and leases / Equity capital (X)	7.75	5.58	86	7.68	5.21	88	7.58	5.29	91	6.88	5.27	80			
Cash dividends / Net income	63.62	42.30	81	62.36	33.12	91	110.66	27.31	99	25.36	31.29	35			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	1.72	16.68	11	7.01	9.26	53	5.38	7	52	7.01	8.28	60			
Equity capital	4.61	6.99	42	3.32	10.49	26	-1.98	7.89	14	15.49	10.18	78			
Net loans and leases	5.47	9.07	40	4.70	9.10	41	8.09	7.89	64	5.12	9.38	41			
Noncore funding	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45	6.41	5.59	61			
Parent Company Ratios															
Short-term debt / Equity capital	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99	177.18	1.07	99			
Long-term debt / Equity capital	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99	372.62	12.69	99			
Equity investment in subsidiaries / Equity capital	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90	122.25	102.10	94			
Cash from ops + noncash items + op expense / Op expense + dividends	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30	104.96	148.20	32			

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	1,572,425	1,759,216	1,534,708	1,340,009		-10.62	17.18
Income from lease financing receivables	48,293	48,176	46,564	40,557		0.24	46.29
Fully taxable income on loans and leases	1,616,729	1,803,738	1,577,843	1,377,082		-10.37	17.93
Tax-exempt income on loans and leases	3,989	3,654	3,429	3,484		9.17	-1.48
Estimated tax benefit on income on loans and leases	1,060	971	912	1,744		9.17	-51.35
Income on loans and leases (tax equivalent)	1,621,778	1,808,363	1,582,184	1,382,310		-10.32	17.76
Investment interest income (tax equivalent)	80	139	20	0		-42.45	
Interest on balances due from depository institutions	9,341	29,246	25,584	11,618		-68.06	240.42
Interest income on other earning assets	22,070	31,713	16,439	7,234		-30.41	3213.81
Total interest income (tax equivalent)	1,653,269	1,869,461	1,624,227	1,401,162		-11.56	19.75
Interest on time deposits of $250K or more	0	0	0	0			
Interest on time deposits < $250K	0	0	0	0			
Interest on foreign office deposits	191	401	408	358		-52.37	-34.81
Interest on other deposits	3,791	6,325	6,123	5,350		-40.06	-20.86
Interest on other borrowings and trading liabilities	708,256	1,000,372	798,660	553,672		-29.20	122.37
Interest on subordinated debt and mandatory convertible securities	39	30	21	14		30.00	
Total interest expense	712,277	1,007,128	805,212	559,394		-29.28	120.12
Net interest income (tax equivalent)	940,992	862,333	819,015	841,768		9.12	-10.97
Non-interest income	1,105,147	969,162	931,615	821,962		14.03	90.69
Adjusted operating income (tax equivalent)	2,046,139	1,831,495	1,750,630	1,663,730		11.72	25.03
Overhead expense	1,365,231	1,273,865	1,130,079	1,066,320		7.17	60.97
Provision for credit losses	86,512	54,863	45,932	67,194			135.24
Securities gains (losses)	-1,343	0	0	0			
Other tax equivalent adjustments	0	1	-1	-1		-100.00	
Pretax net operating income (tax equivalent)	593,053	502,768	574,618	530,215		17.96	-21.09
Applicable income taxes	144,147	92,724	72,338	-122,421		55.46	-45.47
Tax equivalent adjustments	1,060	972	911	1,743		9.05	-51.35
Applicable income taxes (tax equivalent)	145,207	93,696	73,249	-120,678		54.98	-45.52
Minority interest	-105	124	-193	137			
Net income before discontinued operations, net of minority interest	447,951	408,948	501,562	650,756		9.54	-7.67
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	447,951	408,948	501,562	650,756		9.54	-7.67
Memoranda							
Net income - holding company and noncontrolling (minority) interest	447,846	409,072	501,369	650,893		9.48	-7.67
Investment securities income (tax equivalent)	80	139	20	0		-42.45	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0			
Mortgage-backed securities	0	0	0	0			
All other securities	80	139	20	0		-42.45	
Cash dividends declared	285,004	255,004	555,004	165,004		11.76	-51.28
Common	285,004	255,004	555,004	165,004		11.76	-51.28
Preferred	0	0	0	0			

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

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.05	3.27	89	4.78	4	88	4.39	3.87	84	4.05	3.47	86			
Less: Interest expense	1.74	0.48	96	2.57	0.98	96	2.18	0.79	97	1.62	0.55	93			
Equals: Net interest income (tax equivalent)	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17	2.44	2.92	22			
Plus: Non-interest income	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88	2.38	1.35	88			
Equals: adjusted operating income (tax equivalent)	5.01	4.04	87	4.68	4.41	68	4.74	4.46	68	4.81	4.33	74			
Less: Overhead expense	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74	3.08	2.72	73			
Less: Provision for credit losses	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53	0.19	0.16	67			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	1	0	0.01	35	0	0	50	0	0.01	34			
Plus: other tax equivalent adjustments	0	0	48	0	0	76	0	0	13	0	0	16			
Equals: Pretax net operating income (tax equivalent)	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43	1.53	1.43	55			
Less: Applicable income taxes (tax equivalent)	0.36	0.23	85	0.24	0.36	19	0.20	0.33	14	-0.35	0.55	1			
Less: Minority interest	0	0	5	0	0	76	0	0	2	0	0	71			
Equals: Net operating income	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65	1.88	0.89	96			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64	1.88	0.90	96			
Memo: Net income (last four quarters)	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64	1.88	0.91	96			
Net income–BHC and noncontrolling (minority) interest	1.10	0.83	75	1.05	1.20	26	1.36	1.25	63	1.88	0.91	96			
Margin Analysis															
Average earning assets / Average assets	96.10	92.32	89	96.39	91.05	93	95.93	91.48	89	95.57	91.61	89			
Average interest-bearing funds / Average assets	86.07	64.06	96	85.32	65.57	96	83.48	65.56	95	83.56	65.75	94			
Interest income (tax equivalent) / Average earning assets	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71	4.24	3.80	78			
Interest expense / Average earning assets	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97	1.69	0.60	94			
Net interest income (tax equivalent) / Average earning assets	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12	2.55	3.19	21			
Yield or Cost															
Total loans and leases (tax equivalent)	4.93	4.27	84	5.64	5.09	81	5.32	4.95	77	5	4.52	78			
Interest-bearing bank balances	0.97	0.27	97	4.04	2.04	95	2.44	1.64	92	1	1.05	41			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	4.21	3.51	87	4.95	4.36	84	4.58	4.20	73	4.24	3.73	79			
Investment securities (tax equivalent)	1.38	2.25	3	2.52	2.76	32	4.85	2.68	98		2.47				
US Treasury and agency securities (excluding mortgage-backed securities)		1.75			2.32			2.05			1.62				
Mortgage-backed securities		2.05			2.61			2.50			2.23				
All other securities	1.52	3.24	7	2.67	4.06	10	2.04	4.20	4		3.66				
Interest-bearing deposits	3.60	0.53	99	5.67	1.10	99	5.19	0.81	99	4.59	0.49	99			
Time deposits of $250K or more		1.42			1.96			1.44							
Time deposits < $250K		1.36			1.82			1.29							
Other domestic deposits	4.39	0.36	99	6.33	0.93	99	5.69	0.67	99						
Foreign deposits	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96	3.12	0.51	96			
Federal funds purchased and repos		0.62			1.86			1.51			0.94				
Other borrowed funds and trading liabilities	2.01	1.50	77	2.94	2.38	80	2.59	2.28	72	1.93	1.77	61			
All interest-bearing funds	2.03	0.74	96	3.02	1.49	93	2.61	1.19	94	1.94	0.82	92			

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

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	1,105,147	969,162	931,615	821,962	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	0	0	0	0	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	30	28	35	80	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	-15,031	-94,603	-26,492	-46,347	
Other non-interest income	1,120,148	1,063,737	958,072	868,229	
Total overhead expenses	1,365,231	1,273,865	1,130,079	1,066,320	
Personnel expense	246,429	250,602	248,734	235,846	
Net occupancy expense	9,391	10,091	9,928	10,579	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	
Other operating expenses	1,109,411	1,013,172	871,417	819,895	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,460	1,623	1,661	1,618	
Average personnel expense per employee	168.79	154.41	149.75	145.76	
Average assets per employee	27,969.07	24,110.77	22,254.79	21,362.60	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	66.76	62.28	72	69.59	61.29	80	64.59	60.88	70	64.16	63.61	55			
Percent of Average Assets															
Total overhead expense	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74	3.08	2.72	73			
Personnel expense	0.60	1.30	2	0.64	1.41	2	0.67	1.44	2	0.68	1.42	2			
Net occupancy expense	0.02	0.26	0	0.03	0.28	0	0.03	0.28	0	0.03	0.29	0			
Other operating expenses	2.72	0.94	93	2.59	0.97	96	2.36	0.97	95	2.37	1	96			
Overhead less non-interest income	0.64	1.25	13	0.78	1.32	16	0.54	1.38	9	0.71	1.34	14			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.72	61.82	75	69.55	60.64	84	64.55	60.37	72	64.09	62.73	58			
Personnel expense	12.04	32.36	0	13.68	32.39	1	14.21	32.51	1	14.18	32.93	1			
Net occupancy expense	0.46	6.58	0	0.55	6.52	0	0.57	6.48	0	0.64	6.70	0			
Other operating expenses	54.22	22.28	92	55.32	21.20	97	49.78	20.90	97	49.28	22.41	97			
Total non-interest income	54.01	28.83	90	52.92	29.23	87	53.22	28.50	88	49.40	31.08	85			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	0	3.27	2	0	3.88	3	0	4.15	3	0	4.28	3			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0	0.01	50	0	0.28	31	0	0.65	17	0	0.60	21			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	-0.73	3.92	3	-5.17	1.86	1	-1.51	1.61	1	-2.79	1.67	1			
Other non-interest income	54.74	9.65	98	58.08	10.04	97	54.73	9.86	99	52.19	10.77	98			
Overhead less non-interest income	12.71	31.93	10	16.64	31.06	17	11.34	31.46	8	14.69	31.19	10			
Applicable income taxes / Pretax net operating income (tax equivalent)	24.31	18.63	86	18.44	20.56	29	12.59	19.04	13	-23.09	32.99	3			
Applicable income tax + TE / Pretax net operating income + TE	24.48	21.18	78	18.64	23.23	13	12.75	21.56	7	-22.76	37.95	3			

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

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	7,667	4,647	0	0		64.99	
Commercial and industrial loans	12,114,487	12,651,474	12,030,275	10,435,117		-4.24	20.91
Loans to individuals	2,636,069	2,280,217	2,034,097	1,822,514		15.61	86.84
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	17,306,482	15,501,128	15,002,553	14,638,269		11.65	9.36
Other loans and leases	1,017,866	888,849	862,676	807,906		14.52	82.63
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	33,082,571	31,326,315	29,929,601	27,703,806		5.61	18.95
Less: Allowance for loan and lease losses	149,636	100,370	106,486	113,484		49.08	36.40
Net loans and leases	32,932,935	31,225,945	29,823,115	27,590,322		5.47	18.88
Debt securities that reprice or mature in over 1 year	2,344	0	0	0			
Mutual funds and equity securities	0	0	0	0			
Subtotal	32,935,279	31,225,945	29,823,115	27,590,322		5.47	18.89
Interest-bearing bank balances	603,999	1,309,940	789,203	1,576,972		-53.89	-39.89
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	0	3,531	3,945	0		-100.00	
Trading assets	0	0	0	0			
Total earning assets	33,539,278	32,539,416	30,616,263	29,167,294		3.07	16.83
Non-interest-bearing cash and due from depository institutions	70,045	100,883	11,295	67,321		-30.57	-13.06
Premises, fixed assets, and leases	41,552	45,741	42,688	44,596		-9.16	-17.43
Other real estate owned	0	0	0	0			
Investment in unconsolidated subsidiaries	20,683	16,815	15,592	14,498		23.00	90.33
Intangible and other assets	6,455,438	6,745,585	6,178,301	5,688,445		-4.30	37.84
Total assets	40,126,996	39,448,440	36,864,139	34,982,154		1.72	19.66
Quarterly average assets	40,635,303	39,428,930	37,889,660	35,662,654		3.06	18.37
Average loans and leases (YTD)	32,922,147	32,037,474	29,745,799	27,634,073		2.76	11.89
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	33,082,571	31,326,315	29,929,601	27,703,806		5.61	18.95
Real estate loans secured by 1–4 family	0	0	0	0			
Commercial real estate loans	0	0	0	0			
Construction and land development	0	0	0	0			
Multifamily	0	0	0	0			
Nonfarm nonresidential	0	0	0	0			
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	2,344	3,531	3,945	0		-33.62	
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	0	0	0	0			
Asset-backed securities	0	0	0	0			
Other debt securities	2,344	3,531	3,945	0		-33.62	
Mutual funds and equity securities	0	0	0	0			
Available-for-sale securities	2,344	3,531	3,945	0		-33.62	
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	0	0	0	0			
Asset-backed securities	0	0	0	0			
Other debt securities	2,344	3,531	3,945	0		-33.62	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-2,303	-2,380	15				
Structured notes, fair value	0	0	0	0			
Pledged securities	2,344	0	0	0			

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	11,171	10,148	7,646	7,598		10.08	15.25
NOW, ATS and transaction accounts	0	0	0	0			
Time deposits less brokered deposits) < $250K	0	0	0	0			
MMDA and other savings accounts	92,860	98,191	101,234	109,426		-5.43	-27.23
Other non-interest-bearing deposits	7,516	12,035	32,939	57,279		-37.55	-82.00
Core deposits	111,547	120,374	141,819	174,303		-7.33	-37.70
Time deposits of $250K or more	0	0	0	0			
Foreign deposits	21,169	17,978	17,397	16,133		17.75	51.97
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	1,424,848	2,040,241	2,616,989	2,447,297		-30.16	-56.03
Other borrowings w/remaining maturity of 1 year or less	9,567,091	6,229,209	4,347,389	5,437,264		53.58	98.04
Other borrowings w/remaining maturity over 1 year	23,450,325	25,455,825	23,888,536	21,361,557		-7.88	14.46
Brokered deposits < $250K	0	0	0	0			
Noncore funding	34,463,433	33,743,253	30,870,311	29,262,251		2.13	20.62
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	1,299,196	1,519,491	1,917,857	1,532,253		-14.50	11.62
Total liabilities	35,874,176	35,383,118	32,929,987	30,968,807		1.39	19.92
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	0	0	0	0			
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823		0.00	0.00
Retained earnings	2,812,022	2,675,171	2,521,227	2,576,189		5.12	27.99
Accumulated other comprehensive income	-43,526	-94,195	-70,656	-46,195			
Other equity capital components	0	0	0	0			
Total holding company equity capital	4,251,319	4,063,799	3,933,394	4,012,817		4.61	17.54
Noncontrolling (minority) interest in subsidiaries	1,501	1,523	758	530		-1.44	361.85
Total equity capital, including minority interest	4,252,820	4,065,322	3,934,152	4,013,347		4.61	17.57
Total liabilities and capital	40,126,996	39,448,440	36,864,139	34,982,154		1.72	19.66
Memoranda							
Non-interest-bearing deposits	27,016	29,091	45,877	68,419		-7.13	-49.60
Interest-bearing deposits	105,700	109,261	113,339	122,017		-3.26	-24.16
Total deposits	132,716	138,352	159,216	190,436		-4.07	-31.23
Long-term debt that reprices within 1 year	3,589,066	5,499,501	7,158,271	5,773,627		-34.74	4.56
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,063,799	3,933,394	4,012,817	3,474,698			
Accounting restatements	-26,096	0	0	0			
Net income	447,951	408,948	501,562	650,756			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	285,004	255,004	555,004	165,004			
Change in other comprehensive income	50,669	-23,539	-24,461	52,367			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	-1,520	0			
Holding company equity capital, ending balance	4,251,319	4,063,799	3,933,394	4,012,817			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	0.02	36.22	2	0.01	37.78	2	0	37.19	1	0	35.54	0			
Commercial and industrial loans	30.19	13.52	96	32.07	12.02	98	32.63	12.85	95	29.83	12.62	94			
Loans to individuals	6.57	3.40	77	5.78	4.20	65	5.52	4.31	66	5.21	4.47	61			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	43.13	0.19	99	39.29	0.24	99	40.70	0.30	99	41.84	0.21	99			
Other loans and leases	2.54	4.63	37	2.25	5.01	31	2.34	5	31	2.31	5.10	29			
Net loans and leases	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95	78.87	62.73	92			
Debt securities over 1 year	0.01	15.55	1	0	14.60	1	0	14.63	1	0	14.83	1			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11			
Subtotal	82.08	78.16	60	79.16	79.65	26	80.90	79.97	31	78.87	79.31	28			
Interest-bearing bank balances	1.51	7.51	10	3.32	3.06	61	2.14	3.04	50	4.51	3.46	69			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0	1.68	1	0.01	1.91	1	0.01	1.96	5	0	1.86	1			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	83.58	91.05	4	82.49	89.53	7	83.05	89.74	5	83.38	89.84	6			
Non-interest cash and due from depository institutions	0.17	1.07	2	0.26	1.14	4	0.03	1.21	1	0.19	1.22	2			
Other real estate owned	0	0.02	4	0	0.03	4	0	0.04	2	0	0.05	3			
All other assets	16.24	7.82	96	17.26	9.27	93	16.92	8.98	94	16.43	8.86	93			
Memoranda															
Short-term investments	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31	4.51	8.69	43			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5			
Mortgage-backed securities	0	11.75	1	0	11.44	1	0	11.13	1	0	11.06	1			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.01	0.42	28	0.01	0.39	30	0.01	0.41	32	0	0.38	10			
Loans held-for-sale	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6			
Loans held for investment	82.44	61.72	96	79.41	63.50	92	81.19	63.93	94	79.19	62.63	91			
Real estate loans secured by 1–4 family	0	11.91	1	0	13.29	2	0	13.46	2	0	13.44	1			
Revolving	0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3			
Closed-end, secured by first liens	0	9.81	1	0	10.69	2	0	10.57	2	0	10.35	1			
Closed-end, secured by junior liens	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4			
Commercial real estate loans	0	22.22	1	0	22.23	1	0	21.58	1	0	19.88	1			
Construction and land development	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4			
Multifamily	0	3.12	1	0	3.01	2	0	2.72	2	0	2.54	3			
Nonfarm nonresidential	0	14.72	1	0	14.69	2	0	14.44	2	0	13.30	2			
Real estate loans secured by farmland	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.02	57.15	2	0.01	57.46	1	0	56.49	1	0	54.84	0			
Real estate loans secured by 1–4 family	0	19.43	1	0	20.75	2	0	21.10	2	0	21.45	1			
Revolving	0	2.64	3	0	3.15	3	0	3.50	3	0	3.77	3			
Closed-end	0	16.59	1	0	17.39	2	0	17.39	2	0	17.41	1			
Commercial real estate loans	0	34.63	1	0	33.52	1	0	32.14	1	0	29.99	1			
Construction and land development	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4			
1–4 family	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
Other	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4			
Multifamily	0	4.96	1	0	4.69	2	0	4.10	2	0	3.84	3			
Nonfarm nonresidential	0	22.93	1	0	22.15	2	0	21.40	2	0	20.03	2			
Owner-occupied	0	7.68	2	0	7.72	3	0	8.03	3	0	7.58	4			
Other	0	14.95	1	0	14.34	2	0	13.38	2	0	12.45	3			
Real estate loans secured by farmland	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	36.62	22.17	86	40.39	19.53	92	40.20	20.32	91	37.67	20.53	86			
Loans to individuals	7.97	6.13	69	7.28	7.13	62	6.80	7.36	63	6.58	7.61	59			
Credit card loans	1.56	0.65	84	1.52	0.81	81	1.46	1.02	81	1.50	1.12	81			
Agricultural loans	52.31	0.32	99	49.48	0.37	99	50.13	0.46	99	52.84	0.33	99			
Other loans and leases	3.08	9.09	27	2.84	9.85	27	2.88	9.66	27	2.92	10.32	24			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans		381.27			391.26			379.80			366.85				
Real estate loans secured by 1–4 family		125.03			138.18			137.84			138.55				
Revolving		17.42			21.26			23.33			25.05				
Closed-end		106.14			115.20			112.79			111.69				
Commercial real estate loans		234.65			229.44			219.72			204.45				
Construction and land development		35.62			34.95			35.36			32.91				
1–4 family		6.34			6.61			7.04			6.16				
Other		28.16			27.32			27.26			26.01				
Multifamily		32.74			31.04			27.85			25.95				
Nonfarm nonresidential		155.06			152.10			147.22			137.03				
Owner-occupied		52.37			53.07			54.89			51.62				
Other		100.54			97.41			91.80			84.09				
Real estate loans secured by farmland		3.44			3.60			4.02			3.31				
Loans to depository institutions and acceptances of other banks		0.28			0.44			0.54			0.68				
Commercial and industrial loans		139.91			122.02			128.82			126.55				
Loans to individuals		37.47			43.51			42.67			44.83				
Credit card loans		3.30			4.34			5.31			5.73				
Agricultural loans		1.88			2.18			2.72			1.88				
Other loans and leases		49.54			52.44			51.79			52.78				
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	27.32	1	0	26.45	1	0	24.79	1	0	23.09	1			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		183.76			178.57			167.93			156.17				
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		240.85			236.10			225.98			210.40				

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31	4.51	8.69	43			
Liquid assets	1.68	26.22	0	3.58	22.44	0	2.17	22.72	0	4.70	24.04	0			
Investment securities	0.01	17.85	1	0.01	16.99	1	0.01	17.27	1	0	17.35	1			
Net loans and leases	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95	78.87	62.73	92			
Net loans, leases and standby letters of credit	82.07	62.48	96	79.16	64.84	90	80.90	65.07	94	78.87	63.89	88			
Core deposits	0.28	70.67	1	0.31	63.09	1	0.38	62.13	1	0.50	61.26	1			
Noncore funding	85.89	14.13	99	85.54	19.36	99	83.74	21.34	99	83.65	22.32	99			
Time deposits of $250K or more	0	2.11	1	0	2.94	2	0	2.89	2	0	2.57	1			
Foreign deposits	0.05	0.36	79	0.05	0.43	78	0.05	0.47	78	0.05	0.54	74			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0	0.54	24	0	0.73	23			
Commercial paper	3.55	0.01	99	5.17	0.02	99	7.10	0.02	99	7	0.02	99			
Other borrowings w/remaining maturity of 1 year or less	23.84	1.24	98	15.79	3.01	97	11.79	3.67	94	15.54	3.96	95			
Earning assets that reprice within 1 year	44.43	39.38	61	48.74	39.29	80	50.01	40.29	80	53.09	41.61	81			
Interest-bearing liabilities that reprice within 1 year	0.26	8.20	2	0.28	10.19	3	0.31	10.01	3	0.35	8.46	3			
Long-term debt that reprices within 1 year	8.94	0.47	96	13.94	0.96	96	19.42	1.34	97	16.50	1.58	97			
Net assets that reprice within 1 year	35.22	29.11	58	34.52	26.63	70	30.28	27.38	52	36.23	29.77	64			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98	100.34	17.03	99			
Net short-term noncore funding dependence	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89	22.86	4.83	93			
Short-term investment / Short-term noncore funding	5.49	184.19	1	15.88	77.77	19	11.39	66.46	12	20	74.86	22			
Liquid assets - short-term noncore funding / Nonliquid assets	-26.15	28.18	0	-18.03	16.97	2	-17.09	16.04	4	-18.72	18.16	3			
Net loans and leases / Total deposits	24,814.59	79.43	99	22,569.93	90.31	99	18,731.23	90.08	99	14,487.98	90.14	99			
Net loans and leases / Core deposits	29,523.82	88.34	99	25,940.77	103.93	99	21,029	105	99	15,828.94	105.65	99			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital		4.31			1.36			-1.98			-0.77				
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11		15.76				
Available-for-sale securities	100	87.23	96	100	85.40	95	100	81.88	96		84.24				
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	6.99	14		6.96				
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9		4.42				
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6		9.31				
Mortgage-backed securities	0	66.64	1	0	67.43	0	0	65.45	0		65.34				
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25		1.74				
Other debt securities	100	3.01	99	100	2.94	99	100	2.79	99		2.57				
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11		0.51				
Debt securities 1 year or less	0	10.55	0	100	11.86	99	100	11.91	99		11.79				
Debt securities 1 to 5 years	0	17.03	1	0	17.94	1	0	19.18	1		18.80				
Debt securities over 5 years	100	69.86	99	0	66.02	0	0	64.73	0		64.73				
Pledged securities	100	35.67	99	0	30.57	2	0	33.30	2		34.58				
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41		0.03				
Percent Change from Prior Like Quarter															
Short-term investments	-54.02	183.32	1	65.60	26.69	81	-49.70	6.77	3	51.18	19.19	78			
Investment securities	-33.62	23.62	0	-10.49	11.75	6		9.42			8.45				
Core deposits	-7.33	26.88	0	-15.12	11.23	0	-18.64	7.29	2	-9.98	12.19	5			
Noncore funding	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45	6.41	5.59	61			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	39,488,309	37,125,694	35,962,157	36,133,709	
Commit: Secured commercial real estate loans	0	0	0	0	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	28,375,522	28,272,939	27,833,549	26,739,123	
Securities underwriting	0	0	0	0	
Standby letters of credit	0	0	0	0	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	1,835,000	2,069,090	2,432,832	2,347,547	
Purchased options contracts (interest rate)	1,835,000	2,069,090	2,432,832	2,347,547	
Interest rate swaps	10,774,000	13,764,300	12,689,915	12,015,571	
Futures and forward foreign exchange	116,312	882,540	1,695,658	1,397,080	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	149,000	84,507	83,360	79,567	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	98.41	22.01	96	94.11	23.52	96	97.55	24.05	95	103.29	24.03	95			
Standby letters of credit	0	0.71	2	0	0.84	3	0	0.92	2	0	0.96	2			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	36.66	48.62	68	47.83	68.47	69	52.45	65.81	74	51.99	75.35	70			
Interest rate contracts	36	34.36	73	45.38	47.31	73	47.62	43.84	75	47.77	53.66	76			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	4.57	2.18	85	5.25	2.47	88	6.60	2.16	89	6.71	2.60	88			
Purchased options contracts (interest rate)	4.57	1.46	86	5.25	2.65	80	6.60	2.32	88	6.71	2.37	88			
Interest rate swaps	26.85	20.83	72	34.89	28.86	78	34.42	26.74	80	34.35	25.60	81			
Foreign exchange contracts	0.66	6.01	70	2.45	10.12	79	4.83	10.92	84	4.22	9.40	81			
Futures and forward foreign exchange contracts	0.29	3.47	67	2.24	5.23	80	4.60	5.22	87	3.99	4.53	86			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0.37	0.77	83	0.21	2.03	78	0.23	2.17	78	0.23	2.34	75			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	119.94	42.82	90	115.88	45.53	89	120.90	44.93	90	130.76	46.60	92			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	14,709,312	18,869,527	19,334,597	18,187,312	
Interest rate contracts	14,444,000	17,902,480	17,555,579	16,710,665	
Foreign exchange contracts	265,312	967,047	1,779,018	1,476,647	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	116,312	882,540	1,695,658	1,397,080	
Written options	1,835,000	2,069,090	2,432,832	2,347,547	
Exchange-traded	0	0	0	0	
Over-the-counter	1,835,000	2,069,090	2,432,832	2,347,547	
Purchased options	1,835,000	2,069,090	2,432,832	2,347,547	
Exchange-traded	0	0	0	0	
Over-the-counter	1,835,000	2,069,090	2,432,832	2,347,547	
Swaps	10,923,000	13,848,807	12,773,275	12,095,138	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	14,709,312	18,869,527	19,334,597	18,187,312	
Interest rate contracts	14,444,000	17,902,480	17,555,579	16,710,665	
Foreign exchange contracts	265,312	967,047	1,779,018	1,476,647	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	
One year or less	0	0	0	0	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)	35,777	65,351	236,341	174,626	
Gross positive fair value	556,975	268,322	87,233	98,301	
Held for trading	0	0	0	0	
Non-traded	556,975	268,322	87,233	98,301	
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	98.20	94.10	39	94.88	93.44	32	90.80	92.91	29	91.88	92.20	32			
Foreign exchange contracts	1.80	3.49	67	5.12	3.20	79	9.20	3.39	83	8.12	3.53	80			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	0.79	14.05	21	4.68	13.49	42	8.77	12.78	58	7.68	13.23	50			
Written options	12.48	8.18	75	10.97	5.91	77	12.58	6.60	77	12.91	6.68	79			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	12.48	7.73	77	10.97	5.10	81	12.58	5.49	81	12.91	5.27	87			
Purchased options	12.48	3.42	86	10.97	4.42	79	12.58	4.19	84	12.91	4.73	84			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	12.48	2.86	89	10.97	3.35	84	12.58	3.20	88	12.91	3.32	89			
Swaps	74.26	68.76	45	73.39	69.75	44	66.06	70.34	36	66.50	68.94	37			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	98.20	53.82	70	94.88	52.22	68	90.80	50.60	67	91.88	51.23	67			
Foreign exchange contracts	1.80	0.46	87	5.12	0.34	93	9.20	0.57	94	8.12	0.60	95			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	0	91.48	1	0	93.86	1	0	94.47	1	0	95.63	1			
One year or less	0	32.05	4	0	32.17	2	0	32.51	3	0	31.96	2			
Over 1 year to 5 years	0	27.06	3	0	30.45	4	0	31.16	4	0	31.85	4			
Over 5 years	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5			
Gross negative fair value (absolute value)	0.24	1.55	12	0.35	0.83	34	1.22	0.72	87	0.96	0.69	75			
Gross positive fair value	3.79	2.23	85	1.42	1.19	62	0.45	0.85	20	0.54	0.71	34			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)		0.07			0.06			0.06			0.06				
Gross positive fair value (X)		0.09			0.07			0.06			0.06				
Held for trading (X)		0.07			0.06			0.05			0.05				
Non-traded (X)		0.02			0.01			0.01			0.01				
Current credit exposure (X)		0.06			0.05			0.04			0.04				
Credit losses on derivative contracts		0			0			0			0				
Past Due Derivative Instruments Fair Value															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Other Ratios															
Current credit exposure / Risk-weighted assets		0.85			0.73			0.53			0.53				

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	100,370	106,486	113,484	109,913	
Gross losses	100,259	95,420	82,297	92,389	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	39,068	34,458	29,999	28,163	
Net losses	61,191	60,962	52,298	64,226	
Provision for loan and lease losses	86,512	54,863	45,932	67,194	
Adjustments	23,945	-17	-632	603	
Ending balance	149,636	100,370	106,486	113,484	
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53	0.19	0.16	67			
Provision for loan and lease losses / Average loans and leases	0.26	0.82	7	0.17	0.24	47	0.15	0.24	43	0.24	0.28	58			
Provision for loan and lease losses / Net loan and lease losses	141.38	487.86	6	90	130.58	15	87.83	134.68	26	104.62	143.18	37			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9	0.41	0.98	11			
Allowance for loan and lease losses / Total loans and leases	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10	0.41	0.96	11			
Allowance for loan and lease losses / Net loans and leases losses (X)	2.45	11.58	4	1.65	8.03	10	2.04	7.54	13	1.77	8.39	9			
Allowance for loan and lease losses / Nonaccrual assets	46.67	299.17	2	24.70	218.72	4	30.62	214.03	4	79.21	178.03	15			
ALLL / 90+ days past due + nonaccrual loans and leases	53.24	244.34	6	29.58	151.73	6	36.40	160.51	5	59.54	136.22	16			
Gross loan and lease losses / Average loans and leases	0.30	0.34	56	0.30	0.28	63	0.28	0.30	61	0.33	0.33	63			
Recoveries / Average loans and leases	0.12	0.07	80	0.11	0.08	76	0.10	0.09	62	0.10	0.09	61			
Net losses / Average loans and leases	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55	0.23	0.24	61			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	40.94	33.98	70	41.87	36.22	71	32.47	41.30	47	31.09	33.49	50			
Earnings coverage of net loan and lease losses (X)	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44	9.27	19.67	38			
Net Loan and Lease Losses By Type															
Real estate loans	0	0.04	23	0	0.01	38		0.02			0.02				
Real estate loans secured by 1–4 family		0.01			0.01			0.01			0.03				
Revolving		0.01			0.02			0.03			0.09				
Closed-end		0			0			0.01			0.02				
Commercial real estate loans		0.07			0.01			0.01			0.01				
Construction and land development		0			-0.01			-0.03			-0.02				
1–4 family		0			0			-0.01			0				
Other		0			-0.01			-0.02			-0.01				
Multifamily		0			0			0			-0.01				
Nonfarm nonresidential		0.11			0.02			0.02			0.03				
Owner-occupied		0.02			0.01			0.01			0.01				
Other		0.08			0.01			0.01			0.01				
Real estate loans secured by farmland		0.02			0.01			0			0.01				
Commercial and industrial loans	0.24	0.47	38	0.22	0.37	40	0.13	0.31	35	0.20	0.39	42			
Loans to individuals	0.26	1.13	15	0.29	1.17	19	0.27	1.16	20	0.21	1.25	13			
Credit card loans	1.03	2.92	18	1.38	3.11	21	1.29	2.92	19	0.96	2.92	16			
Agricultural loans	0.13	0.19	70	0.16	0.08	80	0.18	0.15	73	0.23	0.18	77			
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0.35	0.15	79	0.23	0.15	73	0.40	0.14	85	0.83	0.15	92			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	318,799	366,329	352,350	295,375	
90+ days past due loans and leases	18,790	4,861	1,799	79,667	
Nonaccrual loans and leases	262,259	334,474	290,775	110,941	
Total past due and nonaccrual loans and leases	599,848	705,664	644,924	485,983	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	23,741	21,180	22,045	17,797	
Total restructured loans and leases	23,741	21,180	22,045	17,797	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	3,785	99	322	785	
Other real estate owned	0	0	0	0	
Other Assets					
30–89 days past due	71,909	80,267	93,637	79,068	
90+ days past due	130	1,864	195	10,559	
Nonaccrual	58,360	71,937	57,027	32,321	
Total other assets past due and nonaccrual	130,399	154,068	150,859	121,948	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92	1.07	0.47	89			
90+ days past due loans and leases	0.06	0.12	57	0.02	0.15	33	0.01	0.17	21	0.29	0.20	74			
Nonaccrual loans and leases	0.79	0.66	66	1.07	0.51	92	0.97	0.54	89	0.40	0.63	29			
90+ days past due and nonaccrual loans and leases	0.85	0.85	59	1.08	0.71	83	0.98	0.75	74	0.69	0.88	43			
30–89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0.07	0.13	43	0.07	0.14	38	0.07	0.16	33	0.06	0.20	23			
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.18	0.40	92	1.42	0.43	93	1.48	0.44	94	1.35	0.47	92			
90+ days past due assets	0.06	0.12	56	0.02	0.15	34	0.01	0.18	21	0.32	0.20	74			
Nonaccrual assets	0.97	0.67	79	1.29	0.53	92	1.16	0.57	90	0.51	0.64	44			
30+ days past due and nonaccrual assets	2.20	1.29	84	2.73	1.19	89	2.65	1.26	90	2.18	1.39	82			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.85	0.52	83	1.05	0.44	91	0.95	0.48	88	0.67	0.54	71			
90+ days past due and nonaccrual assets + other real estate owned	0.85	0.55	83	1.05	0.48	89	0.95	0.52	85	0.67	0.59	66			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.66	0.60	62	0.85	0.53	80	0.79	0.60	70	0.32	0.72	16			
Allowance for loan and lease losses	177.79	66.66	93	333.34	115.41	92	273.37	118.28	91	98.45	129.01	38			
Equity capital + allowance for loan and lease losses	6.05	4.97	68	8.03	4.28	87	7.21	4.79	78	2.71	5.78	17			
Tier 1 capital + allowance for loan and lease losses	177.79	6.05	99	333.34	5.65	99	273.37	6.16	99	98.45	7.35	99			
Loans and leases + other real estate owned	0.80	0.97	41	1.07	0.85	70	0.97	0.96	57	0.40	1.15	10			

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

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0	0.39	1	0	0.38	2		0.42			0.44				
	90+ days past due	0	0.16	14	0	0.16	13		0.22			0.26				
	Nonaccrual	0	0.76	1	0	0.46	2		0.57			0.69				
Commercial and industrial	30–89 days past due	1.16	0.23	95	1.15	0.31	93	1.13	0.30	94	1.15	0.32	96			
	90+ days past due	0.13	0.03	89	0.01	0.05	45	0	0.05	36	0.34	0.05	92			
	Nonaccrual	0.74	0.75	56	1	0.83	64	0.83	0.76	61	0.37	0.93	28			
Individuals	30–89 days past due	1.08	0.83	74	1.40	0.83	80	1.14	0.84	67	1.02	0.97	56			
	90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0.20	0.19	65			
	Nonaccrual	0.55	0.28	82	0.79	0.17	93	0.64	0.23	87	0.19	0.24	56			
Depository institution loans	30–89 days past due		0			0			0			0				
	90+ days past due		0			0			0			0.05				
	Nonaccrual		0			0			0			0				
Agricultural	30–89 days past due	0.78	0.17	89	1.09	0.24	90	1.13	0.17	93	0.95	0.17	88			
	90+ days past due	0.01	0	90	0.02	0	89	0.01	0	89	0.26	0	96			
	Nonaccrual	0.80	0.49	79	1.11	0.67	76	1.09	0.75	76	0.42	0.96	56			
Foreign governments	30–89 days past due	0	0	50	0	0.07	47	0	0.01	46	0	0	50			
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
	Nonaccrual	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46			
Other loans and leases	30–89 days past due	2.02	0.18	96	2.87	0.20	97	3.29	0.17	98	2.50	0.20	97			
	90+ days past due	0.23	0.01	96	0.08	0.01	89	0.08	0.01	89	0.42	0.02	97			
	Nonaccrual	2.52	0.15	97	2.46	0.13	99	2.07	0.14	99	0.99	0.10	96			

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due		0.65			0.67			0.71			0.74				
	90+ days past due		0.33			0.31			0.46			0.49				
	Nonaccrual		0.89			0.73			0.86			0.97				
Revolving	30–89 days past due		0.48			0.45			0.50			0.61				
	90+ days past due		0.03			0.05			0.05			0.07				
	Nonaccrual		1.13			1			1.17			1.17				
Closed-end	30–89 days past due		0.65			0.70			0.75			0.79				
	90+ days past due		0.38			0.35			0.53			0.57				
	Nonaccrual		0.87			0.70			0.84			0.96				
Junior lien	30–89 days past due		0.02			0.02			0.03			0.03				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.04			0.04			0.06			0.07				
Commercial real estate	30–89 days past due		0.26			0.18			0.17			0.18				
	90+ days past due		0.02			0.03			0.03			0.04				
	Nonaccrual		0.62			0.23			0.28			0.34				
Construction and development	30–89 days past due		0.28			0.28			0.21			0.23				
	90+ days past due		0.01			0.02			0.02			0.03				
	Nonaccrual		0.41			0.20			0.19			0.24				
1–4 family	30–89 days past due		0.03			0.06			0.06			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.03			0.02			0.02			0.03				
Other	30–89 days past due		0.22			0.20			0.13			0.13				
	90+ days past due		0			0.01			0.02			0.02				
	Nonaccrual		0.35			0.17			0.15			0.18				
Multifamily	30–89 days past due		0.09			0.08			0.10			0.07				
	90+ days past due		0			0			0.01			0.01				
	Nonaccrual		0.11			0.05			0.08			0.10				
Nonfarm non-residential	30–89 days past due		0.23			0.14			0.17			0.17				
	90+ days past due		0.02			0.03			0.03			0.04				
	Nonaccrual		0.80			0.28			0.30			0.38				
Owner Occupied	30–89 days past due		0.07			0.07			0.09			0.07				
	90+ days past due		0			0.01			0.01			0.02				
	Nonaccrual		0.27			0.16			0.17			0.21				
Other	30–89 days past due		0.14			0.07			0.07			0.09				
	90+ days past due		0.01			0.01			0.01			0.02				
	Nonaccrual		0.44			0.10			0.13			0.14				
Farmland	30–89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30–89 days past due	1.01	0.95	50	1.12	1.19	37	1.16	1.22	40	0.93	1.08	34			
	90+ days past due	0	0.63	13	0	0.78	12	0	0.73	11	0.16	0.75	25			
	Nonaccrual	0.33	0.05	90	0.41	0.11	86	0.35	0.09	85	0.10	0.08	79			

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	
Accumulated other comprehensive income-related adjustments	0	0	0	0	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	0	0	0	0	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	0	0	0	0	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0	12.35	0	0	12.11	1	0	12.09	0	0	12.16	0			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	0	13.08	0	0	12.78	1	0	12.85	0	0	12.95	0			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	0	15.23	0	0	14.36	1	0	14.45	0	0	14.63	0			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	0	9.13	0	0	9.76	1	0	9.71	0	0	9.53	0			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0	0	0	0			
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	0	0	0	0			

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Premium income / Insurance activities revenue		2.84			7.32			4.86			4.64				
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	5,427,937	4,885,899	4,595,745	4,287,122	
Real estate loans	7,667	0	0	0	
Commercial and industrial loans	2,043,340	1,863,884	1,753,020	1,726,449	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	240,400	178,074	132,010	106,715	
Loans to individuals	1,427	632	162	104	
Agricultural loans	2,837,854	2,541,548	2,452,166	2,214,767	
Other foreign loans	0	0	0	0	
Lease financing receivables	297,249	301,761	258,387	239,087	
Debt securities	2,344	3,531	3,945	0	
Interest-bearing bank balances	103,501	104,964	237,900	554,972	
Total selected foreign assets	5,533,782	4,994,394	4,837,590	4,842,094	
Total foreign deposits	21,169	17,978	17,397	16,133	
Interest-bearing deposits	12,840	11,070	12,105	12,591	
Non-interest-bearing deposits	8,329	6,908	5,292	3,542	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	4.88	0.87	89	5.05	1.25	87	5.06	1.17	88	5.41	1.08	90			
Cost: Interest-bearing deposits	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96	3.12	0.51	96			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	0.11	0.64	33	0.07	0.29	10		1.53		0.02	2.12	7			
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases	11.09	-2.40	78	6.31	22.48	54	7.20	7.24	52	33.42	21.19	79			
Total selected assets	10.80	2.04	69	3.24	12.40	57	-0.09	3.24	42	48.69	21.86	79			
Deposits	17.75	3.46	66	3.34	10.36	43	7.83	5	67	20.03	-0.77	81			

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commecial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30–89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	156,852	167,586	138,279	86,878		-6.41	34.36
Dividends	100,000	85,000	70,000	40,000		17.65	0.00
Interest	56,852	82,586	68,279	46,878		-31.16	239.66
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	160,044	333,728	1,005,280	205,343		-52.04	248.27
Dividends	6,688	22,282	743,321	44,541		-69.98	-74.55
Interest	100,971	260,367	216,594	112,377		-61.22	413.09
Management and service fees	52,385	51,079	45,365	48,425		2.56	
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	316,896	501,314	1,143,559	292,221		-36.79	94.78
Securities gains (losses)	0	0	0	0			
Other operating income	562,823	592,200	506,681	441,374		-4.96	23.64
Total operating income	879,719	1,093,514	1,650,240	733,595		-19.55	42.37
Operating Expenses							
Personnel expenses	158	170	158	216		-7.06	-20.60
Interest expense	559,117	799,301	667,218	455,538		-30.05	151.22
Other expenses	179,930	134,624	141,568	168,922		33.65	37.02
Provision for loan and lease losses	46,929	12,957	13,330	21,839			484.49
Total operating expenses	786,134	947,052	822,274	646,515		-16.99	117.10
Income (loss) before taxes	93,585	146,462	827,966	87,080		-36.10	-63.41
Applicable income taxes (credit)	30,134	-13,947	4,509	20,297			-38.53
Extraordinary items				0			
Income before undistributed income of subsidiaries	63,451	160,409	823,457	66,783		-60.44	-69.31
Equity in undistributed income of subsidiaries	384,500	248,539	-321,895	584,109		54.70	38.15
Bank subsidiaries	55,700	45,002	41,212	50,604		23.77	
Nonbank subsidiaries	328,800	203,537	-363,107	533,505		61.54	9.04
Subsidiary holding companies	0	0	0	0			
Net income (loss)	447,951	408,948	501,562	650,892		9.54	-7.65
Memoranda							
Bank net income	155,700	130,002	111,212	90,604		19.77	102.81
Nonbank net income	335,488	225,819	380,214	578,046		48.57	2.34
Subsidiary holding companys' net income	0	0	0	0			

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,713,171	8.68	2,792,359	8.80	2,967,168	10.24	2,822,163		-2.84	33.88
Common and preferred stock	675,505	2.16	629,880	1.98	584,878	2.02	543,666		7.24	32.56
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	2,037,666	6.52	2,162,479	6.81	2,382,290	8.22	2,278,497		-5.77	34.32
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	12,650,855	40.49	14,741,196	46.45	14,669,129	50.61	13,662,361		-14.18	6.22
Common and preferred stock	4,581,912	14.67	4,210,099	13.27	3,972,085	13.70	4,361,839		8.83	25.87
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	8,068,943	25.83	10,531,097	33.18	10,697,044	36.91	9,300,522		-23.38	-2.42
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	14,271,324	45.68	11,486,557	36.20	10,185,891	35.14	9,689,577		24.24	21.41
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution	500,531	1.60	1,205,366	3.80	551,336	1.90	1,022,120		-58.47	-49.95
Premises, furnishings, fixtures and equipment	496	0	615	0	174	0	215		-19.35	1358.82
Intangible assets	0	0	0	0	0	0	0			
Other assets	59,145	0.19	126,917	0.40	133,241	0.46	127,958		-53.40	-86.84
Balance due from subsidiaries and related institutions	1,047,054	3.35	1,381,633	4.35	475,805	1.64	326,172		-24.22	1178.17
Total assets	31,242,576	100.00	31,734,643	100.00	28,982,744	100.00	27,650,566		-1.55	14.77
Liabilities and Capital										
Deposits	74,188	0.24	69,251	0.22	73,169	0.25	83,430		7.13	-28.06
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	1,424,848	4.56	2,040,240	6.43	2,616,989	9.03	2,447,297		-30.16	-46.99
Other borrowings 1 year or less	5,654,600	18.10	5,149,218	16.23	3,451,979	11.91	4,662,563		9.81	37.30
Borrowings with maturity over 1 year	18,051,842	57.78	19,743,140	62.21	18,127,530	62.55	14,952,754		-8.57	16.06
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	235,155	0.75	230,816	0.73	225,365	0.78	219,322		1.88	19.90
Balance due to subsidiaries and related institutions	1,550,524	4.96	438,084	1.38	554,318	1.91	1,272,358		253.93	63.80
Total liabilities	26,991,157	86.39	27,670,749	87.19	25,049,350	86.43	23,637,724		-2.46	14.34
Equity Capital	4,251,419	13.61	4,063,894	12.81	3,933,394	13.57	4,012,842		4.61	17.54
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	0	0	0	0	0	0	0			
Common surplus	1,482,823	4.75	1,482,823	4.67	1,482,823	5.12	1,482,823		0.00	0.00
Retained earnings	2,773,395	8.88	2,585,912	8.15	2,441,705	8.42	2,523,310		7.25	29.99
Accumulated other comprehensive income	-4,799	-0.02	-4,841	-0.02	8,866	0.03	6,709			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	31,242,576	100.00	31,734,643	100.00	28,982,744	100.00	27,650,566		-1.55	14.77
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	525,280	1.68	396,827	1.25	324,659	1.12	1,039,651		32.37	-40.48
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	1,025,244	3.28	41,257	0.13	229,659	0.79	232,707		2385.02	1498.37
Subordinated and long-term debt 1 year or less	1,543,547	4.94	413,815	1.30	314,819	1.09	1,095,974		273.00	63.06
Guaranteed loans to banks, nonbanks, and holding companies	1,172,125	3.75	1,350,300	4.25	1,574,843	5.43	2,007,105		-13.20	-38.30

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	10.72	7.29	78	9.95	9.68	57	12.76	10.40	79	18.29	7.61	97			
Bank net income / Average equity investment in banks	25	7.45	98	22.32	10.51	96	20.20	11.19	94	17.65	8.74	92			
Nonbank net income / Average equity investment in nonbanks	7.69	9.75	55	5.52	7.89	54	8.97	7.10	67	14.57	4.73	83			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	34.76	88.16	14	31.79	82.22	17	22.17	82.56	17	13.92	80.64	18			
Nonbank net income / Parent net income	74.89	3.59	96	55.22	5.93	93	75.81	3.78	95	88.81	7.76	91			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	634.87	20.06	99	680.89	20.43	99	636.84	20.88	99	589.05	19.94	99			
Total debt / Equity capital	591.13	14.41	99	662.73	14.31	99	615.16	14.69	99	549.80	13.95	99			
Total debt + notes payable to subs that issued TPS / Equity capital	591.13	16.67	99	662.73	16.36	99	615.16	17.10	99	549.80	16.10	99			
Total debt + Loans guaranteed for affiliate / Equity capital	618.70	14.68	99	695.96	14.56	99	655.19	15.14	99	599.82	14.35	99			
Total debt / Equity capital – excess over fair value	591.13	14.52	99	662.73	14.51	99	615.16	14.81	99	549.80	14.10	99			
Long-term debt / Equity capital	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99	372.62	12.69	99			
Short-term debt / Equity capital	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99	177.18	1.07	99			
Current portion of long-term debt / Equity capital	36.31	0.06	98	10.18	0.05	96	8	0.14	96	27.31	0.27	98			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	76.98	34.67	86	77.56	28.44	92	75.88	28.63	88	70	26.93	84			
Double Leverage															
Equity investment in subs / Equity capital	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90	122.25	102.10	94			
Total investment in subs / Equity capital	361.39	110.16	98	431.45	111.07	99	448.37	112.48	99	410.79	111.30	99			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.25	0.47	92	1.90	0.36	95	1.24	0.35	85	1.37	0.52	77			
Equity investment in subs – equity cap / Net income-div (X)	6.17	1.82	92	5.04	1.22	93		1.22		1.84	2.64	55			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	83.85	136.59	18	90.87	177.68	18	120.60	162.34	34	92.24	141.81	22			
Cash from ops + noncash items + op expense / Op expense + dividend	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30	104.96	148.20	32			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.45	134.08	19	113.73	116.34	54	92.44	103.19	35	101.03	92.33	55			
Pretax operating income + interest expense / Interest expense	116.74	2,016.32	14	118.32	1,968.54	9	224.09	2,898.75	18	119.12	1,909.25	15			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	116.74	1,539.23	14	118.32	1,632.83	8	224.09	1,369.37	16	119.12	1,547.94	13			
Dividends + interest from subsidiaries / Interest expense + dividends	31.34	150.43	4	42.70	210.80	4	89.85	188.90	13	39.29	172.51	7			
Fees + other income from subsidiaries / Salary + other expenses	29.09	13.95	74	37.89	16.52	76	32.01	16.08	75	28.63	16.39	70			
Net income / Current part of long-term debt + preferred dividends (X)	0.29	35.64	3	0.99	57.11	8	1.59	33.93	6	0.59	24.63	5			
Other Ratios															
Net assets that reprice within 1 year / Total assets	19.45	3.85	95	24.67	2.64	99	22.68	2.61	99	22.67	3.24	98			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.10	46	0	0.04	43	0	0.24	47	0.56	0.10	89			
Nonaccrual	1.07	1.03	87	1.63	0.54	87	1.68	6.54	83	0.71	7.38	73			
Total	1.07	1.13	81	1.63	0.58	87	1.68	6.78	77	1.26	7.48	68			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	27.57	0.05	97	33.23	0.10	97	40.04	0.24	98	50.02	0.17	98			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	27.57	0.05	97	33.23	0.10	97	40.04	0.25	98	50.02	0.17	98			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	56.17	2.66	95	60.87	5.62	93	63.41	5.50	94	62.04	5.68	93			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	13.61	0.08	97	12.35	0.19	97	12.69	0.21	97	13.59	0.13	98			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	449.17	81.10	94	158.97	57.84	93	67.40	57.26	64	247.07	68.72	94			
Dividends declared / Net income	63.62	42.29	81	62.36	33.08	91	110.66	27.33	99	25.35	31.29	35			
Net income – dividends / Average equity	3.90	4.14	48	3.75	6.46	18	-1.36	7.33	2	13.65	5.03	96			
Percent of Dividends Paid															
Dividends from bank subsidiaries	35.09	132.17	19	33.33	178.13	21	12.61	157.73	21	24.24	130.71	19			
Dividends from nonbank subsidiaries	2.35	3.41	71	8.74	7.53	79	133.93	7.13	94	26.99	12.57	85			
Dividends from subsidiary holding companies	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	37.43	174.85	9	42.07	260.40	7	146.54	215.26	33	51.24	196.35	9			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	64.23	60.28	52	65.38	66.55	48	62.94	60.71	58	44.15	59	36			
Interest income from bank subsidiaries	36.51	0.36	98	63.53	0.54	99	61.40	0.52	98	51.74	0.76	96			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	100.74	62.88	82	128.91	69.36	91	124.34	63.43	90	95.89	62.82	76			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.99	56.39	35	9.87	82.95	34	195.50	51.40	91	7.71	102.35	37			
Interest income from nonbank subsidiaries	30.10	7.38	89	115.30	20.25	89	56.97	18.56	82	19.44	8.11	81			
Management and service fees from nonbank subsidiaries	15.61	0.86	95	22.62	1.92	93	11.93	2.96	87	8.38	0.85	91			
Other income from nonbank subsidiaries	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	47.70	79.84	40	147.79	150.41	68	264.40	99.33	86	35.52	165.35	34			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	11.37	69.76	20	7.77	67.32	22	4.24	65.18	24	5.45	59.17	27			
Interest income from bank subsidiaries	6.46	0.63	94	7.55	0.80	94	4.14	0.92	88	6.39	0.94	91			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	17.83	82.20	16	15.33	78.80	19	8.38	74.20	17	11.84	69.23	21			
Dividends from nonbank subsidiaries	0.76	1.95	65	2.04	2.65	68	45.04	2.57	96	6.07	2.65	83			
Interest income from nonbank subsidiaries	11.48	0.73	92	23.81	1.19	93	13.13	2.32	88	15.32	2.79	88			
Management and service fees from nonbank subsidiaries	5.95	0.02	96	4.67	0.06	95	2.75	0.03	95	6.60	0.07	98			
Other income from nonbank subsidiaries	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	18.19	4.70	87	30.52	7.29	87	60.92	7.64	91	27.99	9.99	84			
Dividends from subsidiary holding companies	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt	21.90	135.13	32	6.09	83.37	31	9.13	87.87	40	17.90	83.68	36			
Loans and advances from subsidiaries / Total debt	6.17	27.08	37	1.63	28.33	31	2.29	26.53	34	5.77	39.18	41			