Bank Holding Company Performance Report March 31, 2021—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): 41,432,554
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:

JOHN DEERE CAPITAL CORPORATION
10587 DOUBLE R BOULEVARD, SUITE 100

RENO, NV 89521

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	39,961,456	40,729,622	40,834,838	39,131,780	36,965,199
Net income ($000)	176,722	83,915	447,951	408,948	501,562
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.37	2.67	25	2.07	2.94	15	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17
+ Non-interest income	2.90	1.13	92	2.56	1.12	90	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88
– Overhead expense	3.09	2.28	87	3.39	2.68	83	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
– Provision for credit losses	-0.01	-0.12	60	0.19	0.88	13	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	1	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	15	0	0	79	0	0	48	0	0	76	0	0	13
= Pretax net operating income (tax equivalent)	2.19	1.78	79	1.05	0.64	70	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43
Net operating income	1.77	1.36	84	0.82	0.48	69	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65
Net income	1.77	1.35	84	0.82	0.48	69	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.85	3.18	89	4.49	4.09	75	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71
Interest expense	1.45	0.29	99	2.27	0.85	97	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97
Net interest income (tax equivalent)	2.40	2.88	19	2.22	3.24	12	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.02	0.16	6	0.25	0.27	60	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55
Earnings coverage of net loan and lease losses (X)	-145.44	25.70	6	6.44	17.23	37	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.42	1.49	2	0.31	1.32	4	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9
Allowance for loan and lease losses / Total loans and leases	0.42	1.47	2	0.31	1.30	4	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.82	0.70	68	1.06	0.63	86	0.79	0.71	63	1.07	0.57	89	0.97	0.61	84
30–89 days past due loans and leases / Total loans and leases	1.04	0.33	93	1.45	0.52	94	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92
Liquidity and Funding															
Net noncore funding dependence	101.08	-0.51	99	104.83	14.37	98	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98
Net short-term noncore funding dependence	30.30	-6.88	98	27.72	4.94	95	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89
Net loans and leases / Total assets	83.82	60.99	97	79.22	64.23	95	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Capitalization															
Tier 1 leverage ratio	0	9.15	0	0	9.43	0	0	9.13	0	0	9.76	1	0	9.71	0
Holding company equity capital / Total assets	10.66	10.72	46	9.65	11.64	23	10.59	11.16	43	10.30	12.43	25	10.67	12.22	31
Total equity capital (including minority interest) / Total assets	10.67	10.85	44	9.65	11.80	21	10.60	11.29	41	10.31	12.57	23	10.67	12.27	30
Common equity tier 1 capital / Total risk-weighted assets		12.57			11.64			12.38			12.17			12.12	
Net loans and leases / Equity capital (X)	7.86	5.73	87	8.21	5.59	87	7.75	5.58	86	7.68	5.21	88	7.58	5.29	91
Cash dividends / Net income	0	23.13	6	119.17	81.34	84	63.62	42.30	81	62.36	33.12	91	110.66	27.31	99
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-0.24	16.49	9	8.02	11.31	45	1.72	16.68	11	7.01	9.26	53	5.38	7	52
Equity capital	10.22	9.13	69	-0.07	5.70	28	4.61	6.99	42	3.32	10.49	26	-1.98	7.89	14
Net loans and leases	5.54	7.22	48	3.61	9.91	26	5.47	9.07	40	4.70	9.10	41	8.09	7.89	64
Noncore funding	-0.95	-25.09	79	10.63	16.35	47	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45
Parent Company Ratios															
Short-term debt / Equity capital	117.13	0.52	99	190.79	0.88	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99
Long-term debt / Equity capital	434.24	11.33	99	489.02	12.46	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99
Equity investment in subsidiaries / Equity capital	121.52	102.85	95	121.26	103.91	95	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90
Cash from ops + noncash items + op expense / Op expense + dividends	128.83	98.58	64	87.84	176.81	26	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30

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	361,985	403,441	1,572,425	1,759,216	1,534,708	-10.28	15.09
Income from lease financing receivables	11,813	11,433	48,293	48,176	46,564	3.32	229.51
Fully taxable income on loans and leases	372,778	413,901	1,616,729	1,803,738	1,577,843	-9.94	17.54
Tax-exempt income on loans and leases	1,020	973	3,989	3,654	3,429	4.83	7.71
Estimated tax benefit on income on loans and leases	272	258	1,060	971	912	5.43	-46.67
Income on loans and leases (tax equivalent)	374,070	415,132	1,621,778	1,808,363	1,582,184	-9.89	17.41
Investment interest income (tax equivalent)	39	15	80	139	20	160.00	
Interest on balances due from depository institutions	752	5,804	9,341	29,246	25,584	-87.04	-32.80
Interest income on other earning assets	4,486	6,671	22,070	31,713	16,439	-32.75	1920.72
Total interest income (tax equivalent)	379,347	427,622	1,653,269	1,869,461	1,624,227	-11.29	18.56
Interest on time deposits of $250K or more	0	0	0	0	0		
Interest on time deposits < $250K	0	0	0	0	0		
Interest on foreign office deposits	34	73	191	401	408	-53.42	-53.42
Interest on other deposits	845	1,259	3,791	6,325	6,123	-32.88	-30.96
Interest on other borrowings and trading liabilities	142,034	215,006	708,256	1,000,372	798,660	-33.94	37.04
Interest on subordinated debt and mandatory convertible securities	10	9	39	30	21	11.11	
Total interest expense	142,923	216,347	712,277	1,007,128	805,212	-33.94	36.20
Net interest income (tax equivalent)	236,424	211,275	940,992	862,333	819,015	11.90	9.96
Non-interest income	290,140	261,141	1,105,147	969,162	931,615	11.10	68.34
Adjusted operating income (tax equivalent)	526,564	472,416	2,046,139	1,831,495	1,750,630	11.46	35.93
Overhead expense	308,721	345,596	1,365,231	1,273,865	1,130,079	-10.67	27.28
Provision for credit losses	-1,122	19,505	86,512	54,863	45,932		
Securities gains (losses)	0	0	-1,343	0	0		
Other tax equivalent adjustments	-1	1	0	1	-1		
Pretax net operating income (tax equivalent)	218,964	107,316	593,053	502,768	574,618	104.04	68.66
Applicable income taxes	41,886	23,133	144,147	92,724	72,338	81.07	-1.01
Tax equivalent adjustments	271	259	1,060	972	911	4.63	-46.86
Applicable income taxes (tax equivalent)	42,157	23,392	145,207	93,696	73,249	80.22	-1.56
Minority interest	85	9	-105	124	-193	844.44	
Net income before discontinued operations, net of minority interest	176,722	83,915	447,951	408,948	501,562	110.60	103.08
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	176,722	83,915	447,951	408,948	501,562	110.60	103.08
Memoranda							
Net income - holding company and noncontrolling (minority) interest	176,807	83,924	447,846	409,072	501,369	110.68	103.23
Investment securities income (tax equivalent)	39	15	80	139	20	160.00	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
All other securities	39	15	80	139	20	160.00	
Cash dividends declared	0	100,000	285,004	255,004	555,004	-100.00	
Common	0	100,000	285,004	255,004	555,004	-100.00	
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)	3.80	2.96	90	4.20	3.72	79	4.05	3.27	89	4.78	4	88	4.39	3.87	84
Less: Interest expense	1.43	0.27	99	2.12	0.78	96	1.74	0.48	96	2.57	0.98	96	2.18	0.79	97
Equals: Net interest income (tax equivalent)	2.37	2.67	25	2.07	2.94	15	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17
Plus: Non-interest income	2.90	1.13	92	2.56	1.12	90	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88
Equals: adjusted operating income (tax equivalent)	5.27	3.87	88	4.64	4.12	79	5.01	4.04	87	4.68	4.41	68	4.74	4.46	68
Less: Overhead expense	3.09	2.28	87	3.39	2.68	83	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
Less: Provision for credit losses	-0.01	-0.12	60	0.19	0.88	13	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
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	1	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0	0	15	0	0	79	0	0	48	0	0	76	0	0	13
Equals: Pretax net operating income (tax equivalent)	2.19	1.78	79	1.05	0.64	70	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43
Less: Applicable income taxes (tax equivalent)	0.42	0.40	61	0.23	0.16	68	0.36	0.23	85	0.24	0.36	19	0.20	0.33	14
Less: Minority interest	0	0	84	0	0	83	0	0	5	0	0	76	0	0	2
Equals: Net operating income	1.77	1.36	84	0.82	0.48	69	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.77	1.35	84	0.82	0.48	69	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Memo: Net income (last four quarters)	1.33	1.07	77	0.96	0.98	35	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Net income–BHC and noncontrolling (minority) interest	1.77	1.37	83	0.82	0.49	69	1.10	0.83	75	1.05	1.20	26	1.36	1.25	63
Margin Analysis															
Average earning assets / Average assets	98.65	93.08	97	93.48	91.24	72	96.10	92.32	89	96.39	91.05	93	95.93	91.48	89
Average interest-bearing funds / Average assets	87.98	62.97	98	85.85	66.92	95	86.07	64.06	96	85.32	65.57	96	83.48	65.56	95
Interest income (tax equivalent) / Average earning assets	3.85	3.18	89	4.49	4.09	75	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71
Interest expense / Average earning assets	1.45	0.29	99	2.27	0.85	97	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97
Net interest income (tax equivalent) / Average earning assets	2.40	2.88	19	2.22	3.24	12	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12
Yield or Cost															
Total loans and leases (tax equivalent)	4.46	4.05	76	5.21	4.74	79	4.93	4.27	84	5.64	5.09	81	5.32	4.95	77
Interest-bearing bank balances	0.51	0.10	99	1.64	1.16	81	0.97	0.27	97	4.04	2.04	95	2.44	1.64	92
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	3.85	3.15	90	4.49	4.05	76	4.21	3.51	87	4.95	4.36	84	4.58	4.20	73
Investment securities (tax equivalent)	3.30	1.84	97	1.01	2.60	0	1.38	2.25	3	2.52	2.76	32	4.85	2.68	98
US Treasury and agency securities (excluding mortgage-backed securities)		1.30			2.31			1.75			2.32			2.05	
Mortgage-backed securities		1.60			2.49			2.05			2.61			2.50	
All other securities	3.33	2.93	68	1.01	3.62	1	1.52	3.24	7	2.67	4.06	10	2.04	4.20	4
Interest-bearing deposits	2.94	0.26	99	4.60	0.90	99	3.60	0.53	99	5.67	1.10	99	5.19	0.81	99
Time deposits of $250K or more		0.82			1.83			1.42			1.96			1.44	
Time deposits < $250K		0.78			1.69			1.36			1.82			1.29	
Other domestic deposits	3.65	0.17	99	5.64	0.71	99	4.39	0.36	99	6.33	0.93	99	5.69	0.67	99
Foreign deposits	1.11	0.13	96	2.78	0.79	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96
Federal funds purchased and repos		0.18			1.14			0.62			1.86			1.51	
Other borrowed funds and trading liabilities	1.64	1.38	64	2.49	1.90	80	2.01	1.50	77	2.94	2.38	80	2.59	2.28	72
All interest-bearing funds	1.63	0.42	98	2.47	1.15	95	2.03	0.74	96	3.02	1.49	93	2.61	1.19	94

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	290,140	261,141	1,105,147	969,162	931,615
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	5	6	30	28	35
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	20,321	-22,310	-15,031	-94,603	-26,492
Other non-interest income	269,814	283,445	1,120,148	1,063,737	958,072
Total overhead expenses	308,721	345,596	1,365,231	1,273,865	1,130,079
Personnel expense	60,373	65,359	246,429	250,602	248,734
Net occupancy expense	2,251	2,440	9,391	10,091	9,928
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	246,097	277,797	1,109,411	1,013,172	871,417
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,463	1,579	1,460	1,623	1,661
Average personnel expense per employee	41.27	41.39	168.79	154.41	149.75
Average assets per employee	27,314.73	25,794.57	27,969.07	24,110.77	22,254.79

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	58.66	59.31	46	73.19	63.90	85	66.76	62.28	72	69.59	61.29	80	64.59	60.88	70
Percent of Average Assets															
Total overhead expense	3.09	2.28	87	3.39	2.68	83	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
Personnel expense	0.60	1.28	2	0.64	1.36	1	0.60	1.30	2	0.64	1.41	2	0.67	1.44	2
Net occupancy expense	0.02	0.24	0	0.02	0.27	0	0.02	0.26	0	0.03	0.28	0	0.03	0.28	0
Other operating expenses	2.46	0.73	97	2.73	0.98	93	2.72	0.94	93	2.59	0.97	96	2.36	0.97	95
Overhead less non-interest income	0.19	1.10	7	0.83	1.47	16	0.64	1.25	13	0.78	1.32	16	0.54	1.38	9
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.63	58.69	48	73.16	63.38	85	66.72	61.82	75	69.55	60.64	84	64.55	60.37	72
Personnel expense	11.47	33.28	0	13.84	33.17	1	12.04	32.36	0	13.68	32.39	1	14.21	32.51	1
Net occupancy expense	0.43	6.42	0	0.52	6.75	0	0.46	6.58	0	0.55	6.52	0	0.57	6.48	0
Other operating expenses	46.74	18.45	99	58.80	22.88	93	54.22	22.28	92	55.32	21.20	97	49.78	20.90	97
Total non-interest income	55.10	28.42	90	55.28	26.40	91	54.01	28.83	90	52.92	29.23	87	53.22	28.50	88
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	3.21	2	0	3.92	3	0	3.27	2	0	3.88	3	0	4.15	3
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	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.99	24	0	-0.41	49	0	0.01	50	0	0.28	31	0	0.65	17
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.86	3.74	58	-4.72	1.88	3	-0.73	3.92	3	-5.17	1.86	1	-1.51	1.61	1
Other non-interest income	51.24	8.65	99	60	9.85	98	54.74	9.65	98	58.08	10.04	97	54.73	9.86	99
Overhead less non-interest income	3.53	29.66	6	17.88	36.23	12	12.71	31.93	10	16.64	31.06	17	11.34	31.46	8
Applicable income taxes / Pretax net operating income (tax equivalent)	19.13	21.04	29	21.56	17.54	71	24.31	18.63	86	18.44	20.56	29	12.59	19.04	13
Applicable income tax + TE / Pretax net operating income + TE	19.25	22.74	12	21.80	22.86	42	24.48	21.18	78	18.64	23.23	13	12.75	21.56	7

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	9,467	9,939	7,667	4,647	0	-4.75	
Commercial and industrial loans	13,418,061	14,268,738	12,114,487	12,651,474	12,030,275	-5.96	16.24
Loans to individuals	2,611,274	2,220,479	2,636,069	2,280,217	2,034,097	17.60	88.75
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	17,808,160	15,661,952	17,306,482	15,501,128	15,002,553	13.70	14.72
Other loans and leases	1,028,053	845,261	1,017,866	888,849	862,676	21.63	97.25
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	34,875,015	33,006,369	33,082,571	31,326,315	29,929,601	5.66	20.38
Less: Allowance for loan and lease losses	147,753	101,551	149,636	100,370	106,486	45.50	33.97
Net loans and leases	34,727,262	32,904,818	32,932,935	31,225,945	29,823,115	5.54	20.33
Debt securities that reprice or mature in over 1 year	2,050	0	2,344	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	34,729,312	32,904,818	32,935,279	31,225,945	29,823,115	5.54	20.33
Interest-bearing bank balances	578,762	1,527,835	603,999	1,309,940	789,203	-62.12	-20.17
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	1,997	0	3,531	3,945	-100.00	
Trading assets	0	0	0	0	0		
Total earning assets	35,308,074	34,434,650	33,539,278	32,539,416	30,616,263	2.54	19.34
Non-interest-bearing cash and due from depository institutions	50,930	91,983	70,045	100,883	11,295	-44.63	-55.33
Premises, fixed assets, and leases	40,460	45,911	41,552	45,741	42,688	-11.87	-18.15
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	20,778	17,411	20,683	16,815	15,592	19.34	75.97
Intangible and other assets	6,012,312	6,944,278	6,455,438	6,745,585	6,178,301	-13.42	20.50
Total assets	41,432,554	41,534,233	40,126,996	39,448,440	36,864,139	-0.24	19.23
Quarterly average assets	39,961,456	40,729,622	40,635,303	39,428,930	37,889,660	-1.89	17.09
Average loans and leases (YTD)	33,512,186	31,849,973	32,922,147	32,037,474	29,745,799	5.22	19.75
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	34,875,015	33,006,369	33,082,571	31,326,315	29,929,601	5.66	20.38
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,050	1,997	2,344	3,531	3,945	2.65	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,050	1,997	2,344	3,531	3,945	2.65	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,050	1,997	2,344	3,531	3,945	2.65	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,050	1,997	2,344	3,531	3,945	2.65	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-2,632	-3,928	-2,303	-2,380	15		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,050	0	2,344	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	9,058	7,894	11,171	10,148	7,646	14.75	16.65
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < $250K	0	0	0	0	0		
MMDA and other savings accounts	92,414	80,400	92,860	98,191	101,234	14.94	-24.43
Other non-interest-bearing deposits	6,545	9,515	7,516	12,035	32,939	-31.21	-88.62
Core deposits	108,017	97,809	111,547	120,374	141,819	10.44	-42.41
Time deposits of $250K or more	0	0	0	0	0		
Foreign deposits	21,265	16,358	21,169	17,978	17,397	30.00	41.79
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	274,987	2,271,706	1,424,848	2,040,241	2,616,989	-87.90	-77.45
Other borrowings w/remaining maturity of 1 year or less	10,828,239	8,379,610	9,567,091	6,229,209	4,347,389	29.22	71.66
Other borrowings w/remaining maturity over 1 year	24,558,643	25,357,205	23,450,325	25,455,825	23,888,536	-3.15	11.76
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	35,683,134	36,024,879	34,463,433	33,743,253	30,870,311	-0.95	20.89
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	1,222,502	1,402,318	1,299,196	1,519,491	1,917,857	-12.82	-8.95
Total liabilities	37,013,653	37,525,006	35,874,176	35,383,118	32,929,987	-1.36	19.22
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00
Retained earnings	2,988,630	2,659,086	2,812,022	2,675,171	2,521,227	12.39	30.84
Accumulated other comprehensive income	-54,137	-134,214	-43,526	-94,195	-70,656		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,417,316	4,007,695	4,251,319	4,063,799	3,933,394	10.22	19.31
Noncontrolling (minority) interest in subsidiaries	1,585	1,532	1,501	1,523	758	3.46	421.38
Total equity capital, including minority interest	4,418,901	4,009,227	4,252,820	4,065,322	3,934,152	10.22	19.34
Total liabilities and capital	41,432,554	41,534,233	40,126,996	39,448,440	36,864,139	-0.24	19.23
Memoranda							
Non-interest-bearing deposits	24,199	24,230	27,016	29,091	45,877	-0.13	-64.18
Interest-bearing deposits	105,083	89,937	105,700	109,261	113,339	16.84	-22.17
Total deposits	129,282	114,167	132,716	138,352	159,216	13.24	-36.18
Long-term debt that reprices within 1 year	3,038,880	4,420,876	3,589,066	5,499,501	7,158,271	-31.26	-14.27
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,251,319	4,063,799	4,063,799	3,933,394	4,012,817		
Accounting restatements	-113	0	-26,096	0	0		
Net income	176,722	83,915	447,951	408,948	501,562		
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	100,000	285,004	255,004	555,004		
Change in other comprehensive income	-10,612	-40,019	50,669	-23,539	-24,461		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-1,520		
Holding company equity capital, ending balance	4,417,316	4,007,695	4,251,319	4,063,799	3,933,394		

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	0.02	36.10	1	0.02	38.37	2	0.02	36.22	2	0.01	37.78	2	0	37.19	1
Commercial and industrial loans	32.39	13.88	97	34.35	12.73	98	30.19	13.52	96	32.07	12.02	98	32.63	12.85	95
Loans to individuals	6.30	3.42	79	5.35	3.84	66	6.57	3.40	77	5.78	4.20	65	5.52	4.31	66
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	42.98	0.19	99	37.71	0.20	99	43.13	0.19	99	39.29	0.24	99	40.70	0.30	99
Other loans and leases	2.48	4.29	40	2.04	4.96	26	2.54	4.63	37	2.25	5.01	31	2.34	5	31
Net loans and leases	83.82	60.99	97	79.22	64.23	95	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Debt securities over 1 year	0	16.70	0	0	14.63	1	0.01	15.55	1	0	14.60	1	0	14.63	1
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	83.82	78.43	69	79.22	80.12	29	82.08	78.16	60	79.16	79.65	26	80.90	79.97	31
Interest-bearing bank balances	1.40	9.08	7	3.68	4.14	52	1.51	7.51	10	3.32	3.06	61	2.14	3.04	50
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0	1.59	0	0	1.72	1	0	1.68	1	0.01	1.91	1	0.01	1.96	5
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	85.22	91.48	5	82.91	89.78	4	83.58	91.05	4	82.49	89.53	7	83.05	89.74	5
Non-interest cash and due from depository institutions	0.12	1	2	0.22	1.12	4	0.17	1.07	2	0.26	1.14	4	0.03	1.21	1
Other real estate owned	0	0.02	5	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	2
All other assets	14.66	7.44	95	16.87	9.05	95	16.24	7.82	96	17.26	9.27	93	16.92	8.98	94
Memoranda															
Short-term investments	1.40	11.92	2	3.68	7.73	37	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31
U.S. Treasury securities	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
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	0	12.38	0	0	11.43	1	0	11.75	1	0	11.44	1	0	11.13	1
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	25	0	0.39	29	0.01	0.42	28	0.01	0.39	30	0.01	0.41	32
Loans held-for-sale	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	84.17	61.15	97	79.47	64.43	92	82.44	61.72	96	79.41	63.50	92	81.19	63.93	94
Real estate loans secured by 1–4 family	0	11.69	1	0	13.18	2	0	11.91	1	0	13.29	2	0	13.46	2
Revolving	0	1.51	2	0	2.02	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0	9.76	1	0	10.62	2	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens	0	0.21	2	0	0.28	2	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0	22.27	1	0	23.11	1	0	22.22	1	0	22.23	1	0	21.58	1
Construction and land development	0	3.32	2	0	3.46	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	0	3.21	1	0	3.23	2	0	3.12	1	0	3.01	2	0	2.72	2
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	0.03	57.91	1	0.03	57.83	2	0.02	57.15	2	0.01	57.46	1	0	56.49	1
Real estate loans secured by 1–4 family	0	19.43	1	0	20.44	2	0	19.43	1	0	20.75	2	0	21.10	2
Revolving	0	2.45	2	0	3.09	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	0	16.76	1	0	17.13	2	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans	0	35.36	1	0	34.31	1	0	34.63	1	0	33.52	1	0	32.14	1
Construction and land development	0	5.29	2	0	5.12	3	0	5.26	3	0	5.09	3	0	5.20	3
1–4 family	0	1.05	4	0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	6
Other	0	4.21	2	0	4	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	0	5.08	1	0	4.90	2	0	4.96	1	0	4.69	2	0	4.10	2
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	38.47	23.16	88	43.23	20.31	93	36.62	22.17	86	40.39	19.53	92	40.20	20.32	91
Loans to individuals	7.49	6.02	69	6.73	6.48	63	7.97	6.13	69	7.28	7.13	62	6.80	7.36	63
Credit card loans	1.41	0.50	85	1.34	0.71	81	1.56	0.65	84	1.52	0.81	81	1.46	1.02	81
Agricultural loans	51.06	0.33	99	47.45	0.31	99	52.31	0.32	99	49.48	0.37	99	50.13	0.46	99
Other loans and leases	2.95	8.05	30	2.56	9.38	25	3.08	9.09	27	2.84	9.85	27	2.88	9.66	27
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans		382.51			401.07			381.27			391.26			379.80	
Real estate loans secured by 1–4 family		124.29			138.65			125.03			138.18			137.84	
Revolving		16.14			21.22			17.42			21.26			23.33	
Closed-end		106.79			115.78			106.14			115.20			112.79	
Commercial real estate loans		237.40			240.54			234.65			229.44			219.72	
Construction and land development		35.26			35.93			35.62			34.95			35.36	
1–4 family		6.84			6.92			6.34			6.61			7.04	
Other		28.01			27.85			28.16			27.32			27.26	
Multifamily		34.02			33.54			32.74			31.04			27.85	
Nonfarm nonresidential		157.71			159.79			155.06			152.10			147.22	
Owner-occupied		52.99			54.16			52.37			53.07			54.89	
Other		102.29			103.49			100.54			97.41			91.80	
Real estate loans secured by farmland		3.50			3.48			3.44			3.60			4.02	
Loans to depository institutions and acceptances of other banks		0.18			0.38			0.28			0.44			0.54	
Commercial and industrial loans		145.22			132.09			139.91			122.02			128.82	
Loans to individuals		35.91			40.80			37.47			43.51			42.67	
Credit card loans		2.59			3.94			3.30			4.34			5.31	
Agricultural loans		1.94			1.90			1.88			2.18			2.72	
Other loans and leases		47.52			54.71			49.54			52.44			51.79	
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	27.81	1	0	27.16	1	0	27.32	1	0	26.45	1	0	24.79	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		185.94			188.67			183.76			178.57			167.93	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		243.39			248.20			240.85			236.10			225.98	

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	1.40	11.92	2	3.68	7.73	37	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31
Liquid assets	1.52	27.16	0	3.90	22.73	0	1.68	26.22	0	3.58	22.44	0	2.17	22.72	0
Investment securities	0	18.78	0	0	16.91	1	0.01	17.85	1	0.01	16.99	1	0.01	17.27	1
Net loans and leases	83.82	60.99	97	79.22	64.23	95	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Net loans, leases and standby letters of credit	83.82	61.79	97	79.22	65.22	94	82.07	62.48	96	79.16	64.84	90	80.90	65.07	94
Core deposits	0.26	73.69	0	0.24	64.18	1	0.28	70.67	1	0.31	63.09	1	0.38	62.13	1
Noncore funding	86.12	11.95	99	86.74	19.78	99	85.89	14.13	99	85.54	19.36	99	83.74	21.34	99
Time deposits of $250K or more	0	1.96	1	0	2.95	1	0	2.11	1	0	2.94	2	0	2.89	2
Foreign deposits	0.05	0.34	80	0.04	0.43	78	0.05	0.36	79	0.05	0.43	78	0.05	0.47	78
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	0.66	0.01	95	5.47	0.01	99	3.55	0.01	99	5.17	0.02	99	7.10	0.02	99
Other borrowings w/remaining maturity of 1 year or less	26.13	1.11	99	20.18	3.69	98	23.84	1.24	98	15.79	3.01	97	11.79	3.67	94
Earning assets that reprice within 1 year	45.72	38.67	67	50.22	39.59	81	44.43	39.38	61	48.74	39.29	80	50.01	40.29	80
Interest-bearing liabilities that reprice within 1 year	0.25	7.73	0	0.22	10.23	3	0.26	8.20	2	0.28	10.19	3	0.31	10.01	3
Long-term debt that reprices within 1 year	7.33	0.28	98	10.64	0.79	95	8.94	0.47	96	13.94	0.96	96	19.42	1.34	97
Net assets that reprice within 1 year	38.13	29.49	69	39.36	27.26	82	35.22	29.11	58	34.52	26.63	70	30.28	27.38	52
Other Liquidity and Funding Ratios															
Net noncore funding dependence	101.08	-0.51	99	104.83	14.37	98	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98
Net short-term noncore funding dependence	30.30	-6.88	98	27.72	4.94	95	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89
Short-term investment / Short-term noncore funding	5.21	246.74	1	14.36	77.70	14	5.49	184.19	1	15.88	77.77	19	11.39	66.46	12
Liquid assets - short-term noncore funding / Nonliquid assets	-25.67	30.67	1	-22.63	16.50	1	-26.15	28.18	0	-18.03	16.97	2	-17.09	16.04	4
Net loans and leases / Total deposits	26,861.64	76.22	99	28,821.65	88.34	99	24,814.59	79.43	99	22,569.93	90.31	99	18,731.23	90.08	99
Net loans and leases / Core deposits	32,149.81	83.77	99	33,641.91	101.46	99	29,523.82	88.34	99	25,940.77	103.93	99	21,029	105	99
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		1.31			3.85			4.31			1.36			-1.98	
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	6.99	14
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	0	66.67	0	0	68.40	0	0	66.64	1	0	67.43	0	0	65.45	0
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	100	3.05	99	100	2.67	99	100	3.01	99	100	2.94	99	100	2.79	99
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	0	9.29	0	100	10.98	99	0	10.55	0	100	11.86	99	100	11.91	99
Debt securities 1 to 5 years	0	16.09	0	0	17.72	1	0	17.03	1	0	17.94	1	0	19.18	1
Debt securities over 5 years	100	72.48	99	0	67.50	0	100	69.86	99	0	66.02	0	0	64.73	0
Pledged securities	100	33.48	99	0	36.65	2	100	35.67	99	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	-62.17	156.41	2	199.35	53.90	88	-54.02	183.32	1	65.60	26.69	81	-49.70	6.77	3
Investment securities	2.65	31.91	14	-49.89	9.51	0	-33.62	23.62	0	-10.49	11.75	6		9.42	
Core deposits	10.44	29.18	5	-25.18	12	0	-7.33	26.88	0	-15.12	11.23	0	-18.64	7.29	2
Noncore funding	-0.95	-25.09	79	10.63	16.35	47	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45

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)			39,488,309	37,125,694	35,962,157
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			28,375,522	28,272,939	27,833,549
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	0	0	0	0	0
Written options contracts (interest rate)	1,613,934	1,820,698	1,835,000	2,069,090	2,432,832
Purchased options contracts (interest rate)	1,613,934	1,820,698	1,835,000	2,069,090	2,432,832
Interest rate swaps	12,162,378	13,379,551	10,774,000	13,764,300	12,689,915
Futures and forward foreign exchange	92,879	900,311	116,312	882,540	1,695,658
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	137,940	93,058	149,000	84,507	83,360
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)							98.41	22.01	96	94.11	23.52	96	97.55	24.05	95
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	37.70	42.67	72	43.37	54.47	69	36.66	48.62	68	47.83	68.47	69	52.45	65.81	74
Interest rate contracts	37.15	30.32	75	40.98	40.32	73	36	34.36	73	45.38	47.31	73	47.62	43.84	75
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	3.90	2	84	4.38	2.54	83	4.57	2.18	85	5.25	2.47	88	6.60	2.16	89
Purchased options contracts (interest rate)	3.90	1.45	83	4.38	1.56	84	4.57	1.46	86	5.25	2.65	80	6.60	2.32	88
Interest rate swaps	29.35	20.33	79	32.21	23.70	75	26.85	20.83	72	34.89	28.86	78	34.42	26.74	80
Foreign exchange contracts	0.56	6.19	71	2.39	6.58	79	0.66	6.01	70	2.45	10.12	79	4.83	10.92	84
Futures and forward foreign exchange contracts	0.22	3.83	68	2.17	4.16	80	0.29	3.47	67	2.24	5.23	80	4.60	5.22	87
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	0.33	0.71	83	0.22	0.85	79	0.37	0.77	83	0.21	2.03	78	0.23	2.17	78
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)							119.94	42.82	90	115.88	45.53	89	120.90	44.93	90

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	15,621,065	18,014,316	14,709,312	18,869,527	19,334,597
Interest rate contracts	15,390,246	17,020,947	14,444,000	17,902,480	17,555,579
Foreign exchange contracts	230,819	993,369	265,312	967,047	1,779,018
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	92,879	900,311	116,312	882,540	1,695,658
Written options	1,613,934	1,820,698	1,835,000	2,069,090	2,432,832
Exchange-traded	0	0	0	0	0
Over-the-counter	1,613,934	1,820,698	1,835,000	2,069,090	2,432,832
Purchased options	1,613,934	1,820,698	1,835,000	2,069,090	2,432,832
Exchange-traded	0	0	0	0	0
Over-the-counter	1,613,934	1,820,698	1,835,000	2,069,090	2,432,832
Swaps	12,300,318	13,472,609	10,923,000	13,848,807	12,773,275
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	15,621,065	18,014,316	14,709,312	18,869,527	19,334,597
Interest rate contracts	15,390,246	17,020,947	14,444,000	17,902,480	17,555,579
Foreign exchange contracts	230,819	993,369	265,312	967,047	1,779,018
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
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)	86,188	56,062	35,777	65,351	236,341
Gross positive fair value	324,004	777,280	556,975	268,322	87,233
Held for trading	0	0	0	0	0
Non-traded	324,004	777,280	556,975	268,322	87,233
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	98.52	94.52	37	94.49	94.85	31	98.20	94.10	39	94.88	93.44	32	90.80	92.91	29
Foreign exchange contracts	1.48	3.16	68	5.51	3.08	80	1.80	3.49	67	5.12	3.20	79	9.20	3.39	83
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	0.59	12.82	25	5	13.53	39	0.79	14.05	21	4.68	13.49	42	8.77	12.78	58
Written options	10.33	8.11	68	10.11	7.86	69	12.48	8.18	75	10.97	5.91	77	12.58	6.60	77
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	10.33	7.80	69	10.11	7.35	71	12.48	7.73	77	10.97	5.10	81	12.58	5.49	81
Purchased options	10.33	3.58	80	10.11	3.47	82	12.48	3.42	86	10.97	4.42	79	12.58	4.19	84
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	10.33	3.15	82	10.11	2.77	86	12.48	2.86	89	10.97	3.35	84	12.58	3.20	88
Swaps	78.74	69.64	50	74.79	69.06	43	74.26	68.76	45	73.39	69.75	44	66.06	70.34	36
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	98.52	54.11	69	94.49	52.13	69	98.20	53.82	70	94.88	52.22	68	90.80	50.60	67
Foreign exchange contracts	1.48	0.45	87	5.51	0.31	94	1.80	0.46	87	5.12	0.34	93	9.20	0.57	94
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)	0	90.92	1	0	91.11	0	0	91.48	1	0	93.86	1	0	94.47	1
One year or less	0	26.80	3	0	31.34	3	0	32.05	4	0	32.17	2	0	32.51	3
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)	0.55	1.21	28	0.31	1.98	9	0.24	1.55	12	0.35	0.83	34	1.22	0.72	87
Gross positive fair value	2.07	1.70	67	4.31	2.69	81	3.79	2.23	85	1.42	1.19	62	0.45	0.85	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)		0.05			0.11			0.07			0.06			0.06	
Gross positive fair value (X)		0.07			0.13			0.09			0.07			0.06	
Held for trading (X)		0.05			0.10			0.07			0.06			0.05	
Non-traded (X)		0.01			0.02			0.02			0.01			0.01	
Current credit exposure (X)		0.05			0.09			0.06			0.05			0.04	
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	
Other Ratios															
Current credit exposure / Risk-weighted assets		0.61			1.16			0.85			0.73			0.53	

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	149,636	100,370	100,370	106,486	113,484
Gross losses	11,538	28,987	100,259	95,420	82,297
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	13,034	9,347	39,068	34,458	29,999
Net losses	-1,496	19,640	61,191	60,962	52,298
Provision for loan and lease losses	-1,122	19,505	86,512	54,863	45,932
Adjustments	-2,257	1,316	23,945	-17	-632
Ending balance	147,753	101,551	149,636	100,370	106,486
Memo: Allocated transfer risk reserve (ATRR)					

	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	-0.01	-0.11	59	0.19	0.87	13	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
Provision for loan and lease losses / Average loans and leases	-0.01	-0.20	59	0.24	1.41	8	0.26	0.82	7	0.17	0.24	47	0.15	0.24	43
Provision for loan and lease losses / Net loan and lease losses	75	-168.35	78	99.31	730.69	8	141.38	487.86	6	90	130.58	15	87.83	134.68	26
Allowance for loan and lease losses / Total loans and leases not held for sale	0.42	1.49	2	0.31	1.32	4	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9
Allowance for loan and lease losses / Total loans and leases	0.42	1.47	2	0.31	1.30	4	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10
Allowance for loan and lease losses / Net loans and leases losses (X)		18.09		1.29	10.10	3	2.45	11.58	4	1.65	8.03	10	2.04	7.54	13
Allowance for loan and lease losses / Nonaccrual assets	43.65	291.29	1	23.67	310.68	1	46.67	299.17	2	24.70	218.72	4	30.62	214.03	4
ALLL / 90+ days past due + nonaccrual loans and leases	50.10	246.27	6	28.67	221.69	3	53.24	244.34	6	29.58	151.73	6	36.40	160.51	5
Gross loan and lease losses / Average loans and leases	0.14	0.24	38	0.36	0.34	66	0.30	0.34	56	0.30	0.28	63	0.28	0.30	61
Recoveries / Average loans and leases	0.16	0.08	85	0.12	0.07	77	0.12	0.07	80	0.11	0.08	76	0.10	0.09	62
Net losses / Average loans and leases	-0.02	0.16	6	0.25	0.27	60	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55
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	13	7.39	78	9.80	8.09	70	40.94	33.98	70	41.87	36.22	71	32.47	41.30	47
Earnings coverage of net loan and lease losses (X)	-145.44	25.70	6	6.44	17.23	37	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	40	0	0.01	39	0	0.04	23	0	0.01	38		0.02	
Real estate loans secured by 1–4 family		-0.01			0.01			0.01			0.01			0.01	
Revolving		-0.03			0			0.01			0.02			0.03	
Closed-end		-0.01			0.01			0			0			0.01	
Commercial real estate loans		0.05			0.01			0.07			0.01			0.01	
Construction and land development		0			-0.01			0			-0.01			-0.03	
1–4 family		0			0			0			0			-0.01	
Other		0			-0.01			0			-0.01			-0.02	
Multifamily		0			0			0			0			0	
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	0.06	0.20	39	0.36	0.48	56	0.24	0.47	38	0.22	0.37	40	0.13	0.31	35
Loans to individuals	0.36	1.06	23	0.38	1.43	14	0.26	1.13	15	0.29	1.17	19	0.27	1.16	20
Credit card loans	1	2.41	22	1.78	3.52	23	1.03	2.92	18	1.38	3.11	21	1.29	2.92	19
Agricultural loans	-0.13	0.02	6	0.10	0.11	83	0.13	0.19	70	0.16	0.08	80	0.18	0.15	73
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.09	0.09	70	0.45	0.15	82	0.35	0.15	79	0.23	0.15	73	0.40	0.14	85

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	362,642	478,012	318,799	366,329	352,350
90+ days past due loans and leases	8,479	5,549	18,790	4,861	1,799
Nonaccrual loans and leases	286,456	348,636	262,259	334,474	290,775
Total past due and nonaccrual loans and leases	657,577	832,197	599,848	705,664	644,924
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	22,629	18,859	23,741	21,180	22,045
Total restructured loans and leases	22,629	18,859	23,741	21,180	22,045
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	2,030	1,492	3,785	99	322
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	50,315	99,141	71,909	80,267	93,637
90+ days past due	134	247	130	1,864	195
Nonaccrual	52,066	80,418	58,360	71,937	57,027
Total other assets past due and nonaccrual	102,515	179,806	130,399	154,068	150,859

	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	1.04	0.33	93	1.45	0.52	94	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92
90+ days past due loans and leases	0.02	0.11	47	0.02	0.12	41	0.06	0.12	57	0.02	0.15	33	0.01	0.17	21
Nonaccrual loans and leases	0.82	0.65	70	1.06	0.57	87	0.79	0.66	66	1.07	0.51	92	0.97	0.54	89
90+ days past due and nonaccrual loans and leases	0.85	0.82	63	1.07	0.75	78	0.85	0.85	59	1.08	0.71	83	0.98	0.75	74
30–89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
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	0.06	0.13	41	0.06	0.14	33	0.07	0.13	43	0.07	0.14	38	0.07	0.16	33
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	1.18	0.33	94	1.74	0.52	95	1.18	0.40	92	1.42	0.43	93	1.48	0.44	94
90+ days past due assets	0.02	0.11	47	0.02	0.12	41	0.06	0.12	56	0.02	0.15	34	0.01	0.18	21
Nonaccrual assets	0.97	0.66	78	1.29	0.58	92	0.97	0.67	79	1.29	0.53	92	1.16	0.57	90
30+ days past due and nonaccrual assets	2.17	1.18	85	3.05	1.32	90	2.20	1.29	84	2.73	1.19	89	2.65	1.26	90
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.84	0.50	86	1.05	0.48	90	0.85	0.52	83	1.05	0.44	91	0.95	0.48	88
90+ days past due and nonaccrual assets + other real estate owned	0.84	0.53	85	1.05	0.51	90	0.85	0.55	83	1.05	0.48	89	0.95	0.52	85
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.70	0.58	67	0.84	0.57	79	0.66	0.60	62	0.85	0.53	80	0.79	0.60	70
Allowance for loan and lease losses	195.25	69.27	92	344.78	74.58	97	177.79	66.66	93	333.34	115.41	92	273.37	118.28	91
Equity capital + allowance for loan and lease losses	6.32	5.03	74	8.52	4.68	90	6.05	4.97	68	8.03	4.28	87	7.21	4.79	78
Tier 1 capital + allowance for loan and lease losses	195.25	5.96	99	344.78	5.89	99	177.79	6.05	99	333.34	5.65	99	273.37	6.16	99
Loans and leases + other real estate owned	0.83	0.97	47	1.06	0.91	64	0.80	0.97	41	1.07	0.85	70	0.97	0.96	57

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	0.31	2	0	0.48	1	0	0.39	1	0	0.38	2		0.42	
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13		0.22	
	Nonaccrual	0	0.76	1	0	0.54	2	0	0.76	1	0	0.46	2		0.57	
Commercial and industrial	30–89 days past due	1.01	0.22	96	1.21	0.36	94	1.16	0.23	95	1.15	0.31	93	1.13	0.30	94
	90+ days past due	0.05	0.02	83	0.02	0.03	65	0.13	0.03	89	0.01	0.05	45	0	0.05	36
	Nonaccrual	0.86	0.69	70	0.93	0.90	61	0.74	0.75	56	1	0.83	64	0.83	0.76	61
Individuals	30–89 days past due	1.05	0.53	83	1.38	0.84	79	1.08	0.83	74	1.40	0.83	80	1.14	0.84	67
	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	0.63	0.22	85	0.90	0.19	93	0.55	0.28	82	0.79	0.17	93	0.64	0.23	87
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	1.04	0.17	90	1.64	0.35	91	0.78	0.17	89	1.09	0.24	90	1.13	0.17	93
	90+ days past due	0	0	90	0.01	0.02	82	0.01	0	90	0.02	0	89	0.01	0	89
	Nonaccrual	0.78	0.44	78	1.16	0.76	78	0.80	0.49	79	1.11	0.67	76	1.09	0.75	76
Foreign governments	30–89 days past due	0	0.03	46	0	10.34	43	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.04	46	0	0.05	43	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due	1.83	0.13	96	2.60	0.26	95	2.02	0.18	96	2.87	0.20	97	3.29	0.17	98
	90+ days past due	0.08	0.01	90	0.14	0.01	92	0.23	0.01	96	0.08	0.01	89	0.08	0.01	89
	Nonaccrual	2	0.15	97	2.20	0.13	99	2.52	0.15	97	2.46	0.13	99	2.07	0.14	99

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		0.47			0.73			0.65			0.67			0.71	
	90+ days past due		0.28			0.24			0.33			0.31			0.46	
	Nonaccrual		0.88			0.79			0.89			0.73			0.86	
Revolving	30–89 days past due		0.31			0.50			0.48			0.45			0.50	
	90+ days past due		0.03			0.03			0.03			0.05			0.05	
	Nonaccrual		1.31			1.07			1.13			1			1.17	
Closed-end	30–89 days past due		0.48			0.76			0.65			0.70			0.75	
	90+ days past due		0.31			0.27			0.38			0.35			0.53	
	Nonaccrual		0.85			0.77			0.87			0.70			0.84	
Junior lien	30–89 days past due		0.01			0.02			0.02			0.02			0.03	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.05			0.05			0.04			0.04			0.06	
Commercial real estate	30–89 days past due		0.22			0.28			0.26			0.18			0.17	
	90+ days past due		0.02			0.01			0.02			0.03			0.03	
	Nonaccrual		0.62			0.32			0.62			0.23			0.28	
Construction and development	30–89 days past due		0.22			0.32			0.28			0.28			0.21	
	90+ days past due		0.01			0.01			0.01			0.02			0.02	
	Nonaccrual		0.50			0.24			0.41			0.20			0.19	
1–4 family	30–89 days past due		0.03			0.06			0.03			0.06			0.06	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.02			0.03			0.03			0.02			0.02	
Other	30–89 days past due		0.16			0.24			0.22			0.20			0.13	
	90+ days past due		0			0.01			0			0.01			0.02	
	Nonaccrual		0.43			0.18			0.35			0.17			0.15	
Multifamily	30–89 days past due		0.08			0.10			0.09			0.08			0.10	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.13			0.06			0.11			0.05			0.08	
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	0.87	0.75	55	1.12	1.31	35	1.01	0.95	50	1.12	1.19	37	1.16	1.22	40
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0.38	0.10	85	0.49	0.09	88	0.33	0.05	90	0.41	0.11	86	0.35	0.09	85

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					
Retained earnings	0	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	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	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	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 # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0	12.54	0	0	11.59	0	0	12.35	0	0	12.11	1	0	12.09	0
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	0	13.31	0	0	12.25	0	0	13.08	0	0	12.78	1	0	12.85	0
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	0	15.37	0	0	14.01	0	0	15.23	0	0	14.36	1	0	14.45	0
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	0	9.15	0	0	9.43	0	0	9.13	0	0	9.76	1	0	9.71	0
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	0	0	0	0	0		

	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	0	11	2	0	11.59	3	0	11.03	3	0	11.51	3	0	10.22	5
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	5,909,458	5,074,836	5,427,937	4,885,899	4,595,745
Real estate loans	9,467	0	7,667	0	0
Commercial and industrial loans	2,569,627	2,283,477	2,043,340	1,863,884	1,753,020
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	260,967	182,535	240,400	178,074	132,010
Loans to individuals	1,440	780	1,427	632	162
Agricultural loans	2,780,923	2,337,360	2,837,854	2,541,548	2,452,166
Other foreign loans	0	0	0	0	0
Lease financing receivables	287,034	270,684	297,249	301,761	258,387
Debt securities	2,050	1,997	2,344	3,531	3,945
Interest-bearing bank balances	78,227	326,868	103,501	104,964	237,900
Total selected foreign assets	5,989,735	5,403,701	5,533,782	4,994,394	4,837,590
Total foreign deposits	21,265	16,358	21,169	17,978	17,397
Interest-bearing deposits	12,669	9,537	12,840	11,070	12,105
Non-interest-bearing deposits	8,596	6,821	8,329	6,908	5,292

	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	4.93	0.69	91	4.79	0.99	87	4.88	0.87	89	5.05	1.25	87	5.06	1.17	88
Cost: Interest-bearing deposits	1.11	0.13	96	2.78	0.79	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96
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	0.03	1.94	9	0.07	0.37	25	0.11	0.64	33	0.07	0.29	10		1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	16.45	-6.17	80	-2.01	12.26	47	11.09	-2.40	78	6.31	22.48	54	7.20	7.24	52
Total selected assets	10.85	-2.56	73	2.46	7.32	54	10.80	2.04	69	3.24	12.40	57	-0.09	3.24	42
Deposits	30	2.95	86	-9.20	13.75	23	17.75	3.46	66	3.34	10.36	43	7.83	5	67

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	67,445	58,995	156,852	167,586	138,279	14.32	21.89
Dividends	60,000	45,000	100,000	85,000	70,000	33.33	20.00
Interest	7,445	13,995	56,852	82,586	68,279	-46.80	39.58
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	16,348	61,547	160,044	333,728	1,005,280	-73.44	-65.25
Dividends	0	0	6,688	22,282	743,321		-100.00
Interest	5,735	49,590	100,971	260,367	216,594	-88.44	-37.66
Management and service fees	10,613	11,957	52,385	51,079	45,365	-11.24	
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	83,793	120,542	316,896	501,314	1,143,559	-30.49	-18.15
Securities gains (losses)	0	0	0	0	0		
Other operating income	146,224	147,729	562,823	592,200	506,681	-1.02	29.42
Total operating income	230,017	268,271	879,719	1,093,514	1,650,240	-14.26	6.81
Operating Expenses							
Personnel expenses	41	42	158	170	158	-2.38	-25.45
Interest expense	109,023	173,712	559,117	799,301	667,218	-37.24	41.14
Other expenses	44,031	46,933	179,930	134,624	141,568	-6.18	17.20
Provision for loan and lease losses	11,933	15,088	46,929	12,957	13,330		82.77
Total operating expenses	165,028	235,775	786,134	947,052	822,274	-30.01	35.94
Income (loss) before taxes	64,989	32,496	93,585	146,462	827,966	99.99	-30.83
Applicable income taxes (credit)	12,141	-3,543	30,134	-13,947	4,509		507.05
Extraordinary items							
Income before undistributed income of subsidiaries	52,848	36,039	63,451	160,409	823,457	46.64	-42.53
Equity in undistributed income of subsidiaries	123,874	47,875	384,500	248,539	-321,895	158.74	
Bank subsidiaries	-9,101	-16,300	55,700	45,002	41,212		
Nonbank subsidiaries	132,975	64,175	328,800	203,537	-363,107	107.21	360.63
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	176,722	83,914	447,951	408,948	501,562	110.60	103.13
Memoranda							
Bank net income	50,899	28,700	155,700	130,002	111,212	77.35	214.72
Nonbank net income	132,975	64,175	335,488	225,819	380,214	107.21	99.34
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,888,829	9	2,936,943	9.03	2,713,171	8.68	2,792,359	2,967,168	-1.64	26.39
Common and preferred stock	642,878	2	613,581	1.89	675,505	2.16	629,880	584,878	4.77	35.12
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,245,951	6.99	2,323,362	7.14	2,037,666	6.52	2,162,479	2,382,290	-3.33	27.62
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries	13,199,885	41.11	15,765,738	48.46	12,650,855	40.49	14,741,196	14,669,129	-16.27	-0.07
Common and preferred stock	4,725,132	14.72	4,246,434	13.05	4,581,912	14.67	4,210,099	3,972,085	11.27	28.76
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,474,753	26.39	11,519,304	35.41	8,068,943	25.83	10,531,097	10,697,044	-26.43	-11.17
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	14,661,469	45.66	11,382,340	34.99	14,271,324	45.68	11,486,557	10,185,891	28.81	40.81
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	500,749	1.56	1,201,567	3.69	500,531	1.60	1,205,366	551,336	-58.33	-28.98
Premises, furnishings, fixtures and equipment	469	0	574	0	496	0	615	174	-18.29	1463.33
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	55,372	0.17	67,427	0.21	59,145	0.19	126,917	133,241	-17.88	-89.41
Balance due from subsidiaries and related institutions	802,161	2.50	1,178,426	3.62	1,047,054	3.35	1,381,633	475,805	-31.93	953.30
Total assets	32,108,934	100.00	32,533,015	100.00	31,242,576	100.00	31,734,643	28,982,744	-1.30	18.00
Liabilities and Capital										
Deposits	73,513	0.23	60,891	0.19	74,188	0.24	69,251	73,169	20.73	-23.78
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	274,987	0.86	2,271,706	6.98	1,424,848	4.56	2,040,240	2,616,989	-87.90	-55.99
Other borrowings 1 year or less	4,899,080	15.26	5,374,625	16.52	5,654,600	18.10	5,149,218	3,451,979	-8.85	7.66
Borrowings with maturity over 1 year	19,182,163	59.74	19,598,755	60.24	18,051,842	57.78	19,743,140	18,127,530	-2.13	16.76
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	175,100	0.55	179,153	0.55	235,155	0.75	230,816	225,365	-2.26	-7.38
Balance due to subsidiaries and related institutions	3,086,677	9.61	1,040,095	3.20	1,550,524	4.96	438,084	554,318	196.77	90.56
Total liabilities	27,691,520	86.24	28,525,225	87.68	26,991,157	86.39	27,670,749	25,049,350	-2.92	17.79
Equity Capital	4,417,414	13.76	4,007,790	12.32	4,251,419	13.61	4,063,894	3,933,394	10.22	19.32
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	1,482,823	4.62	1,482,823	4.56	1,482,823	4.75	1,482,823	1,482,823	0.00	0.00
Retained earnings	2,936,836	9.15	2,541,987	7.81	2,773,395	8.88	2,585,912	2,441,705	15.53	32.23
Accumulated other comprehensive income	-2,245	-0.01	-17,020	-0.05	-4,799	-0.02	-4,841	8,866		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	32,108,934	100.00	32,533,015	100.00	31,242,576	100.00	31,734,643	28,982,744	-1.30	18.00
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	629,465	1.96	439,326	1.35	525,280	1.68	396,827	324,659	43.28	-33.11
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	2,457,212	7.65	600,769	1.85	1,025,244	3.28	41,257	229,659	309.01	262.03
Subordinated and long-term debt 1 year or less	3,012,481	9.38	1,033,124	3.18	1,543,547	4.94	413,815	314,819	191.59	85.98
Guaranteed loans to banks, nonbanks, and holding companies	1,156,625	3.60	1,281,825	3.94	1,172,125	3.75	1,350,300	1,574,843	-9.77	-36.04

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	16.31	12.54	79	8.07	3.93	77	10.72	7.29	78	9.95	9.68	57	12.76	10.40	79
Bank net income / Average equity investment in banks	30.89	12.55	95	18.46	4.73	96	25	7.45	98	22.32	10.51	96	20.20	11.19	94
Nonbank net income / Average equity investment in nonbanks	11.43	12.53	56	6.07	5.73	66	7.69	9.75	55	5.52	7.89	54	8.97	7.10	67
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	28.80	95.97	12	34.20	95.67	13	34.76	88.16	14	31.79	82.22	17	22.17	82.56	17
Nonbank net income / Parent net income	75.25	2.83	98	76.48	5.47	93	74.89	3.59	96	55.22	5.93	93	75.81	3.78	95
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	626.87	17.74	99	711.74	19.50	99	634.87	20.06	99	680.89	20.43	99	636.84	20.88	99
Total debt / Equity capital	551.37	11.90	99	679.80	13.54	99	591.13	14.41	99	662.73	14.31	99	615.16	14.69	99
Total debt + notes payable to subs that issued TPS / Equity capital	551.37	14.30	99	679.80	15.86	99	591.13	16.67	99	662.73	16.36	99	615.16	17.10	99
Total debt + Loans guaranteed for affiliate / Equity capital	577.55	12.02	99	711.79	13.93	99	618.70	14.68	99	695.96	14.56	99	655.19	15.14	99
Total debt / Equity capital – excess over fair value	551.37	12	99	679.80	13.68	99	591.13	14.52	99	662.73	14.51	99	615.16	14.81	99
Long-term debt / Equity capital	434.24	11.33	99	489.02	12.46	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99
Short-term debt / Equity capital	117.13	0.52	99	190.79	0.88	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99
Current portion of long-term debt / Equity capital	68.20	0.04	99	25.78	0.05	97	36.31	0.06	98	10.18	0.05	96	8	0.14	96
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	78.11	35.48	85	77.29	27.67	89	76.98	34.67	86	77.56	28.44	92	75.88	28.63	88
Double Leverage															
Equity investment in subs / Equity capital	121.52	102.85	95	121.26	103.91	95	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90
Total investment in subs / Equity capital	364.21	108.21	99	466.66	111.18	99	361.39	110.16	98	431.45	111.07	99	448.37	112.48	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)	1.34	0.22	93	2.54	1.22	83	2.25	0.47	92	1.90	0.36	95	1.24	0.35	85
Equity investment in subs – equity cap / Net income-div (X)	1.34	0.74	81		2.81		6.17	1.82	92	5.04	1.22	93		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	143.31	111.20	69	84.09	154.20	28	83.85	136.59	18	90.87	177.68	18	120.60	162.34	34
Cash from ops + noncash items + op expense / Op expense + dividend	128.83	98.58	64	87.84	176.81	26	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.65	85.35	58	100.24	90.08	54	89.45	134.08	19	113.73	116.34	54	92.44	103.19	35
Pretax operating income + interest expense / Interest expense	159.61	1,142.88	33	118.71	2,355.68	24	116.74	2,016.32	14	118.32	1,968.54	9	224.09	2,898.75	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	159.61	1,357.31	30	118.71	1,688.78	23	116.74	1,539.23	14	118.32	1,632.83	8	224.09	1,369.37	16
Dividends + interest from subsidiaries / Interest expense + dividends	67.12	117.86	32	39.67	186.57	16	31.34	150.43	4	42.70	210.80	4	89.85	188.90	13
Fees + other income from subsidiaries / Salary + other expenses	24.08	13.36	77	25.45	14.22	74	29.09	13.95	74	37.89	16.52	76	32.01	16.08	75
Net income / Current part of long-term debt + preferred dividends (X)	0.06	33.13	1	0.08	20.55	6	0.29	35.64	3	0.99	57.11	8	1.59	33.93	6
Other Ratios															
Net assets that reprice within 1 year / Total assets	27.89	3.97	99	25.96	2.60	98	19.45	3.85	95	24.67	2.64	99	22.68	2.61	99
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.05	46	0	0.15	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	1.12	1.22	87	1.76	1.57	84	1.07	1.03	87	1.63	0.54	87	1.68	6.54	83
Total	1.12	1.27	87	1.76	1.72	76	1.07	1.13	81	1.63	0.58	87	1.68	6.78	77
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	26.18	0.03	97	31.98	0.10	97	27.57	0.05	97	33.23	0.10	97	40.04	0.24	98
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	26.18	0.03	97	31.98	0.13	97	27.57	0.05	97	33.23	0.10	97	40.04	0.25	98
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	56.79	1.80	97	61.76	3.20	95	56.17	2.66	95	60.87	5.62	93	63.41	5.50	94
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	14.19	0.07	97	12.76	0.08	97	13.61	0.08	97	12.35	0.19	97	12.69	0.21	97

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	0	74.87	2	277.48	61.08	95	449.17	81.10	94	158.97	57.84	93	67.40	57.26	64
Dividends declared / Net income	0	23.13	6	119.17	81.32	84	63.62	42.29	81	62.36	33.08	91	110.66	27.33	99
Net income – dividends / Average equity	16.31	9.52	85	-1.55	0.55	27	3.90	4.14	48	3.75	6.46	18	-1.36	7.33	2
Percent of Dividends Paid															
Dividends from bank subsidiaries		101.14		45	182.33	31	35.09	132.17	19	33.33	178.13	21	12.61	157.73	21
Dividends from nonbank subsidiaries		3.28		0	2.35	30	2.35	3.41	71	8.74	7.53	79	133.93	7.13	94
Dividends from subsidiary holding companies		4.75		0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries		128.99		45	229.19	19	37.43	174.85	9	42.07	260.40	7	146.54	215.26	33
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	117.88	30.63	96	156.79	123.04	69	64.23	60.28	52	65.38	66.55	48	62.94	60.71	58
Interest income from bank subsidiaries	14.63	0.12	98	48.76	0.70	97	36.51	0.36	98	63.53	0.54	99	61.40	0.52	98
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	132.51	33.49	95	205.56	148.03	75	100.74	62.88	82	128.91	69.36	91	124.34	63.43	90
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21	0	39.62	23	1.99	56.39	35	9.87	82.95	34	195.50	51.40	91
Interest income from nonbank subsidiaries	4.31	2.80	81	77.27	14.44	87	30.10	7.38	89	115.30	20.25	89	56.97	18.56	82
Management and service fees from nonbank subsidiaries	7.98	0.53	92	18.63	1.68	92	15.61	0.86	95	22.62	1.92	93	11.93	2.96	87
Other income from nonbank subsidiaries	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	12.29	69.48	44	95.90	76.32	61	47.70	79.84	40	147.79	150.41	68	264.40	99.33	86
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	26.09	58.57	35	16.77	62.43	32	11.37	69.76	20	7.77	67.32	22	4.24	65.18	24
Interest income from bank subsidiaries	3.24	0.72	89	5.22	2.52	87	6.46	0.63	94	7.55	0.80	94	4.14	0.92	88
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	29.32	71.70	23	21.99	76.26	20	17.83	82.20	16	15.33	78.80	19	8.38	74.20	17
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0.76	1.95	65	2.04	2.65	68	45.04	2.57	96
Interest income from nonbank subsidiaries	2.49	0.82	89	18.49	1.82	92	11.48	0.73	92	23.81	1.19	93	13.13	2.32	88
Management and service fees from nonbank subsidiaries	4.61	0.05	95	4.46	0.08	94	5.95	0.02	96	4.67	0.06	95	2.75	0.03	95
Other income from nonbank subsidiaries	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	7.11	10.59	71	22.94	9.13	84	18.19	4.70	87	30.52	7.29	87	60.92	7.64	91
Dividends from subsidiary holding companies	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt	59.66	142.34	48	13.60	447.79	28	21.90	135.13	32	6.09	83.37	31	9.13	87.87	40
Loans and advances from subsidiaries / Total debt	12.67	29.59	43	3.82	30.31	30	6.17	27.08	37	1.63	28.33	31	2.29	26.53	34