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

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BHC Name WSFS FINANCIAL CORPORATION

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 3
Consolidated Assets ($000): 14,730,452
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:

WSFS FINANCIAL CORPORATION
500 DELAWARE AVENUE

WILMINGTON, DE 19801

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	14,210,755	12,116,458	13,081,876	11,453,951	7,038,013
Net income ($000)	65,082	10,927	114,774	148,809	134,743
Number of BHCs in peer group	133	123	128	125	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.22	2.67	83	3.84	2.94	90	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62
+ Non-interest income	1.33	1.13	67	1.30	1.12	68	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92
– Overhead expense	2.68	2.28	77	2.92	2.68	70	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84
– Provision for credit losses	-0.55	-0.12	8	1.87	0.88	87	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
+ Securities gains (losses)	0.01	0.01	73	0.02	0.03	71	0.07	0.02	87	0	0.01	60	0	0	60
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.44	1.78	86	0.40	0.64	29	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95
Net operating income	1.83	1.36	85	0.36	0.48	32	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94
Net income	1.83	1.35	85	0.36	0.48	32	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.76	3.18	84	5.02	4.09	91	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83
Interest expense	0.22	0.29	41	0.66	0.85	33	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47
Net interest income (tax equivalent)	3.54	2.88	86	4.36	3.24	91	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.17	0.16	61	0.03	0.27	17	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89
Earnings coverage of net loan and lease losses (X)	17.35	25.70	59	94.60	17.23	90	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.39	1.49	88	1.63	1.32	76	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33
Allowance for loan and lease losses / Total loans and leases	2.35	1.47	88	1.61	1.30	77	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.70	25	0.28	0.63	14	0.49	0.71	36	0.30	0.57	21	0.66	0.57	65
30–89 days past due loans and leases / Total loans and leases	0.46	0.33	76	0.44	0.52	45	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48
Liquidity and Funding															
Net noncore funding dependence	-9.11	-0.51	22	7.03	14.37	29	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55
Net short-term noncore funding dependence	-11.73	-6.88	29	4.36	4.94	44	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61
Net loans and leases / Total assets	57.90	60.99	35	69.20	64.23	58	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Capitalization															
Tier 1 leverage ratio	9.71	9.15	72	11.28	9.43	90	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55
Holding company equity capital / Total assets	12.02	10.72	73	14.94	11.64	87	12.50	11.16	71	15.10	12.43	83	11.32	11.21	52
Total equity capital (including minority interest) / Total assets	12.01	10.85	71	14.93	11.80	87	12.48	11.29	69	15.09	12.57	82	11.32	11.30	50
Common equity tier 1 capital / Total risk-weighted assets	12.38	12.57	54	12.12	11.64	68	11.87	12.38	46	12.65	12.17	67	10.95	12.37	29
Net loans and leases / Equity capital (X)	4.82	5.73	31	4.63	5.59	30	5.02	5.58	39	4.60	5.21	34	5.96	6.70	36
Cash dividends / Net income	8.76	23.13	21	56.37	81.34	43	21.23	42.30	22	15.10	33.12	17	9.83	24.05	28
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			35.12	
Growth Rates															
Assets	19.97	16.49	64	0.78	11.31	9	16.95	16.68	55	69.08	9.26	96	3.56	9.35	29
Equity capital	-3.49	9.13	2	2.51	5.70	39	-3.17	6.99	9	125.39	10.49	99	13.33	12.50	66
Net loans and leases	0.38	7.22	34	-2.21	9.91	6	5.70	9.07	43	74.02	9.10	95	1.70	10.51	14
Noncore funding	-41.82	-25.09	29	-11.22	16.35	17	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital	13.93	11.33	70	5.38	12.46	45	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82
Equity investment in subsidiaries / Equity capital	105.01	102.85	64	107.44	103.91	75	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80
Cash from ops + noncash items + op expense / Op expense + dividends	4.50	98.58	16	33.76	176.81	13	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86

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	104,546	115,543	444,156	453,761	260,506	-9.52	134.60
Income from lease financing receivables	4,306	3,659	16,238	9,459	0	17.68	
Fully taxable income on loans and leases	108,795	119,141	460,156	462,958	260,171	-8.68	145.07
Tax-exempt income on loans and leases	57	61	238	262	335	-6.56	-66.27
Estimated tax benefit on income on loans and leases	256	222	968	980	1,151	15.46	-60.78
Income on loans and leases (tax equivalent)	109,108	119,424	461,362	464,200	261,657	-8.64	141.31
Investment interest income (tax equivalent)	12,162	14,192	53,179	53,205	30,649	-14.31	133.06
Interest on balances due from depository institutions	248	137	480	3,396	451	81.02	
Interest income on other earning assets	28	371	535	1,507	1,573	-92.45	-92.43
Total interest income (tax equivalent)	121,546	134,124	515,556	522,308	294,330	-9.38	139.24
Interest on time deposits of $250K or more	368	1,027	3,170	5,191	2,281	-64.17	
Interest on time deposits < $250K	2,500	5,869	18,910	20,829	11,344	-57.40	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,628	7,741	17,182	34,055	15,443	-78.97	43.82
Interest on other borrowings and trading liabilities	2,600	3,068	9,188	16,069	17,431	-15.25	59.41
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		-100.00
Total interest expense	7,096	17,705	48,450	76,144	46,499	-59.92	51.27
Net interest income (tax equivalent)	114,450	116,419	467,106	446,164	247,831	-1.69	148.19
Non-interest income	47,411	39,511	190,146	160,455	152,028	19.99	105.06
Adjusted operating income (tax equivalent)	161,861	155,930	657,252	606,619	399,859	3.80	133.79
Overhead expense	95,260	88,520	368,456	411,981	235,285	7.61	120.26
Provision for credit losses	-19,530	56,646	153,180	25,560	13,170		
Securities gains (losses)	329	693	9,076	333	21	-52.53	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	86,813	12,124	146,107	195,586	172,155	616.04	244.48
Applicable income taxes	21,407	1,288	31,636	46,452	36,055	1562.03	146.71
Tax equivalent adjustments	265	269	1,151	1,216	1,357	-1.49	-64.85
Applicable income taxes (tax equivalent)	21,672	1,557	32,787	47,668	37,412	1291.91	129.80
Minority interest	59	-360	-1,454	-891	0		
Net income before discontinued operations, net of minority interest	65,082	10,927	114,774	148,809	134,743	495.61	312.69
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	65,082	10,927	114,774	148,809	134,743	495.61	312.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest	65,141	10,567	113,320	147,918	134,743	516.46	313.07
Investment securities income (tax equivalent)	12,162	14,192	53,179	53,205	30,649	-14.31	133.06
US Treasury and agency securities (excluding mortgage-backed securities)	698	0	1,142	0	0		806.49
Mortgage-backed securities	10,704	13,219	48,377	48,954	26,065	-19.03	174.88
All other securities	760	973	3,660	4,251	4,584	-21.91	-39.07
Cash dividends declared	5,699	6,160	24,369	22,463	13,249	-7.48	219.63
Common	5,699	6,160	24,369	22,463	13,249	-7.48	219.63
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 # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.42	2.96	81	4.43	3.72	89	3.94	3.27	87	4.56	4	85	4.18	4.08	62
Less: Interest expense	0.20	0.27	42	0.58	0.78	33	0.37	0.48	39	0.66	0.98	27	0.66	0.75	37
Equals: Net interest income (tax equivalent)	3.22	2.67	83	3.84	2.94	90	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62
Plus: Non-interest income	1.33	1.13	67	1.30	1.12	68	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92
Equals: adjusted operating income (tax equivalent)	4.56	3.87	84	5.15	4.12	88	5.02	4.04	88	5.30	4.41	85	5.68	4.27	91
Less: Overhead expense	2.68	2.28	77	2.92	2.68	70	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84
Less: Provision for credit losses	-0.55	-0.12	8	1.87	0.88	87	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	73	0.02	0.03	71	0.07	0.02	87	0	0.01	60	0	0	60
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.44	1.78	86	0.40	0.64	29	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95
Less: Applicable income taxes (tax equivalent)	0.61	0.40	86	0.05	0.16	20	0.25	0.23	55	0.42	0.36	67	0.53	0.32	94
Less: Minority interest	0	0	86	-0.01	0	4	-0.01	0	0	-0.01	0	1	0	0	46
Equals: Net operating income	1.83	1.36	85	0.36	0.48	32	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.83	1.35	85	0.36	0.48	32	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94
Memo: Net income (last four quarters)	1.24	1.07	70	1.20	0.98	68	0.88	0.82	52	1.30	1.19	58	1.91	1.22	94
Net income–BHC and noncontrolling (minority) interest	1.83	1.37	85	0.35	0.49	30	0.87	0.83	52	1.29	1.20	57	1.91	1.22	94
Margin Analysis															
Average earning assets / Average assets	91	93.08	23	88.15	91.24	16	90.09	92.32	21	87.57	91.05	15	86.40	93.23	1
Average interest-bearing funds / Average assets	61.73	62.97	49	64.71	66.92	40	62.73	64.06	46	63.06	65.57	40	67.70	70.70	36
Interest income (tax equivalent) / Average earning assets	3.76	3.18	84	5.02	4.09	91	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83
Interest expense / Average earning assets	0.22	0.29	41	0.66	0.85	33	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47
Net interest income (tax equivalent) / Average earning assets	3.54	2.88	86	4.36	3.24	91	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82
Yield or Cost															
Total loans and leases (tax equivalent)	4.85	4.05	83	5.60	4.74	89	5.04	4.27	87	5.79	5.09	84	5.35	4.85	83
Interest-bearing bank balances	0.07	0.10	15	0.74	1.16	22	0.10	0.27	3	5.87	2.04	99	1.38	1.88	20
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			1.50	
Trading assets		0.39			0.75			0.60			0.99			0.70	
Total earning assets	3.75	3.15	85	5.01	4.05	91	4.36	3.51	91	5.20	4.36	88	4.82	4.33	84
Investment securities (tax equivalent)	1.71	1.84	42	2.72	2.60	62	2.34	2.25	60	2.86	2.76	61	2.75	2.69	54
US Treasury and agency securities (excluding mortgage-backed securities)	1.20	1.30	44		2.31		0.87	1.75	15		2.32			2.20	
Mortgage-backed securities	1.55	1.60	50	2.71	2.49	75	2.35	2.05	78	2.77	2.61	71	2.49	2.44	61
All other securities	2.94	2.93	55	2.90	3.62	28	3.01	3.24	45	3.04	4.06	19	2.96	3.74	23
Interest-bearing deposits	0.22	0.26	49	0.82	0.90	49	0.52	0.53	54	0.92	1.10	36	0.76	0.85	43
Time deposits of $250K or more	0.94	0.82	62	1.78	1.83	41	1.58	1.42	63	2.26	1.96	72	1.58	1.57	43
Time deposits < $250K	0.99	0.78	75	1.89	1.69	63	1.62	1.36	69	1.76	1.82	42	1.64	1.42	71
Other domestic deposits	0.09	0.17	26	0.52	0.71	30	0.26	0.36	40	0.64	0.93	31	0.49	0.64	41
Foreign deposits		0.13			0.79			0.42			1.19			1.85	
Federal funds purchased and repos		0.18		1.40	1.14	71	1.34	0.62	85	2.19	1.86	64	1.89	1.03	79
Other borrowed funds and trading liabilities	3.41	1.38	93	2.85	1.90	86	3.23	1.50	92	2.90	2.38	76	2.33	2.10	76
All interest-bearing funds	0.32	0.42	38	0.90	1.15	28	0.59	0.74	37	1.05	1.49	26	0.98	1.06	41

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	47,411	39,511	190,146	160,455	152,028
Fiduciary activities income	13,059	10,151	45,657	39,533	36,716
Service charges on deposit accounts - domestic	5,723	5,943	21,216	24,344	19,941
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,188	755	3,314	2,759	2,617
Insurance activities revenue	671	0	3	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	241	18	525	192	-110
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,210	3,134	55,162	13,657	12,926
Other non-interest income	16,319	19,510	64,269	79,970	79,938
Total overhead expenses	95,260	88,520	368,456	411,981	235,285
Personnel expense	52,837	46,172	195,246	209,922	124,341
Net occupancy expense	12,367	12,318	56,132	66,097	32,416
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,651	2,764	10,936	9,687	2,832
Other operating expenses	27,405	27,266	106,142	126,275	75,696
Fee income on mutual funds and annuities	888	602	2,597	2,104	1,999
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,854	1,791	1,838	1,782	1,177
Average personnel expense per employee	28.50	25.78	106.23	117.80	105.64
Average assets per employee	7,664.92	6,765.19	7,117.45	6,427.58	5,979.62

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.87	2.10	51	1.52	2.64	41	1.37	2.02	46	1.31	2.72	39	1.31	1.69	56
Overhead expenses / Net Interest Income + non-interest income	58.95	59.31	47	56.87	63.90	25	56.16	62.28	30	68.05	61.29	76	59.04	61.22	40
Percent of Average Assets															
Total overhead expense	2.68	2.28	77	2.92	2.68	70	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84
Personnel expense	1.49	1.28	72	1.52	1.36	70	1.49	1.30	68	1.83	1.41	84	1.77	1.46	77
Net occupancy expense	0.35	0.24	88	0.41	0.27	91	0.43	0.26	94	0.58	0.28	97	0.46	0.31	90
Other operating expenses	0.85	0.73	74	0.99	0.98	63	0.89	0.94	65	1.19	0.97	77	1.12	0.79	85
Overhead less non-interest income	1.35	1.10	71	1.62	1.47	64	1.36	1.25	58	2.20	1.32	92	1.18	1.65	14
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.85	58.69	50	56.77	63.38	26	56.06	61.82	30	67.91	60.64	78	58.84	60.51	43
Personnel expense	32.64	33.28	40	29.61	33.17	26	29.71	32.36	29	34.61	32.39	60	31.10	34.42	26
Net occupancy expense	7.64	6.42	68	7.90	6.75	72	8.54	6.58	79	10.90	6.52	96	8.11	7.33	63
Other operating expenses	18.57	18.45	57	19.26	22.88	43	17.81	22.28	34	22.41	21.20	68	19.64	18.28	65
Total non-interest income	29.29	28.42	59	25.34	26.40	52	28.93	28.83	56	26.45	29.23	54	38.02	20.30	90
Fiduciary activities income	8.07	2.15	93	6.51	2.03	90	6.95	2.09	89	6.52	1.97	88	9.18	1.95	93
Service charges on domestic deposit accounts	3.54	3.21	55	3.81	3.92	45	3.23	3.27	48	4.01	3.88	50	4.99	3.58	77
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.03	46
Investment banking fees and commissions	0.73	2.51	33	0.48	2.81	27	0.50	2.46	30	0.45	3.54	24	0.65	0.85	56
Insurance activities revenue	0.41	0.38	72	0	0.40	14	0	0.41	24	0	0.47	11	0	0.46	19
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees	0.15	0.99	42	0.01	-0.41	53	0.08	0.01	62	0.03	0.28	39	-0.03	0.52	0
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	6.31	3.74	76	2.01	1.88	63	8.39	3.92	82	2.25	1.86	66	3.23	1.98	76
Other non-interest income	10.08	8.65	67	12.51	9.85	73	9.78	9.65	61	13.18	10.04	72	19.99	7.05	96
Overhead less non-interest income	29.56	29.66	45	31.43	36.23	37	27.13	31.93	32	41.46	31.06	82	20.82	39.75	6
Applicable income taxes / Pretax net operating income (tax equivalent)	24.66	21.04	85	10.62	17.54	19	21.65	18.63	68	23.75	20.56	76	20.94	18.37	60
Applicable income tax + TE / Pretax net operating income + TE	24.96	22.74	75	12.84	22.86	10	22.44	21.18	52	24.37	23.23	65	21.73	21.35	46

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	6,535,995	6,717,048	6,689,394	6,686,898	3,805,947	-2.70	111.69
Commercial and industrial loans	1,655,571	1,351,213	1,960,184	1,291,643	945,575	22.52	142.30
Loans to individuals	285,673	361,151	340,192	380,458	164,994	-20.90	392.55
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4,096	4,212	4,449	4,896	4,807	-2.75	-75.03
Other loans and leases	277,744	212,251	260,008	201,160	14,801	30.86	1329.46
Less: Unearned income	25,048	9,655	31,947	9,143	7,348	159.43	197.16
Loans and leases, net of unearned income	8,734,031	8,636,220	9,222,280	8,555,912	4,928,776	1.13	126.49
Less: Allowance for loan and lease losses	204,818	139,073	228,804	47,576	39,539	47.27	445.37
Net loans and leases	8,529,213	8,497,147	8,993,476	8,508,336	4,889,237	0.38	123.36
Debt securities that reprice or mature in over 1 year	3,090,278	2,181,315	2,639,660	2,075,866	1,354,011	41.67	230.27
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	11,619,491	10,678,462	11,633,136	10,584,202	6,243,248	8.81	144.40
Interest-bearing bank balances	1,532,189	63,380	1,138,788	83,911	25,875	2317.46	6952.33
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,135	1,140	1,144	2,649	1,018	-0.44	-81.09
Trading assets	0	0	0	0	0		
Total earning assets	13,152,815	10,742,982	12,773,068	10,670,762	6,270,141	22.43	175.05
Non-interest-bearing cash and due from depository institutions	523,712	441,730	506,863	487,841	594,882	18.56	-7.85
Premises, fixed assets, and leases	246,124	260,681	247,399	270,581	44,881	-5.58	530.05
Other real estate owned	2,068	4,825	3,061	2,605	2,668	-57.14	-48.03
Investment in unconsolidated subsidiaries	6,350	6,870	6,029	6,874	2,011	-7.57	152.89
Intangible and other assets	799,388	821,810	797,500	817,639	334,287	-2.73	175.41
Total assets	14,730,452	12,278,890	14,333,914	12,256,302	7,248,870	19.97	159.06
Quarterly average assets	14,210,755	12,116,458	13,691,815	12,195,619	7,134,202	17.28	153.89
Average loans and leases (YTD)	8,996,880	8,535,008	9,162,040	8,014,470	4,894,518	5.41	132.97
Memoranda							
Loans held-for-sale	155,447	85,458	197,541	83,872	25,318	81.90	329.67
Loans not held-for-sale	8,578,584	8,550,762	9,024,739	8,472,040	4,903,458	0.33	124.57
Real estate loans secured by 1–4 family	1,994,977	2,165,246	2,110,100	2,204,711	1,068,414	-7.86	131.02
Commercial real estate loans	4,505,380	4,511,683	4,544,315	4,443,428	2,689,748	-0.14	106.28
Construction and land development	805,912	659,018	743,159	598,407	320,840	22.29	235.50
Multifamily	389,326	595,585	448,733	601,301	139,304	-34.63	164.83
Nonfarm nonresidential	3,310,142	3,257,080	3,352,423	3,243,720	2,229,604	1.63	84.22
Real estate loans secured by farmland	35,638	40,119	34,979	38,759	47,785	-11.17	-10.71
Total investment securities	3,091,413	2,182,455	2,640,804	2,078,515	1,355,029	41.65	228.29
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	219,116	0	232,107	0	0		651.74
Municipal securities	103,027	133,554	111,246	131,600	149,950	-22.86	-38.29
Mortgage-backed securities	2,768,769	2,048,400	2,296,950	1,944,914	1,205,079	35.17	276.42
Asset-backed securities	0	0	0	0	0		
Other debt securities	501	501	501	2,001	0	0.00	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,987,885	2,048,400	2,529,057	1,944,914	1,205,079	45.86	285.68
U.S. Treasury securities	0	0	0	0	0		-100.00
US agency securities (excluding mortgage-backed securities)	219,116	0	232,107	0	0		651.74
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	2,768,769	2,048,400	2,296,950	1,944,914	1,205,079	35.17	276.42
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	4,107	3,326	4,680	3,024	-519	23.48	14.78
Available-for-sale securites appreciation (depreciation)	-13,102	95,311	78,793	35,432	-19,148		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,375,418	1,299,219	1,295,135	1,048,959	915,033	5.86	224.55

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	1,246,128	873,623	1,073,570	849,433	781,973	42.64	153.70
NOW, ATS and transaction accounts	820,078	629,504	774,833	620,143	475,529	30.27	149.22
Time deposits less brokered deposits < $250K	896,065	922,365	836,126	1,035,200	460,918	-2.85	
MMDA and other savings accounts	9,115,165	6,802,709	8,784,836	6,581,572	3,587,346	33.99	248.94
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,077,436	9,228,201	11,469,365	9,086,348	5,305,766	30.88	232.71
Time deposits of $250K or more	141,385	202,645	170,894	258,030	143,646	-30.23	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	100,000	0	195,000	157,975	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	21,456	55,731	27,013	49,462	313,739	-61.50	-96.72
Other borrowings w/remaining maturity over 1 year	246,734	178,543	246,617	177,815	161,063	38.19	259.93
Brokered deposits < $250K	64,879	278,508	216,405	242,479	191,019	-76.70	
Noncore funding	474,454	815,427	660,929	922,786	967,442	-41.82	-63.20
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	67,011	67,011	67,011	67,011	67,011	0.00	-45.08
Other liabilities	343,097	334,832	347,129	330,666	87,731	2.47	624.15
Total liabilities	12,961,998	10,445,471	12,544,434	10,406,811	6,427,950	24.09	154.73
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	576	576	576	575	569	0.00	2.67
Common surplus	1,054,291	1,050,658	1,053,022	1,049,064	349,810	0.35	308.97
Retained earnings	1,036,797	891,776	977,414	917,377	791,031	16.26	77.35
Accumulated other comprehensive income	-13,702	70,534	56,007	23,501	-15,394		
Other equity capital components	-307,321	-178,950	-295,293	-140,211	-305,096		
Total holding company equity capital	1,770,641	1,834,594	1,791,726	1,850,306	820,920	-3.49	196.30
Noncontrolling (minority) interest in subsidiaries	-2,187	-1,175	-2,246	-815	0		
Total equity capital, including minority interest	1,768,454	1,833,419	1,789,480	1,849,491	820,920	-3.54	195.94
Total liabilities and capital	14,730,452	12,278,890	14,333,914	12,256,302	7,248,870	19.97	159.06
Memoranda							
Non-interest-bearing deposits	3,857,610	2,314,982	3,415,021	2,189,573	1,626,252	66.64	299.96
Interest-bearing deposits	8,426,090	7,394,372	8,441,643	7,397,284	4,014,179	13.95	171.43
Total deposits	12,283,700	9,709,354	11,856,664	9,586,857	5,640,431	26.51	201.90
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,791,726	1,850,306	1,850,306	820,920	724,345		
Accounting restatements	0	-30,368	-30,368	0	0		
Net income	65,082	10,927	114,774	148,809	134,743		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,270	1,595	4,709	11,363	13,545		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	12,029	38,739	155,832	97,186	31,202		
Changes incident to business combinations	0	0	0	949,968	0		
Less: Dividends declared	5,699	6,160	24,369	22,463	13,249		
Change in other comprehensive income	-69,709	47,033	32,506	38,895	-7,262		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,770,641	1,834,594	1,791,726	1,850,306	820,920		

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 # 2	Pct
Percent of Total Assets															
Real estate loans	44.37	36.10	69	54.70	38.37	80	46.67	36.22	71	54.56	37.78	78	52.50	53.63	45
Commercial and industrial loans	11.24	13.88	38	11	12.73	43	13.68	13.52	50	10.54	12.02	43	13.04	11.42	65
Loans to individuals	1.94	3.42	55	2.94	3.84	57	2.37	3.40	58	3.10	4.20	54	2.28	2.65	69
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	44
Agricultural loans	0.03	0.19	44	0.03	0.20	50	0.03	0.19	48	0.04	0.24	50	0.07	0.47	49
Other loans and leases	1.89	4.29	30	1.73	4.96	22	1.81	4.63	26	1.64	5.01	21	0.20	2.64	18
Net loans and leases	57.90	60.99	35	69.20	64.23	58	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Debt securities over 1 year	20.98	16.70	69	17.76	14.63	67	18.42	15.55	64	16.94	14.60	62	18.68	13.20	78
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	78.88	78.43	41	86.97	80.12	77	81.16	78.16	54	86.36	79.65	70	86.13	87.24	34
Interest-bearing bank balances	10.40	9.08	62	0.52	4.14	8	7.94	7.51	55	0.68	3.06	20	0.36	2.30	14
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.01	1.59	1	0.01	1.72	3	0.01	1.68	2	0.02	1.91	3	0.01	2.14	5
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets	89.29	91.48	20	87.49	89.78	25	89.11	91.05	23	87.06	89.53	23	86.50	92.24	1
Non-interest cash and due from depository institutions	3.56	1	98	3.60	1.12	99	3.54	1.07	99	3.98	1.14	99	8.21	1.25	99
Other real estate owned	0.01	0.02	58	0.04	0.03	68	0.02	0.02	62	0.02	0.03	52	0.04	0.04	63
All other assets	7.15	7.44	47	8.91	9.05	49	7.35	7.82	42	8.96	9.27	48	5.30	6.39	34
Memoranda															
Short-term investments	10.41	11.92	50	0.53	7.73	1	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3
U.S. Treasury securities	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities)	1.49	0.73	79	0	0.51	12	1.62	0.63	84	0	0.54	13	0	1.67	7
Municipal securities	0.70	1.77	47	1.09	1.44	54	0.78	1.69	48	1.07	1.34	57	2.07	2.66	53
Mortgage-backed securities	18.80	12.38	78	16.68	11.43	77	16.02	11.75	70	15.87	11.44	77	16.62	8.73	85
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities	0	0.46	23	0	0.39	26	0	0.42	26	0.02	0.39	34	0	0.52	16
Loans held-for-sale	1.06	0.46	82	0.70	0.40	74	1.38	0.52	85	0.68	0.39	74	0.35	0.29	76
Loans held for investment	58.24	61.15	35	69.64	64.43	59	62.96	61.72	44	69.12	63.50	54	67.64	73.24	23
Real estate loans secured by 1–4 family	13.54	11.69	61	17.63	13.18	69	14.72	11.91	62	17.99	13.29	69	14.74	16.83	49
Revolving	2.39	1.51	68	3.11	2.02	72	2.51	1.66	66	3.10	2.07	69	4	2.43	76
Closed-end, secured by first liens	7.74	9.76	43	12.12	10.62	58	9.41	9.81	51	12.56	10.69	62	8.01	13.60	27
Closed-end, secured by junior liens	3.41	0.21	99	2.41	0.28	97	2.81	0.22	98	2.33	0.28	97	2.73	0.41	98
Commercial real estate loans	30.59	22.27	70	36.74	23.11	83	31.70	22.22	72	36.25	22.23	83	37.11	33.39	65
Construction and land development	5.47	3.32	80	5.37	3.46	75	5.18	3.40	75	4.88	3.44	69	4.43	4.78	55
Multifamily	2.64	3.21	54	4.85	3.23	76	3.13	3.12	59	4.91	3.01	80	1.92	5.12	27
Nonfarm nonresidential	22.47	14.77	78	26.53	15.32	86	23.39	14.72	80	26.47	14.69	84	30.76	21.85	83
Real estate loans secured by farmland	0.24	0.33	64	0.33	0.35	67	0.24	0.33	64	0.32	0.36	67	0.66	0.88	64

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 # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.83	57.91	81	77.78	57.83	81	72.54	57.15	78	78.16	57.46	82	77.22	72.88	56
Real estate loans secured by 1–4 family	22.84	19.43	61	25.07	20.44	65	22.88	19.43	61	25.77	20.75	65	21.68	23.13	51
Revolving	4.03	2.45	73	4.41	3.09	67	3.90	2.64	67	4.43	3.15	68	5.88	3.34	79
Closed-end	18.81	16.76	62	20.66	17.13	68	18.98	16.59	63	21.33	17.39	66	15.79	19.33	47
Commercial real estate loans	51.58	35.36	83	52.24	34.31	84	49.28	34.63	80	51.93	33.52	85	54.57	45.57	72
Construction and land development	9.23	5.29	79	7.63	5.12	72	8.06	5.26	75	6.99	5.09	69	6.51	6.53	57
1–4 family	0.99	1.05	58	1.09	0.98	62	0.81	0.93	57	1.07	0.94	64	0.65	1.52	37
Other	8.24	4.21	88	6.54	4	75	7.25	4.19	81	5.92	4.02	73	5.86	4.90	65
Multifamily	4.46	5.08	54	6.90	4.90	72	4.87	4.96	57	7.03	4.69	76	2.83	6.76	29
Nonfarm nonresidential	37.90	23.47	85	37.71	22.69	86	36.35	22.93	83	37.91	22.15	88	45.24	30.16	91
Owner-occupied	15.53	7.93	88	15.77	7.70	87	14.60	7.68	86	15.76	7.72	88	22.45	10.31	96
Other	22.37	15.25	77	21.94	14.76	75	21.75	14.95	76	22.15	14.34	76	22.78	19.35	69
Real estate loans secured by farmland	0.41	0.56	64	0.46	0.53	68	0.38	0.54	65	0.45	0.55	67	0.97	1.27	63
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	44
Commercial and industrial loans	18.96	23.16	38	15.65	20.31	38	21.25	22.17	48	15.10	19.53	39	19.18	16.21	69
Loans to individuals	3.27	6.02	55	4.18	6.48	55	3.69	6.13	56	4.45	7.13	55	3.35	3.89	69
Credit card loans	0.07	0.50	60	0.06	0.71	56	0.07	0.65	58	0.07	0.81	53	0.07	0.04	80
Agricultural loans	0.05	0.33	41	0.05	0.31	46	0.05	0.32	44	0.06	0.37	46	0.10	0.69	50
Other loans and leases	3.18	8.05	32	2.46	9.38	23	2.82	9.09	26	2.35	9.85	21	0.30	3.74	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	430.25	382.51	54	471.79	401.07	57	448.30	381.27	57	480.16	391.26	62	500.60	505.61	47
Real estate loans secured by 1–4 family	131.32	124.29	55	152.08	138.65	53	141.41	125.03	57	158.31	138.18	60	140.53	161.34	49
Revolving	23.16	16.14	66	26.78	21.22	62	24.08	17.42	65	27.25	21.26	63	38.14	23.52	74
Closed-end	108.17	106.79	56	125.30	115.78	56	117.33	106.14	57	131.07	115.20	60	102.39	134.73	43
Commercial real estate loans	296.58	237.40	62	316.89	240.54	65	304.54	234.65	64	319.07	229.44	69	353.79	316.03	65
Construction and land development	53.05	35.26	72	46.29	35.93	64	49.80	35.62	69	42.97	34.95	64	42.20	44.92	52
1–4 family	5.70	6.84	53	6.60	6.92	56	5.01	6.34	53	6.59	6.61	58	4.22	10.21	33
Other	47.35	28.01	77	39.69	27.85	68	44.79	28.16	74	36.38	27.32	66	37.98	33.75	59
Multifamily	25.63	34.02	48	41.83	33.54	70	30.07	32.74	56	43.18	31.04	75	18.32	48.38	27
Nonfarm nonresidential	217.90	157.71	70	228.77	159.79	70	224.67	155.06	72	232.92	152.10	74	293.26	208.15	81
Owner-occupied	89.28	52.99	80	95.65	54.16	80	90.23	52.37	79	96.85	53.07	81	145.57	70.68	93
Other	128.62	102.29	61	133.11	103.49	62	134.44	100.54	66	136.07	97.41	67	147.70	134.17	61
Real estate loans secured by farmland	2.35	3.50	63	2.82	3.48	67	2.34	3.44	64	2.78	3.60	64	6.29	8.13	65
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans	108.98	145.22	36	94.91	132.09	35	131.36	139.91	46	92.75	122.02	38	124.37	107.07	63
Loans to individuals	18.81	35.91	54	25.37	40.80	54	22.80	37.47	57	27.32	43.51	53	21.70	24.45	69
Credit card loans	0.41	2.59	59	0.38	3.94	56	0.41	3.30	58	0.40	4.34	54	0.48	0.24	81
Agricultural loans	0.27	1.94	43	0.30	1.90	44	0.30	1.88	46	0.35	2.18	49	0.63	4.49	49
Other loans and leases	18.28	47.52	30	14.91	54.71	22	17.42	49.54	27	14.44	52.44	19	1.95	25.58	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.06	27.81	68	36.47	27.16	72	34.68	27.32	67	36.17	26.45	73	32.12	35.09	43
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	207.29	185.94	54	221.23	188.67	52	214.31	183.76	56	222.22	178.57	58	208.22	243.62	38
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	296.58	243.39	62	316.89	248.20	63	304.54	240.85	62	319.07	236.10	67	353.79	318.90	63

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 # 2	Pct
Percent of Total Assets															
Short-term investments	10.41	11.92	50	0.53	7.73	1	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3
Liquid assets	34.24	27.16	75	20.80	22.73	51	29.12	26.22	64	20.53	22.44	53	25.19	15.56	85
Investment securities	20.99	18.78	60	17.77	16.91	57	18.42	17.85	56	16.96	16.99	53	18.69	16.02	67
Net loans and leases	57.90	60.99	35	69.20	64.23	58	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22
Net loans, leases and standby letters of credit	58.53	61.79	35	70.02	65.22	58	63.39	62.48	43	70.27	64.84	55	68.43	73.71	25
Core deposits	81.99	73.69	81	75.16	64.18	79	80.02	70.67	79	74.14	63.09	71	73.19	69.97	61
Noncore funding	3.22	11.95	11	6.64	19.78	14	4.61	14.13	17	7.53	19.36	15	13.35	16.58	37
Time deposits of $250K or more	0.96	1.96	26	1.65	2.95	31	1.19	2.11	32	2.11	2.94	41	1.98	4.28	20
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.22	11	0.81	1.77	44	0	1.47	10	1.59	1.94	60	2.18	0.96	80
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.60	29	0.81	0.97	54	0	0.54	30	1.59	0.48	76	2.18	0.97	81
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.15	1.11	45	0.45	3.69	18	0.19	1.24	37	0.40	3.01	20	4.33	3.63	61
Earning assets that reprice within 1 year	50.49	38.67	81	43.64	39.59	62	52.55	39.38	84	39.90	39.29	51	43.51	32.35	76
Interest-bearing liabilities that reprice within 1 year	4.53	7.73	36	7.42	10.23	34	5.57	8.20	43	7.34	10.19	33	6.07	18.20	16
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	45.96	29.49	88	36.22	27.26	72	46.99	29.11	89	32.56	26.63	62	37.44	12.98	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.11	-0.51	22	7.03	14.37	29	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55
Net short-term noncore funding dependence	-11.73	-6.88	29	4.36	4.94	44	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61
Short-term investment / Short-term noncore funding	902.65	246.74	93	12.17	77.70	8	315.18	184.19	80	13.84	77.77	16	3.54	62.28	4
Liquid assets - short-term noncore funding / Nonliquid assets	50.32	30.67	82	20.80	16.50	67	37.53	28.18	72	19.42	16.97	62	19.68	4.17	83
Net loans and leases / Total deposits	69.44	76.22	29	87.52	88.34	45	75.85	79.43	39	88.75	90.31	43	86.68	92.88	27
Net loans and leases / Core deposits	70.62	83.77	23	92.08	101.46	33	78.41	88.34	32	93.64	103.93	36	92.15	106.50	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.31	0.62	52	0.25	1.57	25	0.36	1.57	30	0.22	0.72	39	-0.07	-0.47	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.99	1.31	11	7.29	3.85	85	6.13	4.31	75	2.63	1.36	80	-2.66	-1.95	29
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	3.35	12.84	47	6.14	12.92	52	4.23	11.38	53	6.43	12.67	53	11.07	10.76	67
Available-for-sale securities	96.65	85.49	55	93.86	85.17	51	95.77	87.23	49	93.57	85.40	49	88.93	88.32	34
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities)	7.09	4.35	75	0	3.36	12	8.79	4.01	80	0	3.49	13	0	11	7
Municipal securities	3.33	9.71	41	6.12	8.69	52	4.21	9.83	45	6.33	7.75	56	11.07	16.63	47
Mortgage-backed securities	89.56	66.67	82	93.86	68.40	88	86.98	66.64	75	93.57	67.43	88	88.93	54.50	92
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities	0.02	3.05	23	0.02	2.67	26	0.02	3.01	26	0.10	2.94	34	0	3.75	16
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	0.04	9.29	1	0.05	10.98	1	0.04	10.55	1	0.13	11.86	2	0.08	13.91	5
Debt securities 1 to 5 years	1.85	16.09	11	0.84	17.72	6	1.55	17.03	11	1.27	17.94	10	1.93	23.42	8
Debt securities over 5 years	98.11	72.48	96	99.11	67.50	99	98.41	69.86	95	98.60	66.02	99	98	58.36	96
Pledged securities	44.49	33.48	67	59.53	36.65	78	49.04	35.67	69	50.47	30.57	77	67.53	42.20	78
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	2,276.51	156.41	99	37.74	53.90	56	1,216.93	183.32	97	221.87	26.69	94	61.94	16.28	80
Investment securities	41.65	31.91	70	30.58	9.51	84	27.05	23.62	66	53.39	11.75	89	35.60	8.02	88
Core deposits	30.88	29.18	64	1.47	12	7	26.23	26.88	54	71.25	11.23	96	8.80	10.40	55
Noncore funding	-41.82	-25.09	29	-11.22	16.35	17	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15

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)			2,451,491	2,406,874	1,385,291
Commit: Secured commercial real estate loans	524,280	499,410	567,431	531,925	298,854
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			55,852	48,698	31,860
Securities underwriting	0	0	0	0	0
Standby letters of credit	92,921	100,390	93,069	104,070	70,992
Commercial and similar letters of credit	13	19	13	19	241
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	405,626	326,423	419,219	206,594	65,225
Written options contracts (interest rate)	257,413	243,420	238,849	124,029	42,439
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,261,977	1,294,889	1,300,237	1,231,894	656,499
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	113,177	0	113,177	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							17.10	22.01	38	19.64	23.52	46	19.11	17.31	65
Standby letters of credit	0.63	0.67	61	0.82	0.78	64	0.65	0.71	63	0.85	0.84	63	0.98	0.35	93
Commercial and similar letters of credit	0	0.02	40	0	0.02	40	0	0.02	43	0	0.02	38	0	0.01	74
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0	50
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	0.02	44
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	0.01	46
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	0.01	46
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	47
Derivative contracts	13.84	42.67	40	15.19	54.47	34	14.45	48.62	37	12.75	68.47	32	10.54	6.51	72
Interest rate contracts	13.07	30.32	41	15.19	40.32	37	13.66	34.36	38	12.75	47.31	35	10.54	6.40	72
Interest rate futures and forward contracts	2.75	4.59	76	2.66	11.14	74	2.92	6.21	72	1.69	10.67	69	0.90	0.25	85
Written options contracts (interest rate)	1.75	2	67	1.98	2.54	66	1.67	2.18	64	1.01	2.47	65	0.59	0.26	80
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	8.57	20.33	38	10.55	23.70	36	9.07	20.83	38	10.05	28.86	37	9.06	5.18	74
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0.77	0.80	82	0	1.75	32	0.79	1.86	80	0	3.32	31	0	0	48
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	49
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0.77	0.27	86	0	0.31	35	0.79	0.32	85	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							26.76	42.82	34	30.03	45.53	38	28.30	25.18	64

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,038,193	1,864,732	2,071,482	1,562,517	764,163
Interest rate contracts	1,925,016	1,864,732	1,958,305	1,562,517	764,163
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	113,177	0	113,177	0	0
Derivatives Position					
Futures and forwards	405,626	326,423	419,219	206,594	65,225
Written options	257,413	243,420	238,849	124,029	42,439
Exchange-traded	0	0	0	0	0
Over-the-counter	257,413	243,420	238,849	124,029	42,439
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,375,154	1,294,889	1,413,414	1,231,894	656,499
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,038,193	1,864,732	2,071,482	1,562,517	764,163
Interest rate contracts	1,925,016	1,864,732	1,958,305	1,562,517	764,163
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	113,177	0	113,177	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,632,568	1,538,308	1,652,263	1,355,923	698,938
One year or less	305,048	290,428	278,031	167,496	93,917
Over 1 year to 5 years	377,482	389,733	362,823	376,361	336,390
Over 5 years	950,038	858,147	1,011,409	812,066	268,631
Gross negative fair value (absolute value)	74,204	100,051	117,823	33,691	7,970
Gross positive fair value	8,907	13,009	14,247	4,836	747
Held for trading	0	0	0	0	0
Non-traded	8,907	13,009	14,247	4,836	747
Current credit exposure on risk-based capital derivative contracts	3,464	6,783	5,369	2,520	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 # 2	Pct
Percent of Notional Amount															
Interest rate contracts	94.45	94.52	29	100	94.85	79	94.54	94.10	31	100	93.44	80	100	99.91	54
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	0	46
Equity, commodity, and other contracts	5.55	1.04	87	0	1.10	32	5.46	1.17	85	0	1.64	31	0	0	47
Futures and forwards	19.90	12.82	71	17.51	13.53	67	20.24	14.05	68	13.22	13.49	63	8.54	11.75	65
Written options	12.63	8.11	75	13.05	7.86	78	11.53	8.18	71	7.94	5.91	70	5.55	11.14	60
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	12.63	7.80	76	13.05	7.35	81	11.53	7.73	73	7.94	5.10	74	5.55	10.65	60
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	1.29	38
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	1.22	38
Swaps	67.47	69.64	40	69.44	69.06	41	68.23	68.76	40	78.84	69.75	46	85.91	65.42	48
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	94.45	54.11	65	100	52.13	89	94.54	53.82	67	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	5.55	0.12	95	0	0.08	38	5.46	0.10	96	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	80.10	90.92	21	82.49	91.11	21	79.76	91.48	21	86.78	93.86	21	91.46	82.85	40
One year or less	14.97	26.80	47	15.57	31.34	42	13.42	32.05	42	10.72	32.17	35	12.29	12.75	65
Over 1 year to 5 years	18.52	28.69	39	20.90	27.94	41	17.52	27.06	37	24.09	30.45	47	44.02	22.66	75
Over 5 years	46.61	30.03	69	46.02	31.18	69	48.83	29.56	73	51.97	28.09	74	35.15	36.28	48
Gross negative fair value (absolute value)	3.64	1.21	96	5.37	1.98	92	5.69	1.55	98	2.16	0.83	91	1.04	0.66	73
Gross positive fair value	0.44	1.70	6	0.70	2.69	11	0.69	2.23	9	0.31	1.19	11	0.10	1.10	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.05	75	0.08	0.11	65	0.09	0.07	80	0.03	0.06	66	0.01	0.01	81
Gross positive fair value (X)	0.01	0.07	20	0.01	0.13	18	0.01	0.09	19	0	0.07	19	0	0.01	32
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0.01	0.01	46	0.01	0.02	51	0.01	0.02	55	0	0.01	54	0	0.01	41
Current credit exposure (X)	0	0.05	20	0.01	0.09	21	0	0.06	23	0	0.05	20	0	0	18
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.61	19	0.07	1.16	24	0.05	0.85	20	0.02	0.73	20	0	0.06	18

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	228,804	47,576	47,576	39,539	40,599
Gross losses	5,476	4,175	13,249	22,273	16,983
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,650	3,451	5,720	4,750	2,753
Net losses	3,826	724	7,529	17,523	14,230
Provision for loan and lease losses	-20,160	56,638	153,174	25,560	13,170
Adjustments	0	35,583	35,583	0	0
Ending balance	204,818	139,073	228,804	47,576	39,539
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.57	-0.11	6	1.87	0.87	87	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75
Provision for loan and lease losses / Average loans and leases	-0.90	-0.20	11	2.65	1.41	83	1.67	0.82	89	0.32	0.24	72	0.27	0.16	78
Provision for loan and lease losses / Net loan and lease losses	-526.92	-168.35	17	7,822.93	730.69	97	2,034.45	487.86	93	145.87	130.58	69	92.55	182.69	27
Allowance for loan and lease losses / Total loans and leases not held for sale	2.39	1.49	88	1.63	1.32	76	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33
Allowance for loan and lease losses / Total loans and leases	2.35	1.47	88	1.61	1.30	77	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	13.38	18.09	60	48.02	10.10	93	30.39	11.58	88	2.72	8.03	26	2.78	21.35	9
Allowance for loan and lease losses / Nonaccrual assets	644.24	291.29	90	722.46	310.68	87	545.97	299.17	86	207.56	218.72	65	131.56	285.36	29
ALLL / 90+ days past due + nonaccrual loans and leases	518.92	246.27	88	413.92	221.69	86	390.44	244.34	79	121.76	151.73	48	128	259.30	31
Gross loan and lease losses / Average loans and leases	0.24	0.24	61	0.20	0.34	39	0.14	0.34	31	0.28	0.28	58	0.35	0.15	86
Recoveries / Average loans and leases	0.07	0.08	58	0.16	0.07	87	0.06	0.07	55	0.06	0.08	46	0.06	0.05	63
Net losses / Average loans and leases	0.17	0.16	61	0.03	0.27	17	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89
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	48
Recoveries / Prior year-end losses	12.45	7.39	76	15.49	8.09	85	25.68	33.98	42	27.97	36.22	43	19.88	51.25	27
Earnings coverage of net loan and lease losses (X)	17.35	25.70	59	94.60	17.23	90	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.03	64	0	0.01	44	0.02	0.04	42	0	0.01	46	0.07	0.01	90
Real estate loans secured by 1–4 family	-0.05	-0.01	14	-0.01	0.01	36	-0.01	0.01	33	0.02	0.01	69	0.09	0.01	91
Revolving	-0.10	-0.03	15	-0.01	0	36	-0.02	0.01	32	0.10	0.02	81	0.09	0.02	78
Closed-end	-0.04	-0.01	16	-0.01	0.01	34	0	0	40	0.01	0	61	0.09	0.01	93
Commercial real estate loans	0.05	0.05	69	0.01	0.01	65	0.03	0.07	45	-0.01	0.01	15	0.07	0.01	85
Construction and land development	0	0	57	0	-0.01	46	0	0	36	0.01	-0.01	78	0.46	-0.02	97
1–4 family	0	0	58	0	0	15	0	0	17	0	0	25	0.24	0	99
Other	0	0	57	0	-0.01	65	0	0	57	0.01	-0.01	82	0.23	-0.02	97
Multifamily	0	0	54	0	0	61	0	0	58	0	0	82	0	0	50
Nonfarm nonresidential	0.07	0.07	73	0.01	0.02	64	0.04	0.11	44	-0.01	0.02	12	0.02	0.02	64
Owner-occupied	-0.01	0.01	12	0.01	0.01	75	0.02	0.02	71	0.02	0.01	83	0.01	0.01	81
Other	0.08	0.06	75	0	0.01	26	0.02	0.08	43	-0.04	0.01	2	0	0.01	63
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans	0.67	0.20	88	-0.18	0.48	0	0.11	0.47	21	1.12	0.37	91	1.08	0.18	94
Loans to individuals	0.40	1.06	28	0.74	1.43	34	0.49	1.13	28	0.57	1.17	30	0.74	0.71	66
Credit card loans	4.58	2.41	87	4.15	3.52	61	2.73	2.92	41	0	3.11	7	0	1.65	21
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0.69	0.09	93	1.19	0.15	95	1.06	0.15	93	0.38	0.15	83	0.01	0.28	51

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	40,281	37,871	28,152	32,683	12,507
90+ days past due loans and leases	7,678	14,349	16,694	16,150	835
Nonaccrual loans and leases	31,792	19,250	41,908	22,922	30,055
Total past due and nonaccrual loans and leases	79,751	71,470	86,754	71,755	43,397
Restructured 30–89 days past due	0	500	360	762	2,171
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,884	3,873	4,602	5,896	10,211
Total restructured loans and leases	3,884	4,373	4,962	6,658	12,382
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	15,919	14,071	15,539	14,281	14,953
Other real estate owned	2,068	4,825	3,061	2,605	2,668
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.46	0.33	76	0.44	0.52	45	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48
90+ days past due loans and leases	0.09	0.11	70	0.17	0.12	76	0.18	0.12	77	0.19	0.15	73	0.02	0.03	57
Nonaccrual loans and leases	0.36	0.65	25	0.22	0.57	12	0.45	0.66	38	0.27	0.51	22	0.61	0.49	68
90+ days past due and nonaccrual loans and leases	0.45	0.82	27	0.39	0.75	20	0.64	0.85	39	0.46	0.71	33	0.63	0.54	65
30–89 days past due restructured	0	0.01	20	0.01	0.01	52	0	0.01	51	0.01	0.01	60	0.04	0.01	92
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured	0.04	0.13	32	0.04	0.14	27	0.05	0.13	31	0.07	0.14	39	0.21	0.10	81
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.46	0.33	76	0.44	0.52	45	0.31	0.40	48	0.38	0.43	53	0.25	0.32	48
90+ days past due assets	0.09	0.11	70	0.17	0.12	76	0.18	0.12	77	0.19	0.15	73	0.02	0.03	57
Nonaccrual assets	0.36	0.66	25	0.22	0.58	12	0.45	0.67	38	0.27	0.53	22	0.61	0.49	67
30+ days past due and nonaccrual assets	0.91	1.18	47	0.83	1.32	27	0.94	1.29	41	0.84	1.19	39	0.88	0.88	58
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.50	26	0.27	0.48	24	0.41	0.52	41	0.32	0.44	39	0.43	0.39	60
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.53	26	0.31	0.51	28	0.43	0.55	41	0.34	0.48	38	0.46	0.45	56
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.34	0.58	26	0.31	0.57	20	0.42	0.60	33	0.33	0.53	26	0.69	0.59	64
Allowance for loan and lease losses	24.30	69.27	10	27.79	74.58	13	26.60	66.66	13	85.27	115.41	40	126.07	95.97	72
Equity capital + allowance for loan and lease losses	2.52	5.03	23	1.96	4.68	16	3.01	4.97	28	2.14	4.28	24	5.79	5.09	66
Tier 1 capital + allowance for loan and lease losses	3.24	5.96	24	2.67	5.89	17	4.02	6.05	29	2.91	5.65	21	6.56	5.65	65
Loans and leases + other real estate owned	0.57	0.97	31	0.45	0.91	15	0.66	0.97	31	0.47	0.85	21	1.01	0.82	70

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 # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.34	0.31	64	0.31	0.48	28	0.25	0.39	42	0.26	0.38	41	0.25	0.29	56
	90+ days past due	0.01	0.13	45	0.05	0.12	61	0.03	0.16	56	0.02	0.16	45	0.02	0.03	62
	Nonaccrual	0.36	0.76	22	0.22	0.54	21	0.58	0.76	42	0.25	0.46	29	0.43	0.48	53
Commercial and industrial	30–89 days past due	0.47	0.22	82	0.38	0.36	63	0.07	0.23	20	0.32	0.31	63	0.23	0.23	63
	90+ days past due	0.01	0.02	66	0.01	0.03	48	0.17	0.03	93	0.16	0.05	85	0.01	0.02	74
	Nonaccrual	0.51	0.69	46	0.35	0.90	22	0.16	0.75	14	0.49	0.83	34	1.45	0.61	82
Individuals	30–89 days past due	3.09	0.53	97	3.22	0.84	97	2.28	0.83	94	3.01	0.83	96	0.17	0.68	29
	90+ days past due	2.27	0.11	97	3.09	0.15	99	3.24	0.14	99	3.35	0.17	99	0.06	0.03	80
	Nonaccrual	0.01	0.22	27	0	0.19	9	0.01	0.28	24	0	0.17	11	0.09	0.15	51
Depository institution loans	30–89 days past due		0.01			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0.01	44
	Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due	0	0.03	46	0	10.34	43	0	0	50	0	0.07	47			
	90+ days past due	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			
Other loans and leases	30–89 days past due	0.52	0.13	87	0.21	0.26	61	0.86	0.18	91	0	0.20	14	2.29	0.18	95
	90+ days past due	0.02	0.01	84	0	0.01	31	0	0.01	75	0	0.01	30	0	0	41
	Nonaccrual	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.04	36

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

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.18	0.47	23	0.40	0.73	27	0.34	0.65	26	0.45	0.67	37	0.41	0.52	55
	90+ days past due	0.05	0.28	56	0.01	0.24	42	0.07	0.33	59	0.02	0.31	45	0.06	0.04	74
	Nonaccrual	0.39	0.88	22	0.30	0.79	17	0.32	0.89	17	0.32	0.73	23	0.54	0.61	50
Revolving	30–89 days past due	0.35	0.31	66	0.24	0.50	25	0.21	0.48	28	0.31	0.45	34	0.40	0.36	62
	90+ days past due	0.03	0.03	72	0	0.03	31	0	0.03	30	0.03	0.05	65	0	0.02	37
	Nonaccrual	0.49	1.31	34	0.29	1.07	21	0.36	1.13	27	0.30	1	24	0.52	0.35	73
Closed-end	30–89 days past due	0.14	0.48	18	0.43	0.76	31	0.36	0.65	32	0.48	0.70	41	0.41	0.54	53
	90+ days past due	0.05	0.31	58	0.01	0.27	48	0.08	0.38	60	0.02	0.35	47	0.08	0.05	76
	Nonaccrual	0.37	0.85	25	0.31	0.77	20	0.31	0.87	20	0.33	0.70	28	0.55	0.64	49
Junior lien	30–89 days past due	0.03	0.01	85	0.06	0.02	87	0.02	0.02	63	0.01	0.02	47	0.01	0.02	55
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.05	0.05	58	0.05	0.05	60	0.04	0.04	56	0.03	0.04	47	0.06	0.03	79
Commercial real estate	30–89 days past due	0.42	0.22	82	0.26	0.28	56	0.22	0.26	59	0.16	0.18	55	0.13	0.16	54
	90+ days past due	0	0.02	24	0.07	0.01	86	0.02	0.02	73	0.02	0.03	64	0	0.02	31
	Nonaccrual	0.34	0.62	36	0.18	0.32	34	0.70	0.62	62	0.21	0.23	56	0.39	0.41	62
Construction and development	30–89 days past due	0	0.22	15	0.05	0.32	35	0.05	0.28	37	0.01	0.28	25	0.05	0.17	53
	90+ days past due	0	0.01	35	0.31	0.01	98	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0	0.50	11	0.01	0.24	25	0	0.41	11	0	0.20	12	0.87	0.18	91
1–4 family	30–89 days past due	0	0.03	30	0.05	0.06	66	0	0.03	28	0	0.06	25	0.05	0.07	70
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0.38	0.04	92
Other	30–89 days past due	0	0.16	17	0	0.24	15	0.05	0.22	49	0.01	0.20	31	0	0.06	28
	90+ days past due	0	0	38	0.31	0.01	98	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0	0.43	11	0.01	0.18	31	0	0.35	12	0	0.17	14	0.49	0.10	87
Multifamily	30–89 days past due	0.26	0.08	81	0.07	0.10	67	0.26	0.09	82	0.18	0.08	85	0.21	0.03	90
	90+ days past due	0	0	45	0	0	45	0	0	45	0.14	0	95	0	0	46
	Nonaccrual	0	0.13	38	0	0.06	41	2.43	0.11	99	0	0.05	45	0.02	0.04	71
Nonfarm non-residential	30–89 days past due	0.54	0.20	88	0.33	0.27	68	0.25	0.23	64	0.19	0.14	71	0.13	0.17	61
	90+ days past due	0	0.02	27	0.03	0.02	80	0.03	0.02	76	0	0.03	22	0	0.02	34
	Nonaccrual	0.47	0.78	43	0.24	0.37	41	0.63	0.80	49	0.29	0.28	59	0.34	0.52	54
Owner Occupied	30–89 days past due	0.04	0.06	55	0.17	0.11	72	0.12	0.07	75	0.05	0.07	47	0.06	0.08	62
	90+ days past due	0	0	33	0.01	0.01	79	0.03	0	88	0	0.01	26	0	0	38
	Nonaccrual	0.15	0.32	33	0.19	0.20	56	0.16	0.27	35	0.24	0.16	69	0.20	0.20	61
Other	30–89 days past due	0.49	0.12	90	0.16	0.14	64	0.13	0.14	64	0.14	0.07	80	0.08	0.07	73
	90+ days past due	0	0.01	34	0.02	0.01	83	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0.32	0.40	53	0.06	0.16	36	0.47	0.44	59	0.05	0.10	45	0.14	0.22	62
Farmland	30–89 days past due	0	0.13	30	0.97	0.32	82	0	0.11	30	0	0.23	23	4	0.09	97
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due	1.76	0.75	91	1.32	1.31	56	2.39	0.95	90	1.29	1.19	54	0.93	1.03	64
	90+ days past due	0.02	0.56	29	0.02	0.83	30	0	0.63	13	0.14	0.78	29	0	0.26	36
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.07	42

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	747,546	872,285	758,306	909,429	45,283
Retained earnings	1,051,981	914,551	1,000,190	917,377	791,031
Accumulated other comprehensive income (AOCI)	-13,702	70,534	56,007	23,501	-15,394
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,785,825	1,857,370	1,814,503	1,850,307	820,920
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	535,042	544,389	537,345	546,743	180,580
Accumulated other comprehensive income-related adjustments	-13,702	70,534	56,008	23,502	-15,394
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,264,485	1,242,447	1,221,150	1,280,062	655,734
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,264,485	1,242,447	1,221,150	1,280,062	655,734
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	65,000	65,000	65,000	65,000	65,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	65,000	65,000	65,000	65,000	65,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	65,000	65,000	65,000	65,000	65,000
Tier 1 Capital	1,329,485	1,307,447	1,286,150	1,345,062	720,734
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	128,467	114,528	129,630	49,605	40,293
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	128,467	114,528	129,630	49,605	40,293
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	128,467	114,528	129,630	49,605	40,293
Exited advanced approach tier 2 capital					
Total capital	1,457,952	1,421,975	1,415,780	1,394,667	761,027
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,224,457	12,137,010	13,712,367	12,195,619	7,134,202
Less: Deductions from common equity tier 1 capital	535,042	544,389	537,346	546,743	180,580
Less: Other deductions	-4,806	-3,310	-4,787	-3,317	835
Total assets for leverage ratio	13,694,221	11,595,931	13,179,808	11,652,193	6,952,787
Total risk-weighted assets	10,211,407	10,249,948	10,291,942	10,121,624	5,987,244
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	12.38	12.54	55	12.12	11.59	68	11.87	12.35	46	12.65	12.11	68	10.95	12.37	29
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	50
Tier 1 capital, column A	13.02	13.31	52	12.76	12.25	68	12.50	13.08	48	13.29	12.78	67	12.04	13.03	39
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	14.28	15.37	36	13.87	14.01	52	13.76	15.23	25	13.78	14.36	50	12.71	14.48	21
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	9.71	9.15	72	11.28	9.43	90	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41				

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	671	0	3	0	0		
Other insurance activities income	671	0	3	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	32,255	30,094	32,051	30,293	6,687	7.18	-64.66

	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 # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			33.33	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			0	
Insurance activities revenue / Adjusted operating income	0.41	0.38	72	0	0.40	14	0	0.41	24	0	0.47	11	0	0.46	19
Premium income / Insurance activities revenue	0	2.23	43		2.84		0	2.84	40		7.32			0	
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			50	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			50	
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	48
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.10	11	16	2.08	11.59	16	2.12	11.03	17	2.18	11.51	18	0.88	13.70	12
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	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	6,689	7,045	6,771	7,138	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	6,689	7,045	6,771	7,138	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	501	501	501	2,001	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,190	7,546	7,272	9,139	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31		0	
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03				
Commercial and industrial loans		1.94			0.37			0.64			0.29			3.83	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases	-5.05	-6.17	55	-5.23	12.26	39	-5.14	-2.40	48		22.48			-27.26	
Total selected assets	-4.72	-2.56	48	-20.04	7.32	17	-20.43	2.04	20		12.40			5.03	
Deposits		2.95			13.75			3.46			10.36			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	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	139	55	201,439	237,777	23,841	152.73	-99.24
Dividends	0	0	201,083	232,000	22,000		-100.00
Interest	139	55	356	5,589	1,591	152.73	-59.48
Management and service fees	0	0	0	188	250		-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	3,777	5,947	7,679	8,030	1,574	-36.49	312.79
Dividends	3,777	5,947	7,679	8,030	1,574	-36.49	312.79
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	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	3,916	6,002	209,118	245,807	25,415	-34.76	-79.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	190	4,214		-100.00
Total operating income	3,916	6,002	209,118	245,997	29,629	-34.76	-79.79
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,266	1,179	4,998	4,717	4,717	92.20	140.55
Other expenses	1,769	639	4,303	3,032	2,818	176.84	249.60
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,035	1,818	9,301	7,749	7,535	121.95	178.66
Income (loss) before taxes	234	1,913	198,200	241,894	37,913	-87.77	-98.69
Applicable income taxes (credit)	-364	-467	-920	1,065	796		
Extraordinary items							
Income before undistributed income of subsidiaries	598	2,380	199,120	240,829	37,117	-74.87	-96.73
Equity in undistributed income of subsidiaries	64,484	8,547	-84,346	-92,020	97,626	654.46	
Bank subsidiaries	66,450	12,687	-82,846	-90,214	93,862	423.76	
Nonbank subsidiaries	-1,966	-4,140	-1,500	-1,806	3,764		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	65,082	10,927	114,774	148,809	134,743	495.61	312.69
Memoranda							
Bank net income	66,450	12,687	118,237	141,786	115,862	423.76	309.48
Nonbank net income	1,811	1,807	6,179	6,224	5,338	0.22	878.92
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	1,826,185	87.43	1,940,041	96.90	1,829,289	86.51	1,909,768	887,476	-5.87	170.45
Common and preferred stock	1,825,709	87.41	1,939,028	96.85	1,828,968	86.49	1,909,676	886,527	-5.84	170.44
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	476	0.02	1,013	0.05	321	0.02	92	949	-53.01	180.00
Investment in nonbank subsidiaries	33,726	1.61	31,969	1.60	35,692	1.69	36,109	37,916	5.50	1247.96
Common and preferred stock	31,892	1.53	30,135	1.51	33,858	1.60	34,275	36,082	5.83	4674.25
Excess cost over fair value	1,834	0.09	1,834	0.09	1,834	0.09	1,834	1,834	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
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	223,755	10.71	28,398	1.42	244,925	11.58	71,430	30,581	687.93	505.58
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		-100.00
Other assets	5,081	0.24	1,659	0.08	4,728	0.22	4,041	31,050	206.27	-3.62
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,088,747	100.00	2,002,067	100.00	2,114,634	100.00	2,021,348	987,023	4.33	189.38
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	246,734	11.81	98,660	4.93	246,617	11.66	98,605	98,388	150.09	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		-100.00
Other liabilities	4,361	0.21	1,802	0.09	9,280	0.44	5,426	704	142.01	96.88
Balance due to subsidiaries and related institutions	67,011	3.21	67,011	3.35	67,011	3.17	67,011	67,011	0.00	0.00
Total liabilities	318,106	15.23	167,473	8.37	322,908	15.27	171,042	166,103	89.94	156.07
Equity Capital	1,770,641	84.77	1,834,594	91.63	1,791,726	84.73	1,850,306	820,920	-3.49	196.30
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	576	0.03	576	0.03	576	0.03	575	569	0.00	2.67
Common surplus	1,054,291	50.47	1,050,658	52.48	1,053,022	49.80	1,049,064	349,810	0.35	308.97
Retained earnings	1,036,797	49.64	891,776	44.54	977,414	46.22	917,377	791,031	16.26	77.35
Accumulated other comprehensive income	-13,702	-0.66	70,534	3.52	56,007	2.65	23,501	-15,394		
Other equity capital components	-307,321	-14.71	-178,950	-8.94	-295,293	-13.96	-140,211	-305,096		
Total liabilities and equity capital	2,088,747	100.00	2,002,067	100.00	2,114,634	100.00	2,021,348	987,023	4.33	189.38
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	67,011	3.21	67,011	3.35	67,011	3.17	67,011	67,011	0.00	0.00
Notes payable to subsidiaries that issued TPS	65,000	3.11	65,000	3.25	65,000	3.07	65,000	65,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	14.69	12.54	70	2.38	3.93	28	6.25	7.29	32	8.92	9.68	39	17.63	11.03	93
Bank net income / Average equity investment in banks	14.55	12.55	70	2.64	4.73	25	6.26	7.45	33	8.64	10.51	30	13.85	11.56	75
Nonbank net income / Average equity investment in nonbanks	20.87	12.53	71	21.23	5.73	85	18.13	9.75	78	17.85	7.89	79	15.06	10.83	69
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			9.40	
Bank net income / Parent net income	102.10	95.97	53	116.11	95.67	75	103.02	88.16	50	95.28	82.22	29	85.99	104.73	5
Nonbank net income / Parent net income	2.78	2.83	70	16.54	5.47	82	5.38	3.59	78	4.18	5.93	71	3.96	0.99	84
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	17.97	17.74	70	9.13	19.50	43	18.02	20.06	68	9.24	20.43	41	20.23	9.50	83
Total debt / Equity capital	13.93	11.90	70	5.38	13.54	44	13.76	14.41	65	5.33	14.31	42	11.99	3.94	81
Total debt + notes payable to subs that issued TPS / Equity capital	17.61	14.30	74	8.92	15.86	46	17.39	16.67	68	8.84	16.36	47	19.90	7.93	87
Total debt + Loans guaranteed for affiliate / Equity capital	13.93	12.02	70	5.38	13.93	43	13.76	14.68	65	5.33	14.56	42	11.99	3.98	81
Total debt / Equity capital – excess over fair value	13.95	12	70	5.38	13.68	44	13.78	14.52	65	5.33	14.51	42	12.01	3.94	81
Long-term debt / Equity capital	13.93	11.33	70	5.38	12.46	45	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0.10	0.10	84	0.10	0.10	81	0.10	0.08	83	0.10	0.12	81	0.22	0	95
Long-term debt / Consolidated long-term debt	78.64	35.48	86	40.18	27.67	63	78.63	34.67	89	40.28	28.44	61	43.14	15.49	81
Double Leverage															
Equity investment in subs / Equity capital	105.01	102.85	64	107.44	103.91	75	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80
Total investment in subs / Equity capital	105.04	108.21	55	107.49	111.18	59	104.09	110.16	45	105.17	111.07	48	112.73	104.38	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.34	0.22	62	3.12	1.22	85	0.64	0.47	60	0.64	0.36	65	0.77	0.36	70
Equity investment in subs – equity cap / Net income-div (X)	0.37	0.74	37	7.15	2.81	85	0.81	1.82	31	0.76	1.22	41	0.85	1.18	47
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	43.97	111.20	22	81.09	154.20	25	623.81	136.59	99	810.71	177.68	98	138.73	113.37	71
Cash from ops + noncash items + op expense / Op expense + dividend	4.50	98.58	16	33.76	176.81	13	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-117.49	85.35	6	-439.40	90.08	1	615.28	134.08	96	235.21	116.34	95	67.46	108.88	16
Pretax operating income + interest expense / Interest expense	110.33	1,142.88	31	262.26	2,355.68	32	4,065.59	2,016.32	85	5,228.13	1,968.54	85	903.75	1,631.73	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	109.03	1,357.31	28	208.39	1,688.78	28	3,036.73	1,539.23	83	3,329.99	1,632.83	85	620.07	1,015.91	52
Dividends + interest from subsidiaries / Interest expense + dividends	49.17	117.86	25	81.78	186.57	24	712.08	150.43	97	903.68	210.80	97	140.07	140.89	61
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	6.20	16.52	62	8.87	3.76	86
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	2.60	28	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0	
Nonaccrual		1.22			1.57			1.03			0.54			0.70	
Total		1.27			1.72			1.13			0.58			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.22	1.80	58	0.25	3.20	59	0.24	2.66	59	0.29	5.62	56	0.53	0.14	82
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0	49

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 # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	953.01	74.87	97	258.82	61.08	94	12.24	81.10	5	9.33	57.84	6	35.70	87.25	19
Dividends declared / Net income	8.76	23.13	21	56.37	81.32	43	21.23	42.29	22	15.10	33.08	17	9.83	24.10	28
Net income – dividends / Average equity	13.41	9.52	79	1.04	0.55	46	4.92	4.14	59	7.57	6.46	65	15.90	8.12	94
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	825.16	132.17	98	1,032.81	178.13	96	166.05	131.90	69
Dividends from nonbank subsidiaries	66.27	3.28	97	96.54	2.35	96	31.51	3.41	91	35.75	7.53	90	11.88	2.83	84
Dividends from subsidiary holding companies	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	66.27	128.99	31	96.54	229.19	25	856.67	174.85	98	1,068.56	260.40	95	177.93	144.51	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	0	123.04	10	170.07	60.28	98	163.63	66.55	97	18.99	33.37	35
Interest income from bank subsidiaries	0.21	0.12	81	0.43	0.70	69	0.30	0.36	70	3.94	0.54	92	1.37	0.11	95
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0.13	1.55	73	0.22	0.32	88
Other income from bank subsidiaries	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	0.21	33.49	18	0.43	148.03	11	170.37	62.88	97	167.70	69.36	97	20.58	35.67	33
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	208.56	47.24	88	329.11	39.62	95	124.28	56.39	83	129.02	82.95	80	29.49	80.47	28
Interest income from nonbank subsidiaries	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	208.56	69.48	83	329.11	76.32	92	124.28	79.84	76	129.02	150.41	65	29.49	96.62	25
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		28.44			119.72			43.51			61.23			43.51	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			0	
Management and service fees from subsidiary holding companies		0.37			1			0.44			0.36			0	
Other income from subsidiary holding companies		-1.46			1.63			0.01			0.29			0.15	
Operating income from subsidiary holding companies		34.47			135.14			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	96.16	69.76	57	94.31	67.32	56	74.25	72.95	26
Interest income from bank subsidiaries	3.55	0.72	90	0.92	2.52	69	0.17	0.63	64	2.27	0.80	82	5.37	0.55	91
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0.08	1.81	73	0.84	0.59	89
Other income from bank subsidiaries	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries	3.55	71.70	16	0.92	76.26	10	96.33	82.20	42	96.66	78.80	42	80.47	89.39	21
Dividends from nonbank subsidiaries	96.45	5.32	96	99.08	2.51	97	3.67	1.95	80	3.26	2.65	77	5.31	2.65	80
Interest income from nonbank subsidiaries	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	96.45	10.59	95	99.08	9.13	94	3.67	4.70	73	3.26	7.29	69	5.31	3.33	78
Dividends from subsidiary holding companies	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
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	0	47
Loans and advances from subsidiaries / Short term debt		142.34			447.79			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	27.16	29.59	58	67.92	30.31	81	27.17	27.08	59	67.96	28.33	79	68.11	81.26	64