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

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name UBS AMERICAS HOLDING LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 182,784,211
Peer Group Number: 9 Number in Peer Group: _____
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:

UBS AMERICAS HOLDING LLC
1285 AVENUE OF THE AMERICAS

NEW YORK, NY 10019

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)	180,223,297	148,946,140	158,013,911	138,547,002	139,681,601
Net income ($000)	715,622	114,215	975,257	729,933	3,968,681
Number of BHCs in peer group				125	118

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.83			1.18			1.02			1.27	3.01	8	1.28	3.08	6
+ Non-interest income	7.44			7.17			7			7.51	1.32	97	8	1.31	99
– Overhead expense	6.45			7.53			6.86			7.81	2.69	98	7.99	2.71	98
– Provision for credit losses	0.02			0.09			0.02			0.02	0.15	15	0.01	0.14	12
+ Securities gains (losses)	0.01			0.04			0.02			0.02	0.01	80	0	0	36
+ Other tax equivalent adjustments	0			0			0			0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.81			0.77			1.16			0.97	1.56	10	1.28	1.57	23
Net operating income	1.59			0.31			0.62			0.53	1.19	8	2.84	1.24	99
Net income	1.59			0.31			0.62			0.53	1.19	8	2.84	1.24	99
Net income (Subchapter S adjusted)											1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.54			2.84			2.01			3.92	4.41	20	3.36	4.24	10
Interest expense	0.58			1.44			0.81			2.38	1.08	94	1.87	0.86	93
Net interest income (tax equivalent)	0.96			1.40			1.20			1.54	3.33	7	1.49	3.38	7
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04			0.02			0.04			0.04	0.21	20	0.03	0.22	16
Earnings coverage of net loan and lease losses (X)	113.70			109.23			78.89			54.24	24.40	86	98.70	21.75	91
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.18			0.26			0.19			0.19	0.83	1	0.20	0.90	2
Allowance for loan and lease losses / Total loans and leases	0.18			0.26			0.19			0.19	0.81	1	0.20	0.89	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18			0.50			0.19			0.17	0.57	11	0.35	0.61	24
30–89 days past due loans and leases / Total loans and leases	0.10			0.22			0.10			0.08	0.43	10	0.06	0.44	5
Liquidity and Funding															
Net noncore funding dependence	-8.60			-12.53			-12.06			1.78	14.45	17	6.43	16.62	19
Net short-term noncore funding dependence	-34.73			-43.57			-39.16			-27.12	3.38	7	-29.53	4.66	8
Net loans and leases / Total assets	41.60			36.61			40.67			42.32	63.77	13	39.53	63.98	10
Capitalization															
Tier 1 leverage ratio	10.49			11.05			11.27			11.74	9.76	89	11.31	9.71	89
Holding company equity capital / Total assets	15.52			17.36			16.41			20.27	12.43	99	19.21	12.22	97
Total equity capital (including minority interest) / Total assets	15.52			17.36			16.41			20.27	12.57	98	19.21	12.27	97
Common equity tier 1 capital / Total risk-weighted assets	21.18			22.17			22.50			22.01	12.17	96	21.73	12.12	96
Net loans and leases / Equity capital (X)	2.68			2.11			2.48			2.09	5.21	7	2.06	5.29	6
Cash dividends / Net income	65			240.02			96.86			81.55	33.12	95	5.81	27.31	15
Cash dividends / Net income (Subchapter S adjusted)											-12.02			17.36	
Growth Rates															
Assets	11.96			16.31			23.72			-2.38	9.26	7	1.36	7	20
Equity capital	0.11			2.25			0.13			3.01	10.49	24	20.02	7.89	85
Net loans and leases	27.19			7.86			18.90			4.50	9.10	36	-2.67	7.89	5
Noncore funding	14.53			-7.47			14.06			-16.08	6.59	19	-4.23	10.67	23
Parent Company Ratios															
Short-term debt / Equity capital	16.22			32.48			12.26			13.14	1.02	94	21.12	1.14	94
Long-term debt / Equity capital	76.28			69.51			73.76			63.06	13.04	92	73.45	13.37	94
Equity investment in subsidiaries / Equity capital	74.48			87.28			72.71			86.32	103.22	3	84.06	103.10	3
Cash from ops + noncash items + op expense / Op expense + dividends	2.32			-60.71			373.57			162.50	190.27	44	454.29	174.91	95

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	411,251	480,664	1,708,464	2,127,580	2,113,728	-14.44	
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	411,251	480,664	1,708,464	2,127,580	2,113,728	-14.44	
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	411,251	480,664	1,708,464	2,127,580	2,113,728	-14.44	
Investment interest income (tax equivalent)	52,115	57,800	241,427	275,703	174,786	-9.84	
Interest on balances due from depository institutions	5,930	7,719	17,971	46,298	37,703	-23.18	
Interest income on other earning assets	130,770	342,829	730,973	2,042,011	1,707,668	-61.86	
Total interest income (tax equivalent)	600,066	889,012	2,698,835	4,491,592	4,033,885	-32.50	
Interest on time deposits of $250K or more	0	0	0	0	0		
Interest on time deposits < $250K	19,027	59,459	156,743	256,180	78,089	-68.00	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,138	27,666	38,062	143,081	165,365	-81.43	
Interest on other borrowings and trading liabilities	201,824	355,663	871,613	2,290,289	1,972,062	-43.25	
Interest on subordinated debt and mandatory convertible securities	1	7,971	25,975	37,204	32,883	-99.99	
Total interest expense	225,990	450,759	1,092,393	2,726,754	2,248,399	-49.86	
Net interest income (tax equivalent)	374,076	438,253	1,606,442	1,764,838	1,785,486	-14.64	
Non-interest income	3,350,881	2,670,308	11,068,069	10,405,187	11,179,124	25.49	
Adjusted operating income (tax equivalent)	3,724,957	3,108,561	12,674,511	12,170,025	12,964,610	19.83	
Overhead expense	2,905,644	2,803,945	10,842,210	10,826,489	11,162,060	3.63	
Provision for credit losses	7,320	33,661	35,022	25,947	10,636		
Securities gains (losses)	4,485	14,537	38,634	24,861	-384	-69.15	
Other tax equivalent adjustments	1	0	0	0	0		
Pretax net operating income (tax equivalent)	816,396	285,570	1,836,017	1,342,541	1,791,395	185.88	
Applicable income taxes	100,039	170,323	857,988	609,235	-2,177,286	-41.27	
Tax equivalent adjustments	735	1,032	2,772	3,373	0	-28.78	
Applicable income taxes (tax equivalent)	100,774	171,355	860,760	612,608	-2,177,286	-41.19	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	715,622	114,215	975,257	729,933	3,968,681	526.56	
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	715,622	114,215	975,257	729,933	3,968,681	526.56	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	715,622	114,215	975,257	729,933	3,968,681	526.56	
Investment securities income (tax equivalent)	52,115	57,800	241,427	275,703	174,786	-9.84	
US Treasury and agency securities (excluding mortgage-backed securities)	19,105	22,994	87,607	96,775	70,157	-16.91	
Mortgage-backed securities	32,258	33,748	150,909	175,442	104,521	-4.42	
All other securities	752	1,058	2,911	3,486	108	-28.92	
Cash dividends declared	465,124	274,134	944,617	595,276	230,764	69.67	
Common	431,000	225,000	769,000	450,000	100,000	91.56	
Preferred	34,124	49,134	175,617	145,276	130,764	-30.55	

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.33			2.39			1.71			3.24	4	11	2.89	3.87	7
Less: Interest expense	0.50			1.21			0.69			1.97	0.98	92	1.61	0.79	89
Equals: Net interest income (tax equivalent)	0.83			1.18			1.02			1.27	3.01	8	1.28	3.08	6
Plus: Non-interest income	7.44			7.17			7			7.51	1.32	97	8	1.31	99
Equals: adjusted operating income (tax equivalent)	8.27			8.35			8.02			8.78	4.41	96	9.28	4.46	96
Less: Overhead expense	6.45			7.53			6.86			7.81	2.69	98	7.99	2.71	98
Less: Provision for credit losses	0.02			0.09			0.02			0.02	0.15	15	0.01	0.14	12
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01			0.04			0.02			0.02	0.01	80	0	0	34
Plus: other tax equivalent adjustments	0			0			0			0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.81			0.77			1.16			0.97	1.56	10	1.28	1.57	23
Less: Applicable income taxes (tax equivalent)	0.22			0.46			0.54			0.44	0.36	78	-1.56	0.33	0
Less: Minority interest	0			0			0			0	0	36	0	0	36
Equals: Net operating income	1.59			0.31			0.62			0.53	1.19	8	2.84	1.24	99
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	51
Equals: Net income	1.59			0.31			0.62			0.53	1.19	8	2.84	1.24	99
Memo: Net income (last four quarters)	0.95			0.44			0.62			0.53	1.19	8	2.84	1.24	99
Net income–BHC and noncontrolling (minority) interest	1.59			0.31			0.62			0.53	1.20	7	2.84	1.25	99
Margin Analysis															
Average earning assets / Average assets	86.68			84.02			84.83			82.80	91.05	3	85.88	91.48	5
Average interest-bearing funds / Average assets	69.64			63.73			67.13			61.41	65.57	31	63.39	65.56	36
Interest income (tax equivalent) / Average earning assets	1.54			2.84			2.01			3.92	4.41	20	3.36	4.24	10
Interest expense / Average earning assets	0.58			1.44			0.81			2.38	1.08	94	1.87	0.86	93
Net interest income (tax equivalent) / Average earning assets	0.96			1.40			1.20			1.54	3.33	7	1.49	3.38	7
Yield or Cost															
Total loans and leases (tax equivalent)	2.27			3.23			2.71			3.72	5.09	3	3.70	4.95	5
Interest-bearing bank balances	0.12			0.43			0.16			1.33	2.04	15	0.86	1.64	6
Federal funds sold and reverse repos	0.96			2.66			1.31			5.24	2.44	91	3.75	2.17	90
Trading assets	1.11			2.61			1.73			3.23	0.99	86	2.99	1.11	80
Total earning assets	1.53			2.84			2.01			3.91	4.36	22	3.36	4.20	10
Investment securities (tax equivalent)	1.66			2.10			1.98			2.40	2.76	20	2.13	2.68	9
US Treasury and agency securities (excluding mortgage-backed securities)	1.72			2.35			2.36			2.19	2.32	47	1.71	2.05	25
Mortgage-backed securities	1.62			1.75			1.71			2.49	2.61	33	2.14	2.50	10
All other securities				1,153.13			831.71			906.63	4.06	99	26.88	4.20	95
Interest-bearing deposits	0.10			0.59			0.26			0.80	1.10	28	0.52	0.81	23
Time deposits of $250K or more											1.96			1.44	
Time deposits < $250K	2.51			3.35			2.94			3.08	1.82	99	2.30	1.29	97
Other domestic deposits	0.02			0.20			0.06			0.33	0.93	6	0.37	0.67	20
Foreign deposits											1.19			0.97	
Federal funds purchased and repos	3.65			8.62			4.76			14.26	1.86	97	7.89	1.51	97
Other borrowed funds and trading liabilities	1.36			2.27			1.57			2.89	2.38	76	2.59	2.28	71
All interest-bearing funds	0.72			1.90			1.03			3.20	1.49	95	2.54	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	3,350,881	2,670,308	11,068,069	10,405,187	11,179,124
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	124,260	-99,303	221,173	286,098	359,424
Investment banking fees and commissions	2,782,714	2,305,429	9,041,639	8,238,440	8,528,539
Insurance activities revenue	12,507	11,218	48,028	62,183	61,206
Venture capital revenue	29	21	114	59	80
Net servicing fees	685	-152	2,961	1,592	1,663
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8	-125	-246	-337	4,911
Other non-interest income	430,678	453,220	1,754,400	1,817,152	2,223,301
Total overhead expenses	2,905,644	2,803,945	10,842,210	10,826,489	11,162,060
Personnel expense	2,117,904	1,999,157	7,601,219	7,232,069	7,347,030
Net occupancy expense	203,723	150,113	817,080	568,004	452,405
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	54	9,567	35,122	39,949	44,999
Other operating expenses	583,963	645,108	2,388,789	2,986,467	3,317,626
Fee income on mutual funds and annuities	446,998	400,277	1,776,493	1,663,208	1,214,022
Memoranda					
Assets under management in proprietary mutual funds and annuities	57,084,573	66,366,646	54,807,699	63,423,657	54,336,356
Number of equivalent employees	20,980	20,585	20,913	20,502	21,028
Average personnel expense per employee	100.95	97.12	363.47	352.75	349.39
Average assets per employee	8,590.24	7,235.66	7,555.77	6,757.73	6,642.65

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	13.34			14.99			16.05			15.98	2.72	96	10.86	3.08	93
Overhead expenses / Net Interest Income + non-interest income	78.02			90.23			85.56			88.98	61.29	95	86.10	60.88	94
Percent of Average Assets															
Total overhead expense	6.45			7.53			6.86			7.81	2.69	98	7.99	2.71	98
Personnel expense	4.70			5.37			4.81			5.22	1.41	98	5.26	1.44	98
Net occupancy expense	0.45			0.40			0.52			0.41	0.28	91	0.32	0.28	65
Other operating expenses	1.30			1.76			1.53			2.18	0.97	92	2.41	0.97	96
Overhead less non-interest income	-0.99			0.36			-0.14			0.30	1.32	9	-0.01	1.38	5
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	78			90.20			85.54			88.96	60.64	95	86.10	60.37	94
Personnel expense	56.86			64.31			59.97			59.43	32.39	99	56.67	32.51	99
Net occupancy expense	5.47			4.83			6.45			4.67	6.52	16	3.49	6.48	10
Other operating expenses	15.68			21.06			19.12			24.87	21.20	77	25.94	20.90	80
Total non-interest income	89.96			85.90			87.33			85.50	29.23	95	86.23	28.50	96
Fiduciary activities income	0			0			0			0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0			0			0			0	3.88	3	0	4.15	3
Trading revenue	3.34			-3.19			1.75			2.35	1.18	83	2.77	0.85	88
Investment banking fees and commissions	74.70			74.16			71.34			67.69	3.54	98	65.78	3.42	99
Insurance activities revenue	0.34			0.36			0.38			0.51	0.47	75	0.47	0.47	73
Venture capital revenue	0			0			0			0	0.02	83	0	0.02	80
Net servicing fees	0.02			0			0.02			0.01	0.28	35	0.01	0.65	22
Net securitization income	0			0			0			0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0			0			0			0	1.86	10	0.04	1.61	15
Other non-interest income	11.56			14.58			13.84			14.93	10.04	78	17.15	9.86	85
Overhead less non-interest income	-11.95			4.30			-1.78			3.46	31.06	8	-0.13	31.46	5
Applicable income taxes / Pretax net operating income (tax equivalent)	12.25			59.64			46.73			45.38	20.56	97	-121.54	19.04	0
Applicable income tax + TE / Pretax net operating income + TE	12.34			60			46.88			45.63	23.23	95	-121.54	21.56	0

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	20,140,562	18,524,517	19,111,539	17,627,238	14,537,786	8.72	
Commercial and industrial loans	7,324,567	4,950,430	5,922,432	5,383,831	5,417,280	47.96	
Loans to individuals	33,235,728	23,122,798	30,504,381	23,644,981	25,938,493	43.74	
Loans to depository institutions and acceptances of other banks	25,573	7,481	2,258	24	18	241.84	
Agricultural loans	0	0	0	0	0		
Other loans and leases	15,442,463	13,327,083	14,696,264	12,416,407	10,638,275	15.87	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	76,168,893	59,932,309	70,236,874	59,072,481	56,531,852	27.09	
Less: Allowance for loan and lease losses	135,608	154,934	135,526	114,427	113,650	-12.47	
Net loans and leases	76,033,285	59,777,375	70,101,348	58,958,054	56,418,202	27.19	
Debt securities that reprice or mature in over 1 year	10,834,843	11,105,217	12,133,308	9,868,690	10,243,697	-2.43	
Mutual funds and equity securities	13,218	36,170	12,263	68,843	32,029	-63.46	
Subtotal	86,881,346	70,918,762	82,246,919	68,895,587	66,693,928	22.51	
Interest-bearing bank balances	19,597,172	12,322,117	19,137,655	2,084,919	6,212,338	59.04	
Federal funds sold and reverse repos	34,221,515	37,743,449	31,455,760	31,757,951	31,532,575	-9.33	
Debt securities that reprice or mature within 1 year	1,651,864	730,057	403,457	948,336	882,702	126.27	
Trading assets	11,202,469	9,404,805	11,782,206	9,750,306	11,601,845	19.11	
Total earning assets	153,554,366	131,119,190	145,025,997	113,437,099	116,923,388	17.11	
Non-interest-bearing cash and due from depository institutions	2,432,558	2,783,825	3,424,518	2,611,211	2,859,896	-12.62	
Premises, fixed assets, and leases	3,346,762	2,412,203	3,328,710	2,487,067	911,680	38.74	
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	63,363	66,164	66,165	65,871	103,938	-4.23	
Intangible and other assets	23,387,162	26,878,469	20,514,946	20,713,243	21,918,015	-12.99	
Total assets	182,784,211	163,259,851	172,360,336	139,314,491	142,716,917	11.96	
Quarterly average assets	180,223,297	148,946,140	165,528,006	140,902,874	136,924,102	21.00	
Average loans and leases (YTD)	72,348,034	59,537,241	63,033,732	57,126,730	57,152,332	21.52	
Memoranda							
Loans held-for-sale	0	918	0	923	931	-100.00	
Loans not held-for-sale	76,168,893	59,931,391	70,236,874	59,071,558	56,530,921	27.09	
Real estate loans secured by 1–4 family	19,542,309	18,079,604	18,635,689	17,290,711	14,471,618	8.09	
Commercial real estate loans	598,253	441,938	475,135	333,545	61,334	35.37	
Construction and land development	2,126	1,766	1,835	1,345	939	20.39	
Multifamily	218,911	215,200	214,464	171,328	27,175	1.72	
Nonfarm nonresidential	377,216	224,972	258,836	160,872	33,220	67.67	
Real estate loans secured by farmland	0	2,975	715	2,982	4,834	-100.00	
Total investment securities	12,499,925	11,871,444	12,549,028	10,885,869	11,158,428	5.29	
U.S. Treasury securities	4,470,191	4,005,743	3,504,365	4,260,468	4,346,413	11.59	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	250		
Municipal securities	0	367	324	367	397	-100.00	
Mortgage-backed securities	8,016,516	7,829,164	9,032,076	6,556,191	6,779,339	2.39	
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	13,218	36,170	12,263	68,843	32,029	-63.46	
Available-for-sale securities	7,586,125	6,827,289	7,712,915	5,822,210	6,149,109	11.11	
U.S. Treasury securities	2,114,582	1,609,443	1,099,146	1,867,931	2,229,566	31.39	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	5,471,543	5,217,846	6,613,769	3,954,279	3,919,543	4.86	
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)	193,856	372,358	317,028	172,980	53,015	-47.94	
Available-for-sale securites appreciation (depreciation)	53,423	191,957	179,251	8,039	-142,815	-72.17	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	6,639	6,502	7,417	7,022	4,345	2.11	
NOW, ATS and transaction accounts	13,936,228	5,150,635	11,371,733	3,162,698	1,155,423	170.57	
Time deposits less brokered deposits < $250K	-7,451,579	-487,465	-5,283,358	-336,195	0		
MMDA and other savings accounts	75,715,522	58,038,271	72,457,646	45,189,824	44,773,821	30.46	
Other non-interest-bearing deposits	5,570,547	0	7,471,204	0	0		
Core deposits	87,777,357	62,707,943	86,024,642	48,023,349	45,933,589	39.98	
Time deposits of $250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	10,373,873	5,890,882	8,198,355	5,740,483	9,655,650	76.10	
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	5,894,820	9,751,887	3,911,688	4,129,728	6,855,881	-39.55	
Other borrowings w/remaining maturity over 1 year	21,344,380	19,645,524	20,557,462	17,758,805	20,094,250	8.65	
Brokered deposits < $250K	10,383,213	6,618,504	8,408,934	8,385,113	6,309,195	56.88	
Noncore funding	47,996,286	41,906,797	41,076,439	36,014,129	42,914,976	14.53	
Trading liabilities	4,113,251	2,579,891	3,866,976	3,803,670	3,570,811	59.44	
Subordinated notes and debentures + trust preferred securities	600,000	600,000	600,000	600,000	600,000	0.00	
Other liabilities	13,930,268	27,128,273	12,509,566	22,628,719	22,276,996	-48.65	
Total liabilities	154,417,162	134,922,904	144,077,623	111,069,867	115,296,372	14.45	
Equity Capital							
Perpetual preferred stock (including surplus)	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000	0.00	
Common stock	1	1	1	1	1	0.00	
Common surplus	45,718,678	45,630,752	45,718,678	45,635,663	45,163,906	0.19	
Retained earnings	-19,368,396	-19,488,221	-19,618,894	-19,328,304	-19,430,968		
Accumulated other comprehensive income	-233,234	-55,585	-67,072	-312,736	-562,394		
Other equity capital components	-900,000	-900,000	-900,000	-900,000	0		
Total holding company equity capital	28,367,049	28,336,947	28,282,713	28,244,624	27,420,545	0.11	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	28,367,049	28,336,947	28,282,713	28,244,624	27,420,545	0.11	
Total liabilities and capital	182,784,211	163,259,851	172,360,336	139,314,491	142,716,917	11.96	
Memoranda							
Non-interest-bearing deposits	5,577,186	6,502	7,478,621	7,022	4,345	85676.47	
Interest-bearing deposits	92,583,384	69,319,945	86,954,955	56,401,440	52,238,439	33.56	
Total deposits	98,160,570	69,326,447	94,433,576	56,408,462	52,242,784	41.59	
Long-term debt that reprices within 1 year	20,800,600	18,463,400	19,825,600	16,338,400	18,194,648	12.66	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	28,282,713	28,244,624	28,244,624	27,388,545	22,846,880		
Accounting restatements	97	0	-353,215	0	20,742		
Net income	715,622	114,215	975,257	729,933	3,968,681		
Net sale of new perpetual preferred stock	0	0	0	900,000	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	900,000	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	465,124	274,134	944,617	595,276	230,764		
Change in other comprehensive income	-166,162	257,150	245,656	249,659	-26,259		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-97	-4,908	115,008	471,763	841,265		
Holding company equity capital, ending balance	28,367,049	28,336,947	28,282,713	28,244,624	27,420,545		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	11.02			11.35			11.09			12.65	37.78	15	10.19	37.19	13
Commercial and industrial loans	4.01			3.03			3.44			3.86	12.02	15	3.80	12.85	13
Loans to individuals	18.18			14.16			17.70			16.97	4.20	93	18.17	4.31	94
Loans to depository institutions and acceptances of other banks	0.01			0			0			0	0.04	59	0	0.05	57
Agricultural loans	0			0			0			0	0.24	11	0	0.30	12
Other loans and leases	8.45			8.16			8.53			8.91	5.01	80	7.45	5	70
Net loans and leases	41.60			36.61			40.67			42.32	63.77	13	39.53	63.98	10
Debt securities over 1 year	5.93			6.80			7.04			7.08	14.60	14	7.18	14.63	13
Mutual funds and equity securities	0.01			0.02			0.01			0.05	0.06	61	0.02	0.06	49
Subtotal	47.53			43.44			47.72			49.45	79.65	11	46.73	79.97	9
Interest-bearing bank balances	10.72			7.55			11.10			1.50	3.06	35	4.35	3.04	73
Federal funds sold and reverse repos	18.72			23.12			18.25			22.80	1.57	95	22.09	1.66	94
Debt securities 1 year or less	0.90			0.45			0.23			0.68	1.91	35	0.62	1.96	32
Trading assets	6.13			5.76			6.84			7	1.19	88	8.13	1.33	89
Total earning assets	84.01			80.31			84.14			81.43	89.53	6	81.93	89.74	5
Non-interest cash and due from depository institutions	1.33			1.71			1.99			1.87	1.14	92	2	1.21	92
Other real estate owned	0			0			0			0	0.03	4	0	0.04	2
All other assets	14.66			17.98			13.87			16.70	9.27	92	16.07	8.98	94
Memoranda															
Short-term investments	30.35			31.11			29.59			24.97	7.63	88	27.07	7.80	89
U.S. Treasury securities	2.45			2.45			2.03			3.06	1.03	80	3.05	1.04	84
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.54	13	0	0.69	21
Municipal securities	0			0			0			0	1.34	16	0	1.62	15
Mortgage-backed securities	4.39			4.80			5.24			4.71	11.44	15	4.75	11.13	15
Asset-backed securities	0			0			0			0	0.28	25	0	0.33	25
Other debt securities	0			0			0			0	0.39	9	0	0.41	9
Loans held-for-sale	0			0			0			0	0.39	15	0	0.30	17
Loans held for investment	41.67			36.71			40.75			42.40	63.50	13	39.61	63.93	10
Real estate loans secured by 1–4 family	10.69			11.07			10.81			12.41	13.29	47	10.14	13.46	35
Revolving	0			0			0			0	2.07	3	0	2.27	3
Closed-end, secured by first liens	10.69			11.07			10.81			12.41	10.69	61	10.14	10.57	48
Closed-end, secured by junior liens	0			0			0			0	0.28	3	0	0.31	3
Commercial real estate loans	0.33			0.27			0.28			0.24	22.23	5	0.04	21.58	5
Construction and land development	0			0			0			0	3.44	7	0	3.51	6
Multifamily	0.12			0.13			0.12			0.12	3.01	8	0.02	2.72	6
Nonfarm nonresidential	0.21			0.14			0.15			0.12	14.69	5	0.02	14.44	5
Real estate loans secured by farmland	0			0			0			0	0.36	23	0	0.41	26

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	26.44			30.91			27.21			29.84	57.46	13	25.72	56.49	11
Real estate loans secured by 1–4 family	25.66			30.17			26.53			29.27	20.75	77	25.60	21.10	64
Revolving	0			0			0			0	3.15	3	0	3.50	3
Closed-end	25.66			30.17			26.53			29.27	17.39	86	25.60	17.39	80
Commercial real estate loans	0.79			0.74			0.68			0.56	33.52	5	0.11	32.14	5
Construction and land development	0			0			0			0	5.09	7	0	5.20	6
1–4 family	0			0			0			0	0.94	7	0	1.02	6
Other	0			0			0			0	4.02	8	0	4.05	7
Multifamily	0.29			0.36			0.31			0.29	4.69	8	0.05	4.10	8
Nonfarm nonresidential	0.50			0.38			0.37			0.27	22.15	5	0.06	21.40	5
Owner-occupied	0.06			0.07			0.07			0.01	7.72	8	0.01	8.03	8
Other	0.43			0.31			0.30			0.27	14.34	6	0.05	13.38	5
Real estate loans secured by farmland	0			0			0			0.01	0.55	23	0.01	0.63	27
Loans to depository institutions and acceptances of other banks	0.03			0.01			0			0	0.11	59	0	0.12	57
Commercial and industrial loans	9.62			8.26			8.43			9.11	19.53	15	9.58	20.32	15
Loans to individuals	43.63			38.58			43.43			40.03	7.13	93	45.88	7.36	94
Credit card loans	0.26			0.32			0.32			0.43	0.81	67	0.47	1.02	66
Agricultural loans	0			0			0			0	0.37	11	0	0.46	12
Other loans and leases	20.27			22.24			20.92			21.02	9.85	84	18.82	9.66	85
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	112.53			122.39			108.80			117.06	391.26	12	103.83	379.80	11
Real estate loans secured by 1–4 family	109.19			119.45			106.09			114.82	138.18	42	103.36	137.84	38
Revolving	0			0			0			0	21.26	2	0	23.33	2
Closed-end	109.19			119.45			106.09			114.82	115.20	51	103.36	112.79	47
Commercial real estate loans	3.34			2.92			2.70			2.22	229.44	4	0.44	219.72	4
Construction and land development	0.01			0.01			0.01			0.01	34.95	6	0.01	35.36	5
1–4 family	0			0			0			0	6.61	6	0	7.04	5
Other	0.01			0.01			0.01			0.01	27.32	7	0.01	27.26	5
Multifamily	1.22			1.42			1.22			1.14	31.04	8	0.19	27.85	6
Nonfarm nonresidential	2.11			1.49			1.47			1.07	152.10	4	0.24	147.22	5
Owner-occupied	0.27			0.26			0.28			0.02	53.07	6	0.02	54.89	6
Other	1.84			1.23			1.20			1.05	97.41	4	0.21	91.80	5
Real estate loans secured by farmland	0			0.02			0			0.02	3.60	22	0.03	4.02	25
Loans to depository institutions and acceptances of other banks	0.14			0.05			0.01			0	0.44	58	0	0.54	56
Commercial and industrial loans	40.92			32.71			33.71			35.75	122.02	10	38.69	128.82	12
Loans to individuals	185.69			152.78			173.65			157.02	43.51	92	185.26	42.67	94
Credit card loans	1.11			1.27			1.28			1.69	4.34	62	1.89	5.31	63
Agricultural loans	0			0			0			0	2.18	11	0	2.72	12
Other loans and leases	86.28			88.05			83.66			82.46	52.44	75	75.98	51.79	70
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.76			5.73			6.48			6.57	26.45	8	3.12	24.79	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	28.79			22.68			25.90			25.79	178.57	11	12.60	167.93	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	29.06			22.94			26.17			25.81	236.10	9	12.62	225.98	7

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	30.35			31.11			29.59			24.97	7.63	88	27.07	7.80	89
Liquid assets	43.73			45.38			45.45			40.93	22.44	85	44.38	22.72	86
Investment securities	6.84			7.27			7.28			7.81	16.99	12	7.82	17.27	10
Net loans and leases	41.60			36.61			40.67			42.32	63.77	13	39.53	63.98	10
Net loans, leases and standby letters of credit	41.76			36.78			40.84			42.48	64.84	11	39.75	65.07	9
Core deposits	48.02			38.41			49.91			34.47	63.09	11	32.19	62.13	10
Noncore funding	26.26			25.67			23.83			25.85	19.36	73	30.07	21.34	76
Time deposits of $250K or more	0			0			0			0	2.94	2	0	2.89	2
Foreign deposits	0			0			0			0	0.43	38	0	0.47	38
Federal funds purchased and repos	5.68			3.61			4.76			4.12	1.94	79	6.77	1.97	86
Secured federal funds purchased	0			0			0			0	0	49	0	0	49
Net federal funds purchased (sold)	-13.05			-19.51			-13.49			-18.68	0.48	2	-15.33	0.54	3
Commercial paper	0			0			0			0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.23			5.97			2.27			2.96	3.01	53	4.80	3.67	68
Earning assets that reprice within 1 year	58.06			56.78			55.48			53.26	39.29	87	56.79	40.29	89
Interest-bearing liabilities that reprice within 1 year	0.78			2.31			0.81			4.24	10.19	14	2.51	10.01	9
Long-term debt that reprices within 1 year	11.38			11.31			11.50			11.73	0.96	94	12.75	1.34	94
Net assets that reprice within 1 year	45.90			43.16			43.17			37.30	26.63	80	41.54	27.38	81
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.60			-12.53			-12.06			1.78	14.45	17	6.43	16.62	19
Net short-term noncore funding dependence	-34.73			-43.57			-39.16			-27.12	3.38	7	-29.53	4.66	8
Short-term investment / Short-term noncore funding	219.25			255.27			271.47			215.97	77.77	87	204.01	66.46	86
Liquid assets - short-term noncore funding / Nonliquid assets	53.13			60.77			63.34			49.71	16.97	88	55.93	16.04	87
Net loans and leases / Total deposits	77.46			86.23			74.23			104.52	90.31	86	107.99	90.08	88
Net loans and leases / Core deposits	86.62			95.33			81.49			122.77	103.93	81	122.83	105	82
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.09			2.49			1.82			1.16	0.72	75	0.38	-0.82	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.30			1.28			1.03			0.05	1.36	14	-1.03	-1.98	75
Structured notes appreciation (depreciation) / Tier 1 capital											0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	39.20			42.19			38.44			45.88	12.67	89	44.61	16.19	88
Available-for-sale securities	60.69			57.51			61.46			53.48	85.40	10	55.11	81.88	11
U.S. Treasury securities	35.76			33.74			27.93			39.14	6.15	92	38.95	6.99	93
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13	0	4.02	21
Municipal securities	0			0			0			0	7.75	16	0	9.16	15
Mortgage-backed securities	64.13			65.95			71.97			60.23	67.43	38	60.76	65.45	38
Asset-backed securities	0			0			0			0	1.66	24	0	2.05	25
Other debt securities	0			0			0			0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.11			0.30			0.10			0.63	0.40	70	0.29	0.42	55
Debt securities 1 year or less	13.21			6.15			3.22			8.71	11.86	53	7.91	11.91	54
Debt securities 1 to 5 years	10.55			10.65			10.33			11.75	17.94	48	19.92	19.18	61
Debt securities over 5 years	76.13			82.90			86.36			78.91	66.02	60	71.88	64.73	49
Pledged securities	0			0			0			0	30.57	2	0	33.30	2
Structured notes, fair value	0			0			0			0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	9.20			43.66			46.58			-9.93	26.69	23	-3.24	6.77	39
Investment securities	5.29			1.58			15.28			-2.44	11.75	21	77.21	9.42	94
Core deposits	39.98			51.34			79.13			4.55	11.23	29	-0.79	7.29	13
Noncore funding	14.53			-7.47			14.06			-16.08	6.59	19	-4.23	10.67	23

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)			8,362,207	10,496,487	3,258,285
Commit: Secured commercial real estate loans	24,173	60,491	5,665	66,855	17,901
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			1,773,445	1,884,268	1,783,122
Securities underwriting	0	0	0	0	0
Standby letters of credit	304,501	269,452	289,230	219,514	305,372
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	15,832,416	43,660,332	13,021,940	40,908,075	43,968,524
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	24,348,252	6,046,483	30,387,844	1,846,421	4,502,189
Derivative Contracts					
Interest rate futures and forward contracts	604,072	221,983	1,356,526	680,927	1,229,321
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	26,110,600	27,518,100	26,453,000	28,555,200	29,341,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	2,087,843	1,220,796	1,451,963	1,407,330	1,761,853
Commodity and other futures and forward contracts	0	0	0	18,543	4,745
Written options contracts (commodity and other)	14,613	58,127	110,569	15,066	0
Purchased options contracts (commodity and other)	14,613	58,127	110,569	15,066	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							4.85			7.53	23.52	7	2.28	24.05	2
Standby letters of credit	0.17			0.17			0.17			0.16	0.84	14	0.21	0.92	15
Commercial and similar letters of credit	0			0			0			0	0.02	17	0	0.02	17
Securities lent	8.66			26.74			7.56			29.36	0.40	95	30.81	0.62	95
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	13.32			3.70			17.63			1.33	0.45	89	3.15	0.69	91
Derivative contracts	15.77			17.81			17.11			22.03	68.47	53	22.66	65.81	56
Interest rate contracts	14.62			16.99			16.13			20.99	47.31	55	21.42	43.84	57
Interest rate futures and forward contracts	0.33			0.14			0.79			0.49	10.67	50	0.86	11.40	63
Written options contracts (interest rate)	0			0			0			0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0			0			0			0	2.65	22	0	2.32	23
Interest rate swaps	14.28			16.86			15.35			20.50	28.86	65	20.56	26.74	67
Foreign exchange contracts	1.14			0.75			0.84			1.01	10.12	69	1.23	10.92	73
Futures and forward foreign exchange contracts	0			0			0			0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0			0			0			0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0			0			0			0	0.08	39	0	0.13	37
Foreign exchange rate swaps	1.14			0.75			0.84			1.01	2.03	85	1.23	2.17	86
Equity, commodity, and other derivative contracts	0.02			0.07			0.13			0.03	3.32	65	0	4.08	63
Commodity and other futures and forward contracts	0			0			0			0.01	0.19	82	0	0.25	82
Written options contracts (commodity and other)	0.01			0.04			0.06			0.01	0.98	72	0	1.48	34
Purchased options contracts (commodity and other)	0.01			0.04			0.06			0.01	0.94	70	0	1.29	34
Commodity and other swaps	0			0			0			0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							13.27			18.37	45.53	12	5.70	44.93	2

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	28,831,741	29,077,133	29,482,627	30,692,132	32,336,919
Interest rate contracts	26,714,672	27,740,083	27,809,526	29,236,127	30,570,321
Foreign exchange contracts	2,087,843	1,220,796	1,451,963	1,407,330	1,761,853
Equity, commodity, and other contracts	29,226	116,254	221,138	48,675	4,745
Derivatives Position					
Futures and forwards	604,072	221,983	1,356,526	699,470	1,234,066
Written options	14,613	58,127	110,569	15,066	0
Exchange-traded	0	0	0	0	0
Over-the-counter	14,613	58,127	110,569	15,066	0
Purchased options	14,613	58,127	110,569	15,066	0
Exchange-traded	0	0	0	0	0
Over-the-counter	14,613	58,127	110,569	15,066	0
Swaps	28,198,443	28,738,896	27,904,963	29,962,530	31,102,853
Held for trading	10,568,041	12,932,433	13,644,527	15,801,932	32,336,919
Interest rate contracts	8,450,972	11,595,383	11,971,426	14,345,927	30,570,321
Foreign exchange contracts	2,087,843	1,220,796	1,451,963	1,407,330	1,761,853
Equity, commodity, and other contracts	29,226	116,254	221,138	48,675	4,745
Non-traded	18,263,700	16,144,700	15,838,100	14,890,200	0
Interest rate contracts	18,263,700	16,144,700	15,838,100	14,890,200	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,977,609,675	1,964,200,580	1,702,488,356	2,376,479,608	2,357,628,894
One year or less	1,239,639,406	1,318,379,485	1,040,300,433	1,641,275,821	1,503,774,061
Over 1 year to 5 years	552,054,364	465,220,784	485,685,813	557,547,398	636,292,727
Over 5 years	185,915,905	180,600,311	176,502,110	177,656,389	217,562,106
Gross negative fair value (absolute value)	12,410	147,958	72,448	14,152	7,940
Gross positive fair value	29,258	140,804	63,470	7,777	3,171
Held for trading	29,235	79,375	61,463	6,814	1,283
Non-traded	23	61,429	2,007	963	1,888
Current credit exposure on risk-based capital derivative contracts	40,351,852	48,151,441	39,253,591	33,654,147	30,211,202
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	92.66			95.40			94.33			95.26	93.44	33	94.54	92.91	37
Foreign exchange contracts	7.24			4.20			4.92			4.59	3.20	76	5.45	3.39	77
Equity, commodity, and other contracts	0.10			0.40			0.75			0.16	1.64	66	0.01	1.93	63
Futures and forwards	2.10			0.76			4.60			2.28	13.49	33	3.82	12.78	40
Written options	0.05			0.20			0.38			0.05	5.91	13	0	6.60	7
Exchange-traded	0			0			0			0	0.15	42	0	0.23	39
Over-the-counter	0.05			0.20			0.38			0.05	5.10	14	0	5.49	8
Purchased options	0.05			0.20			0.38			0.05	4.42	37	0	4.19	18
Exchange-traded	0			0			0			0	0.28	39	0	0.32	37
Over-the-counter	0.05			0.20			0.38			0.05	3.35	38	0	3.20	20
Swaps	97.80			98.84			94.65			97.62	69.75	82	96.18	70.34	76
Held for trading	36.65			44.48			46.28			51.49	44.16	49	100	46.31	98
Interest rate contracts	29.31			39.88			40.61			46.74	37.24	54	94.54	38.40	92
Foreign exchange contracts	7.24			4.20			4.92			4.59	1.60	85	5.45	1.85	85
Equity, commodity, and other contracts	0.10			0.40			0.75			0.16	0.83	78	0.01	1.14	74
Non-traded	63.35			55.52			53.72			48.51	55.84	50	0	53.69	1
Interest rate contracts	63.35			55.52			53.72			48.51	52.22	52	0	50.60	2
Foreign exchange contracts	0			0			0			0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0			0			0			0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	6,859.14			6,755.14			5,774.55			7,742.96	93.86	99	7,290.83	94.47	99
One year or less	4,299.56			4,534.08			3,528.52			5,347.55	32.17	99	4,650.33	32.51	99
Over 1 year to 5 years	1,914.75			1,599.95			1,647.36			1,816.58	30.45	99	1,967.70	31.16	99
Over 5 years	644.83			621.11			598.66			578.83	28.09	99	672.80	28.71	99
Gross negative fair value (absolute value)	0.04			0.51			0.25			0.05	0.83	6	0.02	0.72	3
Gross positive fair value	0.10			0.48			0.22			0.03	1.19	4	0.01	0.85	2
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0.01			0			0	0.06	12	0	0.06	11
Gross positive fair value (X)	0			0.01			0			0	0.07	8	0	0.06	5
Held for trading (X)	0			0.01			0			0	0.06	40	0	0.05	39
Non-traded (X)	0			0			0			0	0.01	16	0	0.01	11
Current credit exposure (X)	2.27			3.21			2.25			2.25	0.05	99	2.18	0.04	99
Credit losses on derivative contracts	0			0			0			0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0	0	47	0	0	47
90+ days past due	0			0			0			0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	58.08			89.48			61.40			62.26	0.73	99	55.88	0.53	99

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	135,526	114,427	114,427	113,650	121,272
Gross losses	7,442	3,034	24,404	25,555	19,170
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	204	121	723	385	912
Net losses	7,238	2,913	23,681	25,170	18,258
Provision for loan and lease losses	7,320	33,661	35,022	25,947	10,636
Adjustments	0	9,759	9,758	0	0
Ending balance	135,608	154,934	135,526	114,427	113,650
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.02			0.09			0.02			0.02	0.15	15	0.01	0.14	12
Provision for loan and lease losses / Average loans and leases	0.04			0.23			0.06			0.05	0.24	17	0.02	0.24	11
Provision for loan and lease losses / Net loan and lease losses	101.13			1,155.54			147.89			103.09	130.58	35	58.25	134.68	12
Allowance for loan and lease losses / Total loans and leases not held for sale	0.18			0.26			0.19			0.19	0.83	1	0.20	0.90	2
Allowance for loan and lease losses / Total loans and leases	0.18			0.26			0.19			0.19	0.81	1	0.20	0.89	2
Allowance for loan and lease losses / Net loans and leases losses (X)	4.68			13.30			5.72			4.55	8.03	49	6.22	7.54	58
Allowance for loan and lease losses / Nonaccrual assets	53.79			51.66			50.38			112.27	218.72	28	11.62	214.03	2
ALLL / 90+ days past due + nonaccrual loans and leases	73.17			45.62			68.69			78.37	151.73	26	56.88	160.51	14
Gross loan and lease losses / Average loans and leases	0.04			0.02			0.04			0.04	0.28	10	0.03	0.30	8
Recoveries / Average loans and leases	0			0			0			0	0.08	3	0	0.09	1
Net losses / Average loans and leases	0.04			0.02			0.04			0.04	0.21	20	0.03	0.22	16
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0	0	40	0	0	39
Recoveries / Prior year-end losses	0.84			0.47			2.83			2.01	36.22	4	6.55	41.30	3
Earnings coverage of net loan and lease losses (X)	113.70			109.23			78.89			54.24	24.40	86	98.70	21.75	91
Net Loan and Lease Losses By Type															
Real estate loans	0			0.01			0.01			0	0.01	38	0	0.02	42
Real estate loans secured by 1–4 family	0			0.01			0.01			0	0.01	42	0	0.01	38
Revolving											0.02			0.03	
Closed-end	0			0.01			0.01			0	0	45	0	0.01	47
Commercial real estate loans	0			0			0			0	0.01	38	0	0.01	47
Construction and land development	0			0			0			0	-0.01	60	0	-0.03	70
1–4 family	0			0			0			0	0	55	0	-0.01	63
Other	0			0			0			0	-0.01	61	0	-0.02	68
Multifamily	0			0			0			0	0	56	0	0	58
Nonfarm nonresidential	0			0			0			0	0.02	38	0	0.02	35
Owner-occupied	0			0			0			0	0.01	45	0	0.01	34
Other	0			0			0			0	0.01	40	0	0.01	44
Real estate loans secured by farmland				0			0			0	0.01	48	0	0	50
Commercial and industrial loans	0.02			0.02			0.01			0	0.37	4	0	0.31	10
Loans to individuals	0			0.03			0.01			0.01	1.17	1	0.01	1.16	1
Credit card loans	0.71			1.11			0.60			0.59	3.11	14	0.71	2.92	15
Agricultural loans											0.08			0.15	
Loans to foreign governments and institutions											0			0	
Other loans and leases	0.17			0.02			0.13			0.19	0.15	70	0.15	0.14	67

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	79,734	133,252	67,685	49,201	34,700
90+ days past due loans and leases	45,970	40,027	61,606	44,500	4,732
Nonaccrual loans and leases	139,370	299,561	135,701	101,511	195,062
Total past due and nonaccrual loans and leases	265,074	472,840	264,992	195,212	234,494
Restructured 30–89 days past due	23	107	176	4	21
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	5,279	33,269	5,332	34,750	36,257
Total restructured loans and leases	5,302	33,376	5,508	34,754	36,278
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	1,147	422	1,154	422	496
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	21,968	5,268	12,109	8,240	15,582
90+ days past due	3,328	2,640	2,808	14,055	28,458
Nonaccrual	112,715	358	133,299	409	782,758
Total other assets past due and nonaccrual	138,011	8,266	148,216	22,704	826,798

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.10			0.22			0.10			0.08	0.43	10	0.06	0.44	5
90+ days past due loans and leases	0.06			0.07			0.09			0.08	0.15	53	0.01	0.17	24
Nonaccrual loans and leases	0.18			0.50			0.19			0.17	0.51	13	0.35	0.54	31
90+ days past due and nonaccrual loans and leases	0.24			0.57			0.28			0.25	0.71	11	0.35	0.75	18
30–89 days past due restructured	0			0			0			0	0.01	26	0	0.02	24
90+ days past due restructured	0			0			0			0	0.01	29	0	0.01	26
Nonaccrual restructured	0.01			0.06			0.01			0.06	0.14	37	0.06	0.16	29
30–89 days past due loans held for sale	0			0			0			0	0	38	0	0	37
90+ days past due loans held for sale	0			0			0			0	0	42	0	0	43
Nonaccrual loans held for sale	0			0			0			0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13			0.23			0.11			0.10	0.43	10	0.09	0.44	9
90+ days past due assets	0.06			0.07			0.09			0.10	0.15	61	0.06	0.18	49
Nonaccrual assets	0.33			0.50			0.38			0.17	0.53	13	1.70	0.57	93
30+ days past due and nonaccrual assets	0.53			0.80			0.59			0.37	1.19	7	1.85	1.26	83
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.16			0.21			0.19			0.12	0.44	11	0.71	0.48	80
90+ days past due and nonaccrual assets + other real estate owned	0.16			0.21			0.19			0.12	0.48	10	0.71	0.52	76
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.08			0.18			0.08			0.07	0.53	6	0.14	0.60	10
Allowance for loan and lease losses	103.64			193.69			101.11			89.08	115.41	42	172.09	118.28	78
Equity capital + allowance for loan and lease losses	0.49			1.05			0.48			0.36	4.28	3	0.71	4.79	6
Tier 1 capital + allowance for loan and lease losses	0.79			1.98			0.78			0.68	5.65	5	1.40	6.16	9
Loans and leases + other real estate owned	0.18			0.50			0.20			0.17	0.85	6	0.35	0.96	10

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.06			0.04			0.22			0.10	0.38	12	0.02	0.42	3
	90+ days past due	0			0			0			0	0.16	13	0	0.22	12
	Nonaccrual	0.20			0.16			0.27			0.16	0.46	17	0.14	0.57	13
Commercial and industrial	30–89 days past due	0			0			0			0	0.31	2	0	0.30	2
	90+ days past due	0			0			0			0	0.05	14	0	0.05	11
	Nonaccrual	0			0.45			0			0	0.83	3	0	0.76	3
Individuals	30–89 days past due	0			0			0			0.01	0.83	12	0	0.84	10
	90+ days past due	0			0			0			0	0.17	37	0	0.16	33
	Nonaccrual	0.06			0.74			0.02			0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due	0			0			0			0	0	47	0	0	47
	90+ days past due	0			0			0			0	0	49	0	0	47
	Nonaccrual	0			0			0			0	0	48	0	0	48
Agricultural	30–89 days past due											0.24			0.17	
	90+ days past due											0			0	
	Nonaccrual											0.67			0.75	
Foreign governments	30–89 days past due											0.07			0.01	
	90+ days past due											0			0	
	Nonaccrual											0.03			0.06	
Other loans and leases	30–89 days past due	0.43			0.94			0.17			0.24	0.20	64	0.28	0.17	75
	90+ days past due	0.29			0.29			0.41			0.35	0.01	96	0.04	0.01	83
	Nonaccrual	0.52			0.58			0.54			0.60	0.13	90	1.65	0.14	97

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.06			0.04			0.22			0.11	0.67	7	0.02	0.71	2
	90+ days past due	0			0			0			0	0.31	14	0	0.46	14
	Nonaccrual	0.20			0.16			0.28			0.16	0.73	12	0.14	0.86	9
Revolving	30–89 days past due											0.45			0.50	
	90+ days past due											0.05			0.05	
	Nonaccrual											1			1.17	
Closed-end	30–89 days past due	0.06			0.04			0.22			0.11	0.70	7	0.02	0.75	2
	90+ days past due	0			0			0			0	0.35	16	0	0.53	16
	Nonaccrual	0.20			0.16			0.28			0.16	0.70	14	0.14	0.84	13
Junior lien	30–89 days past due	0			0			0			0	0.02	9	0	0.03	9
	90+ days past due	0			0			0			0	0	29	0	0	24
	Nonaccrual	0			0			0			0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0			0			0			0	0.18	4	0	0.17	5
	90+ days past due	0			0			0			0	0.03	19	0	0.03	20
	Nonaccrual	0			0			0			0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0			0			0			0	0.28	12	0	0.21	10
	90+ days past due	0			0			0			0	0.02	33	0	0.02	31
	Nonaccrual	0			0			0			0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0			0			0			0	0.06	25	0	0.06	25
	90+ days past due	0			0			0			0	0	41	0	0	43
	Nonaccrual	0			0			0			0	0.02	30	0	0.02	28
Other	30–89 days past due	0			0			0			0	0.20	15	0	0.13	14
	90+ days past due	0			0			0			0	0.01	35	0	0.02	33
	Nonaccrual	0			0			0			0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0			0			0			0	0.08	19	0	0.10	18
	90+ days past due	0			0			0			0	0	41	0	0.01	39
	Nonaccrual	0			0			0			0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0			0			0			0	0.14	5	0	0.17	6
	90+ days past due	0			0			0			0	0.03	22	0	0.03	21
	Nonaccrual	0			0			0			0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0			0			0			0	0.07	8	0	0.09	6
	90+ days past due	0			0			0			0	0.01	26	0	0.01	25
	Nonaccrual	0			0			0			0	0.16	7	0	0.17	6
Other	30–89 days past due	0			0			0			0	0.07	9	0	0.07	8
	90+ days past due	0			0			0			0	0.01	30	0	0.01	31
	Nonaccrual	0			0			0			0	0.10	9	0	0.13	7
Farmland	30–89 days past due				0			0			0	0.23	23	0	0.25	23
	90+ days past due				0			0			0	0.01	42	0	0.01	42
	Nonaccrual				0			0			0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.50			0.53			0.35			0.52	1.19	16	0.49	1.22	18
	90+ days past due	0.23			0.43			0.37			0.42	0.78	36	0.29	0.73	35
	Nonaccrual	0			0			0			0	0.11	35	0	0.09	36

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	44,818,679	44,730,753	44,818,679	44,735,664	45,163,907
Retained earnings	-19,368,396	-19,488,221	-19,618,894	-19,328,304	-19,430,968
Accumulated other comprehensive income (AOCI)	-233,234	-55,585	-67,072	-312,736	-562,394
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	25,217,049	25,186,947	25,132,713	25,094,624	25,170,545
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	10,694,228	11,903,272	10,800,783	11,965,886	12,558,747
Accumulated other comprehensive income-related adjustments	-233,234	-55,585	-67,072	-312,736	-562,394
Other deductions from common equity tier 1 capital	39,991	0	14,643	0	0
Subtotal:	14,716,064	13,339,260	14,384,359	13,441,474	13,174,192
Adjustments and deductions for common equity tier 1 capital	0	1,407,161	0	1,545,597	1,427,959
Common equity tier 1 capital	14,716,064	11,932,099	14,384,359	11,895,877	11,746,233
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000
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	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000
Less: Additional tier 1 capital deductions	103,487	101,936	103,487	101,936	108,804
Additional tier 1 capital	3,046,513	3,048,064	3,046,513	3,048,064	2,141,196
Tier 1 Capital	17,762,577	14,980,163	17,430,872	14,943,941	13,887,429
Tier 2 Capital					
Tier 2 capital instruments and related surplus	600,000	600,000	600,000	600,000	600,000
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	135,608	154,934	135,526	114,427	113,650
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	735,608	754,934	735,526	714,427	713,650
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	735,608	754,934	735,526	714,427	713,650
Exited advanced approach tier 2 capital					
Total capital	18,498,185	15,735,097	18,166,398	15,658,368	14,601,079
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	180,223,297	148,946,140	165,528,006	140,902,874	136,924,102
Less: Deductions from common equity tier 1 capital	10,837,706	13,412,369	10,918,913	13,613,419	14,095,510
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	169,385,591	135,533,771	154,609,093	127,289,455	122,828,592
Total risk-weighted assets	69,481,192	53,811,962	63,929,408	54,057,360	54,062,523
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	21.18			22.17			22.50			22.01	12.11	96	21.73	12.09	96
Common equity tier 1 capital, column B	0			0			0			0	0.29	46	0	0.52	45
Tier 1 capital, column A	25.56			27.84			27.27			27.64	12.78	97	25.69	12.85	96
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.60	45
Total capital, column A	26.62			29.24			28.42			28.97	14.36	97	27.01	14.45	97
Total capital, column B	0			0			0			0	0.38	46	0	0.67	45
Tier 1 leverage	10.49			11.05			11.27			11.74	9.76	89	11.31	9.71	89
Supplementary leverage ratio, advanced approaches HCs	11.13						11.62				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	345,541	344,836	332,148	264,984	286,693	0.20	
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	345,541	344,836	332,148	264,984	286,693	0.20	
Reinsurance recoverables (L/H)	112,807	106,602	99,433	100,281	119,304	5.82	
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	226,935	237,797	226,956	164,280	166,598	-4.57	
Total property and casualty equity	0	0	0	0			
Total life and health equity	226,935	237,797	226,956	164,280	166,598	-4.57	
Total insurance underwriting net income	-5	73,533	80,343	14,749	41,678		
Total property and casualty	0	0	0	0			
Total life and health	-5	73,533	80,343	14,749	41,678		
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)	112,826	106,628	99,452	100,308	119,388	5.81	
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	12,507	11,218	48,028	62,183	61,206	11.49	
Other insurance activities income	12,072	10,710	46,247	60,502	59,022	12.72	
Insurance and reinsurance underwriting income	435	508	1,781	1,681	2,184	-14.37	
Premiums	435	508	1,781	1,681	2,184	-14.37	
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	435	508	1,781	1,681	2,184	-14.37	
Insurance benefits, losses, expenses	207	345	1,296	1,507	923	-40.00	
Net assets of insurance underwriting subsidiaries	340,161	341,785	168,996	261,951	283,675	-0.48	
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.19			0.21			0.19			0.19	0.01	93	0.20	0.01	94
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0			0			0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100			100			100			100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets	0			0			0			0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	0.34			0.36			0.38			0.51	0.47	75	0.47	0.47	73
Premium income / Insurance activities revenue	3.48			4.53			3.71			2.70	7.32	80	3.57	4.86	81
Credit related premium income / Total premium income	0			0			0			0	34.91	29	0	44.54	25
Other premium income / Total premium income	100			100			100			100	65.09	70	100	55.46	75
Insurance underwriting net income / Consolidated net income	0			64.38			8.24			2.02	0.08	94	1.05	0.08	94
Insurance net income (P/C) / Equity (P/C)											19.86			15.64	
Insurance net income (L/H) / Equity (L/H)	-0.01			123.69			35.40			8.98	5.13	66	25.02	1.99	83
Insurance benefits, losses, expenses / Insurance premiums	47.59			67.91			72.77			89.65	233.61	55	42.26	160.49	19
Reinsurance recovery (P/C) / Total assets (P/C)											0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)	32.65			30.91			29.94			37.84	0.15	95	41.61	2.31	94
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.19			0.21			0.10			0.19	0	96	0.20	0	96
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0	11.51	3	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		68,278,961			70,258,592			62,471,238			56,960,001			58,989,894	
Net assets of broker-dealer subsidiaries / Consolidated assets	37.35			43.03			36.24			40.89	1.39	96	41.33	1.79	95

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	255,464	129,527	131,602	199,270	171,054
Real estate loans	0	0	0	0	0
Commercial and industrial loans	188,972	64,625	97,614	142,680	63,637
Loans to depository institutions and other banks acceptances	23,052	2,856	450	4	18
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	34,267	41,426	30,629	56,303	83,746
Agricultural loans	0	0	0	0	0
Other foreign loans	9,173	20,620	2,909	283	23,653
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	2,682	13,899	3,098	5,714	0
Total selected foreign assets	258,146	143,426	134,700	204,984	171,054
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.54			1.25			0.99			2.69	1.25	74	2.76	1.17	73
Cost: Interest-bearing deposits											1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans											27.03			27.29	
Commercial and industrial loans											0.29			1.53	
Foreign governments and institutions											0			0	
Growth Rates															
Net loans and leases	97.23			-8.57			-33.96			16.50	22.48	72	18.66	7.24	66
Total selected assets	79.99			1.24			-34.29			19.84	12.40	77	18.66	3.24	70
Deposits											10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	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	1	0	0	1,894	2,168		
Dividends	0	0	0	0	0		
Interest	1	0	0	1,894	2,168		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	56,737	145,067	5,347,612	713,426	1,067,019	-60.89	
Dividends	0	0	5,000,000	0	354,356		
Interest	56,737	144,831	346,541	713,426	716,004	-60.83	
Management and service fees	0	0	0	0	0		
Other income	0	236	1,071	0	-3,341	-100.00	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	56,738	145,067	5,347,612	715,320	1,069,187	-60.89	
Securities gains (losses)	0	0	0	0	0		
Other operating income	11,559	81,208	205,859	243,698	135,477	-85.77	
Total operating income	68,297	226,275	5,553,471	959,018	1,204,664	-69.82	
Operating Expenses							
Personnel expenses	405	434	1,654	1,652	1,122	-6.68	
Interest expense	79,257	150,284	430,502	774,933	745,378	-47.26	
Other expenses	1,408	3,751	7,164	23,516	23,368	-62.46	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	81,070	154,469	439,320	800,101	769,868	-47.52	
Income (loss) before taxes	-12,773	71,806	5,114,151	158,917	434,796		
Applicable income taxes (credit)	0	57,343	4,297	79,976	606,918	-100.00	
Extraordinary items							
Income before undistributed income of subsidiaries	-12,773	14,463	5,109,854	78,941	-172,122		
Equity in undistributed income of subsidiaries	728,395	99,752	-4,134,597	650,992	4,170,773	630.21	
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	728,395	99,752	-4,134,597	650,992	4,170,773	630.21	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	715,622	114,215	975,257	729,933	3,998,651	526.56	
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	728,395	99,752	865,403	650,992	4,525,129	630.21	
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	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	47,829,075	86.56	50,085,672	86.59	45,969,075	86.45	43,140,651	45,392,679	-4.51	
Common and preferred stock	21,127,098	38.24	24,759,177	42.81	20,564,865	38.67	24,407,055	23,074,859	-14.67	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	26,674,018	48.28	25,299,058	43.74	25,372,387	47.71	18,689,510	22,261,643	5.43	
Other receivables	27,959	0.05	27,437	0.05	31,823	0.06	44,086	56,177	1.90	
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	4,900,582	8.87	5,007,618	8.66	4,823,526	9.07	4,994,450	4,976,643	-2.14	
Securities purchased (reverse repos)	1,188,503	2.15	993,917	1.72	922,465	1.73	1,016,797	1,408,740		
Cash and due from affiliated depository institution	83,492	0.15	98,505	0.17	82,582	0.16	22,557	12	-15.24	
Cash and due from unrelated depository institution	62	0	0	0	62	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,251,709	2.27	1,655,423	2.86	1,378,710	2.59	1,594,583	2,458,329	-24.39	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	55,253,423	100.00	57,841,135	100.00	53,176,420	100.00	50,769,038	54,236,403	-4.47	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	22,537	0.04	0	0	0	0	2,719	4,725		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	4,601,855	8.33	9,214,880	15.93	3,466,285	6.52	3,714,730	5,798,251	-50.06	
Borrowings with maturity over 1 year	21,039,755	38.08	19,119,885	33.06	20,262,190	38.10	17,232,350	19,563,002	10.04	
Subordinated notes and debentures	600,000	1.09	600,000	1.04	600,000	1.13	600,000	600,000	0.00	
Other liabilities	91,939	0.17	84,375	0.15	117,948	0.22	85,772	105,611	8.96	
Balance due to subsidiaries and related institutions	530,288	0.96	453,048	0.78	447,284	0.84	856,843	714,299	17.05	
Total liabilities	26,886,374	48.66	29,472,188	50.95	24,893,707	46.81	22,492,414	26,785,888	-8.77	
Equity Capital	28,367,049	51.34	28,368,947	49.05	28,282,713	53.19	28,276,624	27,450,515	-0.01	
Perpetual preferred stock (income surplus)	3,150,000	5.70	3,150,000	5.45	3,150,000	5.92	3,150,000	2,250,000	0.00	
Common stock	1	0	1	0	1	0	1	1	0.00	
Common surplus	45,718,678	82.74	45,630,752	78.89	45,718,678	85.98	45,635,663	45,163,906	0.19	
Retained earnings	-19,368,396	-35.05	-19,456,221	-33.64	-19,618,894	-36.89	-19,296,304	-19,400,998		
Accumulated other comprehensive income	-233,234	-0.42	-55,585	-0.10	-67,072	-0.13	-312,736	-562,394		
Other equity capital components	-900,000	-1.63	-900,000	-1.56	-900,000	-1.69	-900,000	0		
Total liabilities and equity capital	55,253,423	100.00	57,841,135	100.00	53,176,420	100.00	50,769,038	54,236,403	-4.47	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	522,668	0.95	437,807	0.76	440,586	0.83	852,053	0	19.38	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	522,668	0.95	437,807	0.76	440,586	0.83	856,843	711,597	19.38	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	711,597		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	10.14			1.61			3.46			2.59	9.68	7	16.49	10.40	93
Bank net income / Average equity investment in banks											10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	13.98			1.62			3.60			2.73	7.89	37	22.34	7.10	89
Subsidiary HCs net income / Average equity investment in sub HCs											8.55			8.78	
Bank net income / Parent net income	0			0			0			0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	101.78			87.34			88.74			89.19	5.93	97	113.17	3.78	98
Subsidiary holding companies' net income / Parent net income											74			72.48	
Leverage															
Total liabilities / Equity capital	94.78			103.89			88.02			79.54	20.43	90	97.58	20.88	94
Total debt / Equity capital	92.51			101.99			86.02			76.20	14.31	92	94.57	14.69	94
Total debt + notes payable to subs that issued TPS / Equity capital	92.51			101.99			86.02			76.20	16.36	92	94.57	17.10	94
Total debt + Loans guaranteed for affiliate / Equity capital	92.51			101.99			86.02			76.20	14.56	92	97.17	15.14	94
Total debt / Equity capital – excess over fair value	92.51			101.99			86.02			76.20	14.51	92	94.57	14.81	94
Long-term debt / Equity capital	76.28			69.51			73.76			63.06	13.04	92	73.45	13.37	94
Short-term debt / Equity capital	16.22			32.48			12.26			13.14	1.02	94	21.12	1.14	94
Current portion of long-term debt / Equity capital	1.84			1.54			1.56			3.03	0.05	96	2.59	0.14	94
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	98.61			97.40			98.60			97.13	28.44	97	97.43	28.63	97
Double Leverage															
Equity investment in subs / Equity capital	74.48			87.28			72.71			86.32	103.22	3	84.06	103.10	3
Total investment in subs / Equity capital	168.61			176.55			162.53			152.57	111.07	90	165.36	112.48	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-2.53			-7.90			-7.91			-5.30	0.36	1	-1.09	0.35	5
Equity investment in subs – equity cap / Net income-div (X)											1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	12.50			39.41			400.97			63	177.68	8	59.74	162.34	10
Cash from ops + noncash items + op expense / Op expense + dividend	2.32			-60.71			373.57			162.50	190.27	44	454.29	174.91	95
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.17			117.71			104.34			101.62	116.34	36	98.81	103.19	43
Pretax operating income + interest expense / Interest expense	83.88			147.78			1,287.95			120.51	1,968.54	10	158.33	2,898.75	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	83.88			147.78			1,287.95			120.51	1,632.83	8	158.33	1,369.37	13
Dividends + interest from subsidiaries / Interest expense + dividends	10.42			34.12			388.81			52.21	210.80	5	109.87	188.90	22
Fees + other income from subsidiaries / Salary + other expenses	0			5.64			12.15			0	16.52	30	-13.64	16.08	3
Net income / Current part of long-term debt + preferred dividends (X)	1.29			0.23			1.58			0.73	57.11	5	4.75	33.93	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.61			-10.96			-2.85			7.54	2.64	80	4.86	2.61	71
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.04			0.24	
Nonaccrual											0.54			6.54	
Total											0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.10	46	2.59	0.24	90
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.10	46	2.59	0.25	90
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	51.05			58.88			51.23			59.80	5.62	92	59	5.50	94
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.07			0.18			0.14			0.24	0.19	86	0.25	0.21	86

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income				1,895.42			18.49			754.08	57.84	98		57.26	
Dividends declared / Net income	65			240.02			96.86			81.55	33.08	95	5.77	27.33	15
Net income – dividends / Average equity	3.55			-2.26			0.11			0.48	6.46	5	15.54	7.33	95
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0			0			529.32			0	7.53	19	153.56	7.13	96
Dividends from subsidiary holding companies	0			0			0			0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0			0			529.32			0	260.40	2	153.56	215.26	37
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries											66.55			60.71	
Interest income from bank subsidiaries											0.54			0.52	
Management and service fees from bank subsidiaries											1.55			1.88	
Other income from bank subsidiaries											0			0	
Operating income from bank subsidiaries											69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0			577.77			0	82.95	12	7.83	51.40	40
Interest income from nonbank subsidiaries	7.79			145.19			40.04			109.59	20.25	88	15.82	18.56	69
Management and service fees from nonbank subsidiaries	0			0			0			0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	0			0.24			0.12			0	1.06	43	-0.07	0.15	7
Operating income from nonbank subsidiaries	7.79			145.43			617.93			109.59	150.41	59	23.58	99.33	30
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies											61.23			48.56	
Interest income from subsidiary holding companies											6.54			3.95	
Management and service fees from subsidiary holding companies											0.36			0.43	
Other income from subsidiary holding companies											0.29			0.01	
Operating income from subsidiary holding companies											76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	67.32	10	0	65.18	11
Interest income from bank subsidiaries	0			0			0			0.20	0.80	62	0.18	0.92	63
Management and service fees from bank subsidiaries	0			0			0			0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0			0			0			0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0			0			0			0.20	78.80	9	0.18	74.20	10
Dividends from nonbank subsidiaries	0			0			90.03			0	2.65	19	29.42	2.57	93
Interest income from nonbank subsidiaries	83.07			64.01			6.24			74.39	1.19	98	59.44	2.32	95
Management and service fees from nonbank subsidiaries	0			0			0			0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0			0.10			0.02			0	0.04	44	-0.28	0.02	5
Operating income from nonbank subsidiaries	83.07			64.11			96.29			74.39	7.29	93	88.57	7.64	94
Dividends from subsidiary holding companies	0			0			0			0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0			0			0			0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0			0			0			0	0	49	0	0	49
Other income from subsidiary holding companies	0			0			0			0	0	48	0	0	49
Operating income from subsidiary holding companies	0			0			0			0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt	11.36			4.75			12.71			22.94	83.37	42	0	87.87	16
Loans and advances from subsidiaries / Total debt	1.99			1.51			1.81			3.95	28.33	34	0	26.53	12