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

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BHC Name BARCLAYS US LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 161,286,000
Peer Group Number: 1 Number in Peer Group: 128
Number of Bank Subsidiaries: 1

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:

BARCLAYS US LLC
745 SEVENTH AVE

NEW YORK, NY 10019

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets ($000)	173,524,750	174,157,000	180,557,000	221,728,500	
Net income ($000)	1,503,000	1,161,000	-106,000	313,000	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.65	2.77	7	1.77	3.01	9	1.90	3.08	9	1.44	2.92	10			
+ Non-interest income	4.13	1.21	96	3.78	1.32	92	3.15	1.31	90	2.56	1.35	89			
– Overhead expense	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94	2.90	2.72	62			
– Provision for credit losses	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94	0.57	0.16	91			
+ Securities gains (losses)	0	0.02	16	0	0.01	35	0	0	77	0	0.01	56			
+ Other tax equivalent adjustments	-0.20	0	0	0	0	42	0	0	2	0	0	85			
= Pretax net operating income (tax equivalent)	0.87	1.04	34	0.88	1.56	8	0.06	1.57	1	0.54	1.43	7			
Net operating income	0.87	0.81	52	0.67	1.19	10	-0.06	1.24	1	0.14	0.89	6			
Net income	0.87	0.82	51	0.67	1.19	10	-0.06	1.24	1	0.14	0.90	6			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.94	3.55	73	5.99	4.41	95	5.20	4.24	90	3.60	3.80	34			
Interest expense	2.17	0.52	98	4.08	1.08	97	3.16	0.86	98	2.04	0.60	97			
Net interest income (tax equivalent)	1.77	3.01	7	1.91	3.33	9	2.04	3.38	8	1.56	3.19	10			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	2.42	0.27	97	2.61	0.21	96	2.95	0.22	97	2.55	0.24	95			
Earnings coverage of net loan and lease losses (X)	3.67	22.91	15	2.48	24.40	12	1.09	21.75	10	2.77	19.67	13			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	4.21	1.58	96	2.88	0.83	96	2.83	0.90	95	3.04	0.98	96			
Allowance for loan and lease losses / Total loans and leases	4.21	1.55	96	2.88	0.81	96	2.81	0.89	95	2.93	0.96	95			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07	0.71	3	0.10	0.57	6	0.13	0.61	7	0.19	0.72	8			
30–89 days past due loans and leases / Total loans and leases	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87	0.86	0.47	88			
Liquidity and Funding															
Net noncore funding dependence	31.38	3.20	92	16.83	14.45	60	25.80	16.62	75	33.89	17.03	84			
Net short-term noncore funding dependence	-24.90	-4.76	8	-42.64	3.38	7	-45.19	4.66	6	-25.62	4.83	8			
Net loans and leases / Total assets	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8	24.06	62.73	8			
Capitalization															
Tier 1 leverage ratio	10.16	9.13	81	9.38	9.76	46	8.93	9.71	23	8.15	9.53	14			
Holding company equity capital / Total assets	11.18	11.16	50	11.34	12.43	38	10.54	12.22	27	10.53	11.94	31			
Total equity capital (including minority interest) / Total assets	11.18	11.29	47	11.34	12.57	34	10.54	12.27	27	10.58	12.01	30			
Common equity tier 1 capital / Total risk-weighted assets	15.83	12.38	87	16.29	12.17	87	14.55	12.12	83	13.05	12.19	74			
Net loans and leases / Equity capital (X)	2.28	5.58	4	2.34	5.21	8	2.39	5.29	7	2.28	5.27	7			
Cash dividends / Net income	40.32	42.30	47	55.64	33.12	87		27.31		31.95	31.29	45			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	7.94	16.68	24	-4.02	9.26	4	-1.42	7	9	-22.77	8.28	2			
Equity capital	6.50	6.99	54	3.18	10.49	25	-1.28	7.89	18	10.08	10.18	69			
Net loans and leases	3.77	9.07	32	0.87	9.10	17	3.37	7.89	30	11.69	9.38	71			
Noncore funding	16.03	-12.18	82	-6.35	6.59	27	-4.88	10.67	23	-29.51	5.59	12			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	42.03	13.56	86	44.76	13.04	87	47.77	13.37	88	0.27	12.69	32			
Equity investment in subsidiaries / Equity capital	92.28	102.81	6	98.10	103.22	19	98.05	103.10	20	41.35	102.10	2			
Cash from ops + noncash items + op expense / Op expense + dividends	242.78	147.24	88	216.49	190.27	67	-853.09	174.91	0	420.59	148.20	96			

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	3,528,000	4,380,000	3,988,000	3,457,000		-19.45	
Income from lease financing receivables	0	0	0	0			
Fully taxable income on loans and leases	3,528,000	4,380,000	3,988,000	3,457,000		-19.45	
Tax-exempt income on loans and leases	0	0	0	0			
Estimated tax benefit on income on loans and leases	0	0	0	0			
Income on loans and leases (tax equivalent)	3,528,000	4,380,000	3,988,000	3,457,000		-19.45	
Investment interest income (tax equivalent)	17,000	26,000	30,000	23,000		-34.62	
Interest on balances due from depository institutions	52,000	197,000	193,000	93,000		-73.60	
Interest income on other earning assets	2,778,000	5,088,000	4,528,000	3,811,000		-45.40	
Total interest income (tax equivalent)	6,375,000	9,691,000	8,739,000	7,384,000		-34.22	
Interest on time deposits of $250K or more	18,000	22,000	15,000	11,000		-18.18	
Interest on time deposits < $250K	125,000	167,000	111,000	70,000		-25.15	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	219,000	335,000	290,000	188,000		-34.63	
Interest on other borrowings and trading liabilities	3,097,000	5,995,000	4,805,000	3,836,000		-48.34	
Interest on subordinated debt and mandatory convertible securities	47,000	82,000	96,000	82,000		-42.68	
Total interest expense	3,506,000	6,601,000	5,317,000	4,187,000		-46.89	
Net interest income (tax equivalent)	2,869,000	3,090,000	3,422,000	3,197,000		-7.15	
Non-interest income	7,167,000	6,578,000	5,684,000	5,687,000		8.95	
Adjusted operating income (tax equivalent)	10,036,000	9,668,000	9,106,000	8,884,000		3.81	
Overhead expense	6,592,000	7,037,000	7,918,000	6,434,000		-6.32	
Provision for credit losses	1,559,000	1,095,000	1,076,000	1,259,000			
Securities gains (losses)	0	0	4,000	8,000			
Other tax equivalent adjustments	-350,000	0	-9,000	1,000			
Pretax net operating income (tax equivalent)	1,511,000	1,540,000	110,000	1,200,000		-1.88	
Applicable income taxes	344,000	368,000	213,000	873,000		-6.52	
Tax equivalent adjustments	-336,000	11,000	3,000	14,000			
Applicable income taxes (tax equivalent)	8,000	379,000	216,000	887,000		-97.89	
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	1,503,000	1,161,000	-106,000	313,000		29.46	
Discontinued operations, net of applicable income taxes	0	0	0	0			
Net income attributable to holding company	1,503,000	1,161,000	-106,000	313,000		29.46	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,503,000	1,161,000	-106,000	313,000		29.46	
Investment securities income (tax equivalent)	17,000	26,000	30,000	23,000		-34.62	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0			
Mortgage-backed securities	3,000	3,000	3,000	2,000		0.00	
All other securities	14,000	23,000	27,000	21,000		-39.13	
Cash dividends declared	606,000	646,000	178,000	100,000		-6.19	
Common	450,000	450,000	0	0		0.00	
Preferred	156,000	196,000	178,000	100,000		-20.41	

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

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.67	3.27	76	5.56	4	94	4.84	3.87	92	3.33	3.47	40			
Less: Interest expense	2.02	0.48	98	3.79	0.98	99	2.94	0.79	99	1.89	0.55	97			
Equals: Net interest income (tax equivalent)	1.65	2.77	7	1.77	3.01	9	1.90	3.08	9	1.44	2.92	10			
Plus: Non-interest income	4.13	1.21	96	3.78	1.32	92	3.15	1.31	90	2.56	1.35	89			
Equals: adjusted operating income (tax equivalent)	5.78	4.04	92	5.55	4.41	90	5.04	4.46	82	4.01	4.33	34			
Less: Overhead expense	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94	2.90	2.72	62			
Less: Provision for credit losses	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94	0.57	0.16	91			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	17	0	0.01	35	0	0	77	0	0.01	58			
Plus: other tax equivalent adjustments	-0.20	0	0	0	0	42	0	0	2	0	0	85			
Equals: Pretax net operating income (tax equivalent)	0.87	1.04	34	0.88	1.56	8	0.06	1.57	1	0.54	1.43	7			
Less: Applicable income taxes (tax equivalent)	0	0.23	7	0.22	0.36	12	0.12	0.33	8	0.40	0.55	23			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.87	0.81	52	0.67	1.19	10	-0.06	1.24	1	0.14	0.89	6			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.87	0.82	51	0.67	1.19	10	-0.06	1.24	1	0.14	0.90	6			
Memo: Net income (last four quarters)	0.87	0.82	51	0.67	1.19	9	-0.06	1.24	1	0.14	0.91	5			
Net income–BHC and noncontrolling (minority) interest	0.87	0.83	51	0.67	1.20	9	-0.06	1.25	1	0.14	0.91	6			
Margin Analysis															
Average earning assets / Average assets	93.29	92.32	64	92.93	91.05	69	93.11	91.48	68	92.59	91.61	59			
Average interest-bearing funds / Average assets	60.09	64.06	31	57.59	65.57	19	55.14	65.56	14	53.72	65.75	11			
Interest income (tax equivalent) / Average earning assets	3.94	3.55	73	5.99	4.41	95	5.20	4.24	90	3.60	3.80	34			
Interest expense / Average earning assets	2.17	0.52	98	4.08	1.08	97	3.16	0.86	98	2.04	0.60	97			
Net interest income (tax equivalent) / Average earning assets	1.77	3.01	7	1.91	3.33	9	2.04	3.38	8	1.56	3.19	10			
Yield or Cost															
Total loans and leases (tax equivalent)	9.17	4.27	96	10.85	5.09	97	10.86	4.95	97	9.99	4.52	97			
Interest-bearing bank balances	0.41	0.27	84	2.27	2.04	64	1.82	1.64	64	1	1.05	42			
Federal funds sold and reverse repos	1.28	0.68	82	3.67	2.44	84	3.30	2.17	88	2.24	1.41	88			
Trading assets	6.62	0.60	97	9.20	0.99	97	6.71	1.11	97	3.97	1.11	93			
Total earning assets	3.93	3.51	75	5.98	4.36	95	5.19	4.20	91	3.59	3.73	42			
Investment securities (tax equivalent)	4.25	2.25	97	6.71	2.76	98	3.39	2.68	90	3.44	2.47	91			
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.75	1	0	2.32	0	0	2.05	1	0	1.62	1			
Mortgage-backed securities	2.35	2.05	77	2.62	2.61	54	3.31	2.50	97	2.84	2.23	90			
All other securities	5.28	3.24	91	8.68	4.06	94	4.77	4.20	80	3.07	3.66	31			
Interest-bearing deposits	1.50	0.53	96	2.15	1.10	96	1.75	0.81	95	1.19	0.49	94			
Time deposits of $250K or more	1.64	1.42	69	2.16	1.96	63	1.95	1.44	87						
Time deposits < $250K	2.10	1.36	96	2.08	1.82	63	1.53	1.29	66						
Other domestic deposits	1.30	0.36	98	2.20	0.93	97	1.83	0.67	97						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	1.48	0.62	87	4.22	1.86	90	3.72	1.51	93	2.28	0.94	91			
Other borrowed funds and trading liabilities	6.18	1.50	98	8.33	2.38	98	5.13	2.28	97	3.38	1.77	93			
All interest-bearing funds	3.36	0.74	98	6.58	1.49	99	5.34	1.19	98	3.52	0.82	97			

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

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	7,167,000	6,578,000	5,684,000	5,687,000	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	0	0	0	0	
Trading revenue	552,000	445,000	155,000	-30,000	
Investment banking fees and commissions	3,414,000	3,288,000	3,036,000	2,988,000	
Insurance activities revenue	1,000	1,000	1,000	1,000	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	0	33,000	32,000	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	47,000	19,000	42,000	346,000	
Other non-interest income	3,153,000	2,825,000	2,417,000	2,350,000	
Total overhead expenses	6,592,000	7,037,000	7,918,000	6,434,000	
Personnel expense	2,659,000	2,784,000	2,777,000	2,662,000	
Net occupancy expense	175,000	169,000	144,000	122,000	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	83,000	90,000	92,000	95,000	
Other operating expenses	3,675,000	3,994,000	4,905,000	3,555,000	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	10,063	9,713	10,481	10,409	
Average personnel expense per employee	264.24	286.63	264.96	255.74	
Average assets per employee	17,243.84	17,930.30	17,227.08	21,301.61	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	65.78	62.28	65	72.87	61.29	85	87.07	60.88	95	72.53	63.61	78			
Percent of Average Assets															
Total overhead expense	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94	2.90	2.72	62			
Personnel expense	1.53	1.30	73	1.60	1.41	70	1.54	1.44	59	1.20	1.42	30			
Net occupancy expense	0.10	0.26	4	0.10	0.28	3	0.08	0.28	2	0.06	0.29	2			
Other operating expenses	2.17	0.94	91	2.35	0.97	96	2.77	0.97	98	1.65	1	88			
Overhead less non-interest income	-0.33	1.25	6	0.26	1.32	7	1.24	1.38	36	0.34	1.34	6			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.68	61.82	68	72.79	60.64	85	86.95	60.37	95	72.42	62.73	81			
Personnel expense	26.49	32.36	22	28.80	32.39	24	30.50	32.51	34	29.96	32.93	33			
Net occupancy expense	1.74	6.58	3	1.75	6.52	5	1.58	6.48	4	1.37	6.70	3			
Other operating expenses	37.45	22.28	89	42.24	21.20	93	54.88	20.90	99	41.09	22.41	92			
Total non-interest income	71.41	28.83	93	68.04	29.23	90	62.42	28.50	90	64.01	31.08	89			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	0	3.27	2	0	3.88	3	0	4.15	3	0	4.28	3			
Trading revenue	5.50	1.28	88	4.60	1.18	89	1.70	0.85	84	-0.34	0.90	6			
Investment banking fees and commissions	34.02	2.46	96	34.01	3.54	95	33.34	3.42	94	33.63	3.62	94			
Insurance activities revenue	0.01	0.41	31	0.01	0.47	31	0.01	0.47	31	0.01	0.55	26			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0	0.01	42	0	0.28	21	0.36	0.65	51	0.36	0.60	48			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.47	3.92	25	0.20	1.86	21	0.46	1.61	32	3.89	1.67	84			
Other non-interest income	31.42	9.65	94	29.22	10.04	92	26.54	9.86	94	26.45	10.77	94			
Overhead less non-interest income	-5.73	31.93	6	4.75	31.06	8	24.53	31.46	26	8.41	31.19	6			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.77	18.63	77	23.90	20.56	77	193.64	19.04	99	72.75	32.99	94			
Applicable income tax + TE / Pretax net operating income + TE	0.53	21.18	4	24.61	23.23	70	196.36	21.56	99	73.92	37.95	93			

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

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	9,000	11,000	14,000	18,000		-18.18	
Commercial and industrial loans	161,000	190,000	247,000	188,000		-15.26	
Loans to individuals	20,749,000	26,947,000	26,776,000	27,578,000		-23.00	
Loans to depository institutions and acceptances of other banks	10,407,000	8,043,000	8,548,000	5,060,000		29.39	
Agricultural loans	0	0	0	0			
Other loans and leases	11,587,000	5,600,000	4,826,000	6,295,000		106.91	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	42,913,000	40,791,000	40,411,000	39,139,000		5.20	
Less: Allowance for loan and lease losses	1,806,000	1,176,000	1,137,000	1,145,000		53.57	
Net loans and leases	41,107,000	39,615,000	39,274,000	37,994,000		3.77	
Debt securities that reprice or mature in over 1 year	138,000	131,000	97,000	80,000		5.34	
Mutual funds and equity securities	7,000	5,000	3,000	3,000		40.00	
Subtotal	41,252,000	39,751,000	39,374,000	38,077,000		3.78	
Interest-bearing bank balances	8,549,000	8,175,000	9,284,000	9,946,000		4.57	
Federal funds sold and reverse repos	66,500,000	60,943,000	61,522,000	61,654,000		9.12	
Debt securities that reprice or mature within 1 year	278,000	273,000	267,000	890,000		1.83	
Trading assets	26,353,000	21,361,000	28,054,000	27,086,000		23.37	
Total earning assets	142,932,000	130,503,000	138,501,000	137,653,000		9.52	
Non-interest-bearing cash and due from depository institutions	2,018,000	1,906,000	2,073,000	2,130,000		5.88	
Premises, fixed assets, and leases	238,000	210,000	129,000	295,000		13.33	
Other real estate owned	0	0	17,000	20,000			
Investment in unconsolidated subsidiaries	8,000	9,000	11,000	14,000		-11.11	
Intangible and other assets	16,090,000	16,792,000	14,955,000	17,815,000		-4.18	
Total assets	161,286,000	149,420,000	155,686,000	157,927,000		7.94	
Quarterly average assets	173,116,000	174,427,000	172,203,000	191,694,000		-0.75	
Average loans and leases (YTD)	38,466,250	40,383,500	36,715,000	34,614,750		-4.75	
Memoranda							
Loans held-for-sale	0	0	206,000	1,528,000			
Loans not held-for-sale	42,913,000	40,791,000	40,205,000	37,611,000		5.20	
Real estate loans secured by 1–4 family	0	0	0	3,000			
Commercial real estate loans	9,000	11,000	14,000	15,000		-18.18	
Construction and land development	0	0	0	0			
Multifamily	3,000	3,000	3,000	3,000		0.00	
Nonfarm nonresidential	6,000	8,000	11,000	12,000		-25.00	
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	423,000	409,000	367,000	973,000		3.42	
U.S. Treasury securities	0	5,000	2,000	2,000		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	620,000			
Mortgage-backed securities	138,000	131,000	97,000	81,000		5.34	
Asset-backed securities	0	0	0	0			
Other debt securities	278,000	268,000	265,000	267,000		3.73	
Mutual funds and equity securities	7,000	5,000	3,000	3,000		40.00	
Available-for-sale securities	416,000	404,000	364,000	973,000		2.97	
U.S. Treasury securities	0	5,000	2,000	2,000		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	620,000			
Mortgage-backed securities	138,000	131,000	97,000	81,000		5.34	
Asset-backed securities	0	0	0	0			
Other debt securities	278,000	268,000	265,000	267,000		3.73	
Mutual funds and equity securities	0	0	0	3,000			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	16,000	3,000	-3,000	2,000		433.33	
Structured notes, fair value	0	0	0	0			
Pledged securities	0	0	0	0			

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	79,000	73,000	60,000	64,000		8.22	
NOW, ATS and transaction accounts	3,758,000	3,221,000	3,053,000	2,946,000		16.67	
Time deposits less brokered deposits) < $250K	1,703,000	2,258,000	2,246,000	-1,890,000		-24.58	
MMDA and other savings accounts	13,592,000	12,721,000	11,088,000	13,739,000		6.85	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	19,132,000	18,273,000	16,447,000	14,859,000		4.70	
Time deposits of $250K or more	886,000	1,147,000	879,000	659,000		-22.76	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	59,228,000	44,583,000	47,515,000	49,299,000		32.85	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	3,610,000	4,335,000	3,585,000	8,540,000		-16.72	
Other borrowings w/remaining maturity over 1 year	22,115,000	21,273,000	23,100,000	17,793,000		3.96	
Brokered deposits < $250K	2,433,000	4,742,000	6,157,000	9,109,000		-48.69	
Noncore funding	88,272,000	76,080,000	81,236,000	85,400,000		16.03	
Trading liabilities	8,435,000	5,375,000	6,142,000	7,380,000		56.93	
Subordinated notes and debentures + trust preferred securities	791,000	2,077,000	2,077,000	2,077,000		-61.92	
Other liabilities	26,618,000	30,678,000	33,369,000	31,497,000		-13.23	
Total liabilities	143,248,000	132,483,000	139,271,000	141,213,000		8.13	
Equity Capital							
Perpetual preferred stock (including surplus)	2,616,000	2,616,000	2,616,000	2,616,000		0.00	
Common stock	18,000	18,000	18,000	18,000		0.00	
Common surplus	12,510,000	12,339,000	12,442,000	12,333,000		1.39	
Retained earnings	2,946,000	2,048,000	1,383,000	1,696,000		43.85	
Accumulated other comprehensive income	-52,000	-84,000	-44,000	-35,000			
Other equity capital components	0	0	0	0			
Total holding company equity capital	18,038,000	16,937,000	16,415,000	16,628,000		6.50	
Noncontrolling (minority) interest in subsidiaries	0	0	0	86,000			
Total equity capital, including minority interest	18,038,000	16,937,000	16,415,000	16,714,000		6.50	
Total liabilities and capital	161,286,000	149,420,000	155,686,000	157,927,000		7.94	
Memoranda							
Non-interest-bearing deposits	79,000	73,000	60,000	64,000		8.22	
Interest-bearing deposits	22,372,000	24,089,000	23,423,000	24,563,000		-7.13	
Total deposits	22,451,000	24,162,000	23,483,000	24,627,000		-7.08	
Long-term debt that reprices within 1 year	13,294,000	8,238,000	11,048,000	8,621,000		61.37	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	16,937,000	16,415,000	16,628,000	15,105,000			
Accounting restatements	0	-25,000	-47,000	0			
Net income	1,503,000	1,161,000	-106,000	313,000			
Net sale of new perpetual preferred stock	0	0	0	1,250,000			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	606,000	646,000	178,000	100,000			
Change in other comprehensive income	32,000	12,000	6,000	14,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	172,000	20,000	112,000	46,000			
Holding company equity capital, ending balance	18,038,000	16,937,000	16,415,000	16,628,000			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	0.01	36.22	1	0.01	37.78	1	0.01	37.19	2	0.01	35.54	2			
Commercial and industrial loans	0.10	13.52	2	0.13	12.02	3	0.16	12.85	4	0.12	12.62	3			
Loans to individuals	12.86	3.40	90	18.03	4.20	94	17.20	4.31	93	17.46	4.47	92			
Loans to depository institutions and acceptances of other banks	6.45	0.03	99	5.38	0.04	99	5.49	0.05	99	3.20	0.06	99			
Agricultural loans	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases	7.18	4.63	72	3.75	5.01	47	3.10	5	37	3.99	5.10	44			
Net loans and leases	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8	24.06	62.73	8			
Debt securities over 1 year	0.09	15.55	2	0.09	14.60	2	0.06	14.63	2	0.05	14.83	4			
Mutual funds and equity securities	0	0.05	37	0	0.06	34	0	0.06	31	0	0.06	28			
Subtotal	25.58	78.16	3	26.60	79.65	4	25.29	79.97	3	24.11	79.31	4			
Interest-bearing bank balances	5.30	7.51	35	5.47	3.06	75	5.96	3.04	81	6.30	3.46	80			
Federal funds sold and reverse repos	41.23	0.82	98	40.79	1.57	98	39.52	1.66	98	39.04	1.81	96			
Debt securities 1 year or less	0.17	1.68	14	0.18	1.91	13	0.17	1.96	15	0.56	1.86	32			
Trading assets	16.34	1.01	95	14.30	1.19	94	18.02	1.33	95	17.15	1.34	95			
Total earning assets	88.62	91.05	16	87.34	89.53	25	88.96	89.74	41	87.16	89.84	22			
Non-interest cash and due from depository institutions	1.25	1.07	63	1.28	1.14	62	1.33	1.21	58	1.35	1.22	62			
Other real estate owned	0	0.02	4	0	0.03	4	0.01	0.04	29	0.01	0.05	29			
All other assets	10.13	7.82	80	11.38	9.27	76	9.71	8.98	62	11.49	8.86	75			
Memoranda															
Short-term investments	46.70	11.17	96	46.44	7.63	96	45.65	7.80	96	45.90	8.69	94			
U.S. Treasury securities	0	0.84	17	0	1.03	26	0	1.04	31	0	1.02	26			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0.39	1.60	35			
Mortgage-backed securities	0.09	11.75	3	0.09	11.44	4	0.06	11.13	4	0.05	11.06	5			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.17	0.42	50	0.18	0.39	57	0.17	0.41	57	0.17	0.38	60			
Loans held-for-sale	0	0.52	7	0	0.39	7	0.13	0.30	47	0.97	0.33	84			
Loans held for investment	26.61	61.72	6	27.30	63.50	9	25.82	63.93	8	23.82	62.63	8			
Real estate loans secured by 1–4 family	0	11.91	1	0	13.29	2	0	13.46	2	0	13.44	3			
Revolving	0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3			
Closed-end, secured by first liens	0	9.81	1	0	10.69	2	0	10.57	2	0	10.35	3			
Closed-end, secured by junior liens	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4			
Commercial real estate loans	0.01	22.22	3	0.01	22.23	3	0.01	21.58	4	0.01	19.88	4			
Construction and land development	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4			
Multifamily	0	3.12	3	0	3.01	4	0	2.72	5	0	2.54	6			
Nonfarm nonresidential	0	14.72	3	0.01	14.69	4	0.01	14.44	5	0.01	13.30	6			
Real estate loans secured by farmland	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.02	57.15	1	0.03	57.46	2	0.03	56.49	2	0.05	54.84	2			
Real estate loans secured by 1–4 family	0	19.43	1	0	20.75	2	0	21.10	2	0.01	21.45	3			
Revolving	0	2.64	3	0	3.15	3	0	3.50	3	0	3.77	3			
Closed-end	0	16.59	1	0	17.39	2	0	17.39	2	0.01	17.41	3			
Commercial real estate loans	0.02	34.63	3	0.03	33.52	3	0.03	32.14	4	0.04	29.99	4			
Construction and land development	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4			
1–4 family	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
Other	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4			
Multifamily	0.01	4.96	3	0.01	4.69	4	0.01	4.10	5	0.01	3.84	6			
Nonfarm nonresidential	0.01	22.93	3	0.02	22.15	4	0.03	21.40	5	0.03	20.03	6			
Owner-occupied	0	7.68	2	0	7.72	3	0	8.03	3	0	7.58	4			
Other	0.01	14.95	3	0.02	14.34	4	0.03	13.38	5	0.03	12.45	6			
Real estate loans secured by farmland	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Loans to depository institutions and acceptances of other banks	24.25	0.06	99	19.72	0.11	99	21.15	0.12	99	12.93	0.17	99			
Commercial and industrial loans	0.38	22.17	3	0.47	19.53	3	0.61	20.32	4	0.48	20.53	4			
Loans to individuals	48.35	6.13	96	66.06	7.13	96	66.26	7.36	96	70.46	7.61	97			
Credit card loans	47.85	0.65	97	64.99	0.81	97	64.97	1.02	97	69.85	1.12	97			
Agricultural loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases	27	9.09	91	13.73	9.85	72	11.94	9.66	68	16.08	10.32	78			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.05	381.27	1	0.06	391.26	1	0.09	379.80	1	0.11	366.85	1			
Real estate loans secured by 1–4 family	0	125.03	1	0	138.18	1	0	137.84	1	0.02	138.55	2			
Revolving	0	17.42	2	0	21.26	2	0	23.33	2	0	25.05	3			
Closed-end	0	106.14	1	0	115.20	1	0	112.79	1	0.02	111.69	2			
Commercial real estate loans	0.05	234.65	2	0.06	229.44	3	0.09	219.72	3	0.09	204.45	3			
Construction and land development	0	35.62	2	0	34.95	2	0	35.36	2	0	32.91	3			
1–4 family	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other	0	28.16	2	0	27.32	2	0	27.26	2	0	26.01	3			
Multifamily	0.02	32.74	3	0.02	31.04	4	0.02	27.85	4	0.02	25.95	5			
Nonfarm nonresidential	0.03	155.06	3	0.05	152.10	4	0.07	147.22	4	0.07	137.03	5			
Owner-occupied	0	52.37	2	0	53.07	3	0	54.89	3	0	51.62	4			
Other	0.03	100.54	3	0.05	97.41	4	0.07	91.80	4	0.07	84.09	5			
Real estate loans secured by farmland	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks	53.82	0.28	99	46.03	0.44	99	52.09	0.54	99	30.34	0.68	97			
Commercial and industrial loans	0.83	139.91	2	1.09	122.02	3	1.51	128.82	4	1.13	126.55	3			
Loans to individuals	107.31	37.47	88	154.20	43.51	91	163.16	42.67	93	165.34	44.83	93			
Credit card loans	106.19	3.30	96	151.70	4.34	95	159.98	5.31	95	163.90	5.73	95			
Agricultural loans	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases	59.92	49.54	64	32.05	52.44	40	29.41	51.79	37	37.74	52.78	40			
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.02	27.32	3	0.03	26.45	3	0.03	24.79	4	0.04	23.09	4			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.05	183.76	2	0.06	178.57	3	0.09	167.93	3	0.09	156.17	3			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.05	240.85	2	0.06	236.10	3	0.09	225.98	3	0.09	210.40	3			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	46.70	11.17	96	46.44	7.63	96	45.65	7.80	96	45.90	8.69	94			
Liquid assets	64.21	26.22	94	61.92	22.44	93	64.89	22.72	94	63.89	24.04	93			
Investment securities	0.26	17.85	2	0.27	16.99	3	0.24	17.27	3	0.62	17.35	5			
Net loans and leases	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8	24.06	62.73	8			
Net loans, leases and standby letters of credit	25.49	62.48	6	26.51	64.84	8	25.23	65.07	6	24.06	63.89	7			
Core deposits	11.86	70.67	2	12.23	63.09	4	10.56	62.13	3	9.41	61.26	4			
Noncore funding	54.73	14.13	97	50.92	19.36	94	52.18	21.34	91	54.08	22.32	92			
Time deposits of $250K or more	0.55	2.11	14	0.77	2.94	12	0.56	2.89	10	0.42	2.57	11			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	36.72	1.47	99	29.84	1.94	99	30.52	1.97	97	31.22	2.23	96			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	-4.51	0.54	6	-10.95	0.48	3	-9	0.54	5	-7.82	0.73	5			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	2.24	1.24	76	2.90	3.01	53	2.30	3.67	41	5.41	3.96	66			
Earning assets that reprice within 1 year	78.06	39.38	98	78	39.29	98	72.84	40.29	96	72.90	41.61	97			
Interest-bearing liabilities that reprice within 1 year	1.96	8.20	6	13.69	10.19	79	11.20	10.01	68	11.56	8.46	73			
Long-term debt that reprices within 1 year	8.24	0.47	95	5.51	0.96	91	7.10	1.34	90	5.46	1.58	86			
Net assets that reprice within 1 year	67.86	29.11	98	58.80	26.63	97	54.55	27.38	94	55.87	29.77	95			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	31.38	3.20	92	16.83	14.45	60	25.80	16.62	75	33.89	17.03	84			
Net short-term noncore funding dependence	-24.90	-4.76	8	-42.64	3.38	7	-45.19	4.66	6	-25.62	4.83	8			
Short-term investment / Short-term noncore funding	115.79	184.19	38	132.32	77.77	76	133.42	66.46	83	115.56	74.86	79			
Liquid assets - short-term noncore funding / Nonliquid assets	66.69	28.18	89	70.44	16.97	90	87.39	16.04	93	66.93	18.16	89			
Net loans and leases / Total deposits	183.10	79.43	98	163.96	90.31	96	167.24	90.08	98	154.28	90.14	98			
Net loans and leases / Core deposits	214.86	88.34	98	216.80	103.93	97	238.79	105	98	255.70	105.65	98			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.09	4.31	2	0.02	1.36	12	-0.02	-1.98	92	0.01	-0.77	74			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	98.35	87.23	61	98.78	85.40	68	99.18	81.88	79	100	84.24	89			
U.S. Treasury securities	0	4.72	16	1.22	6.15	51	0.54	6.99	44	0.21	6.96	39			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6	63.72	9.31	98			
Mortgage-backed securities	32.62	66.64	8	32.03	67.43	10	26.43	65.45	9	8.32	65.34	4			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	65.72	3.01	98	65.53	2.94	97	72.21	2.79	98	27.44	2.57	95			
Mutual funds and equity securities	1.65	0.35	91	1.22	0.40	84	0.82	0.42	77	0.31	0.51	53			
Debt securities 1 year or less	65.72	10.55	97	66.75	11.86	95	72.75	11.91	98	91.47	11.79	99			
Debt securities 1 to 5 years	0	17.03	1	0	17.94	1	0	19.18	1	0	18.80	1			
Debt securities over 5 years	32.62	69.86	12	32.03	66.02	16	26.43	64.73	11	8.22	64.73	4			
Pledged securities	0	35.67	1	0	30.57	2	0	33.30	2	0	34.58	1			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	8.55	183.32	14	-2.37	26.69	36	-1.95	6.77	41	-28.72	19.19	9			
Investment securities	3.42	23.62	22	11.44	11.75	63	-62.28	9.42	0	191.32	8.45	98			
Core deposits	4.70	26.88	3	11.10	11.23	63	10.69	7.29	69	3.43	12.19	32			
Noncore funding	16.03	-12.18	82	-6.35	6.59	27	-4.88	10.67	23	-29.51	5.59	12			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	99,258,000	91,437,000	89,272,000	94,436,000	
Commit: Secured commercial real estate loans	6,000	1,000	1,000	3,000	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	85,686,000	88,597,000	84,162,000	88,735,000	
Securities underwriting	0	0	0	0	
Standby letters of credit	0	0	3,000	3,000	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	46,577,000	54,700,000	47,635,000	51,371,000	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	2,047,000	47,707,000	58,754,000	74,289,000	
Credit derivative contracts w/ purchased credit protection-investment grade	6,728,000	4,849,000	8,317,000	7,999,000	
Credit derivative contracts w/ purchased credit protection-noninvest grade	112,992,000	95,567,000	58,088,000	60,487,000	
Derivative Contracts					
Interest rate futures and forward contracts	248,230,000	251,741,000	217,525,000	178,387,000	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	48,425,000	17,958,000	25,711,000	23,356,000	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	6,254,000	3,675,000	5,624,000	25,000,000	
Written options contracts (commodity and other)	107,857,000	146,763,000	174,475,000	126,215,000	
Purchased options contracts (commodity and other)	109,029,000	139,970,000	161,476,000	113,942,000	
Commodity and other swaps	653,000	0	0	4,346,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	61.54	22.01	94	61.19	23.52	94	57.34	24.05	94	59.80	24.03	93			
Standby letters of credit	0	0.71	2	0	0.84	3	0	0.92	5	0	0.96	5			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	28.88	0.18	96	36.61	0.40	96	30.60	0.62	94	32.53	0.75	94			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	1.27	0.30	90	31.93	0.52	96	37.74	0.75	97	47.04	0.55	98			
Credit derivative contracts w/ purchased credit protection-investment grade	4.17	0.25	93	3.25	0.30	92	5.34	0.52	93	5.06	0.19	94			
Credit derivative contracts w/ purchased credit protection-noninvest grade	70.06	0.30	99	63.96	0.45	99	37.31	0.69	97	38.30	0.59	98			
Derivative contracts	322.69	48.62	92	374.85	68.47	92	375.63	65.81	91	298.39	75.35	89			
Interest rate contracts	183.93	34.36	93	180.50	47.31	91	156.23	43.84	90	127.74	53.66	89			
Interest rate futures and forward contracts	153.91	6.21	95	168.48	10.67	93	139.72	11.40	92	112.96	13.82	89			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	30.02	20.83	80	12.02	28.86	42	16.51	26.74	60	14.79	25.60	58			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	138.76	1.86	97	194.36	3.32	97	219.40	4.08	97	170.65	3.81	98			
Commodity and other futures and forward contracts	3.88	0.14	93	2.46	0.19	92	3.61	0.25	93	15.83	0.30	96			
Written options contracts (commodity and other)	66.87	0.52	98	98.22	0.98	99	112.07	1.48	99	79.92	1.21	99			
Purchased options contracts (commodity and other)	67.60	0.37	99	93.68	0.94	99	103.72	1.29	99	72.15	1.12	98			
Commodity and other swaps	0.40	0.32	81	0	0.38	35	0	0.40	35	2.75	0.29	92			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	258.04	42.82	98	226.42	45.53	96	243.15	44.93	98	272.82	46.60	98			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	520,448,000	560,107,000	584,811,000	471,246,000	
Interest rate contracts	296,655,000	269,699,000	243,236,000	201,743,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	223,793,000	290,408,000	341,575,000	269,503,000	
Derivatives Position					
Futures and forwards	254,484,000	255,416,000	223,149,000	203,387,000	
Written options	107,857,000	146,763,000	174,475,000	126,215,000	
Exchange-traded	107,857,000	146,763,000	174,475,000	126,215,000	
Over-the-counter	0	0	0	0	
Purchased options	109,029,000	139,970,000	161,476,000	113,942,000	
Exchange-traded	109,029,000	139,970,000	161,476,000	113,942,000	
Over-the-counter	0	0	0	0	
Swaps	49,078,000	17,958,000	25,711,000	27,702,000	
Held for trading	471,370,000	542,149,000	559,100,000	443,544,000	
Interest rate contracts	248,230,000	251,741,000	217,525,000	178,387,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	223,140,000	290,408,000	341,575,000	265,157,000	
Non-traded	49,078,000	17,958,000	25,711,000	27,702,000	
Interest rate contracts	48,425,000	17,958,000	25,711,000	23,356,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	653,000	0	0	4,346,000	
Derivative contracts (excluding futures and FX 14 days or less)	11,798,797,000	10,888,818,000	15,131,350,000	12,423,715,000	
One year or less	7,539,812,000	7,017,318,000	9,839,209,000	7,917,559,000	
Over 1 year to 5 years	2,993,408,000	2,857,939,000	4,339,783,000	4,085,475,000	
Over 5 years	1,265,577,000	1,013,561,000	952,358,000	420,681,000	
Gross negative fair value (absolute value)	9,121,000	5,380,000	6,153,000	3,063,000	
Gross positive fair value	9,143,000	5,108,000	6,186,000	3,064,000	
Held for trading	9,068,000	5,108,000	6,180,000	2,864,000	
Non-traded	75,000	0	6,000	200,000	
Current credit exposure on risk-based capital derivative contracts	1,416,000	4,361,000	3,170,000	4,555,000	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	57	94.10	5	48.15	93.44	5	41.59	92.91	5	42.81	92.20	7			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	43	1.17	99	51.85	1.64	99	58.41	1.93	98	57.19	1.94	97			
Futures and forwards	48.90	14.05	89	45.60	13.49	87	38.16	12.78	88	43.16	13.23	87			
Written options	20.72	8.18	82	26.20	5.91	91	29.83	6.60	92	26.78	6.68	88			
Exchange-traded	20.72	0.14	98	26.20	0.15	99	29.83	0.23	98	26.78	0.27	98			
Over-the-counter	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7			
Purchased options	20.95	3.42	96	24.99	4.42	93	27.61	4.19	95	24.18	4.73	92			
Exchange-traded	20.95	0.15	99	24.99	0.28	98	27.61	0.32	98	24.18	0.33	97			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	9.43	68.76	10	3.21	69.75	8	4.40	70.34	5	5.88	68.94	8			
Held for trading	90.57	43.53	75	96.79	44.16	84	95.60	46.31	79	94.12	46.32	80			
Interest rate contracts	47.70	36.62	51	44.95	37.24	53	37.20	38.40	49	37.85	37.84	50			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	42.87	0.68	99	51.85	0.83	99	58.41	1.14	98	56.27	1.01	98			
Non-traded	9.43	56.47	24	3.21	55.84	15	4.40	53.69	20	5.88	53.68	19			
Interest rate contracts	9.30	53.82	24	3.21	52.22	17	4.40	50.60	23	4.96	51.23	20			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0.13	0.10	83	0	0.13	38	0	0.16	38	0.92	0.21	87			
Derivative contracts (excluding futures and forex 14 days or less)	2,267.05	91.48	99	1,944.06	93.86	97	2,587.39	94.47	98	2,636.35	95.63	98			
One year or less	1,448.72	32.05	98	1,252.85	32.17	96	1,682.46	32.51	98	1,680.13	31.96	98			
Over 1 year to 5 years	575.16	27.06	99	510.25	30.45	96	742.08	31.16	98	866.95	31.85	98			
Over 5 years	243.17	29.56	99	180.96	28.09	98	162.85	28.71	98	89.27	29.43	95			
Gross negative fair value (absolute value)	1.75	1.55	65	0.96	0.83	56	1.05	0.72	76	0.65	0.69	45			
Gross positive fair value	1.76	2.23	42	0.91	1.19	40	1.06	0.85	69	0.65	0.71	43			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.52	0.07	92	0.33	0.06	91	0.40	0.06	93	0.20	0.06	87			
Gross positive fair value (X)	0.52	0.09	93	0.31	0.07	91	0.41	0.06	92	0.20	0.06	88			
Held for trading (X)	0.52	0.07	93	0.31	0.06	91	0.40	0.05	93	0.18	0.05	87			
Non-traded (X)	0	0.02	41	0	0.01	5	0	0.01	18	0.01	0.01	78			
Current credit exposure (X)	0.08	0.06	67	0.27	0.05	91	0.21	0.04	90	0.29	0.04	91			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.50	0.85	81	5.19	0.73	92	3.64	0.53	89	4.59	0.53	91			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,176,000	1,137,000	1,145,000	737,000	
Gross losses	1,141,000	1,271,000	1,255,000	1,028,000	
Write-downs, transfers to loans held-for-sale	0	-3,000	9,000	42,000	
Recoveries	212,000	215,000	171,000	145,000	
Net losses	929,000	1,056,000	1,084,000	883,000	
Provision for loan and lease losses	1,559,000	1,095,000	1,076,000	1,259,000	
Adjustments	0	0	0	32,000	
Ending balance	1,806,000	1,176,000	1,137,000	1,145,000	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94	0.57	0.16	91			
Provision for loan and lease losses / Average loans and leases	4.05	0.82	97	2.71	0.24	97	2.93	0.24	97	3.64	0.28	98			
Provision for loan and lease losses / Net loan and lease losses	167.81	487.86	12	103.69	130.58	37	99.26	134.68	34	142.58	143.18	68			
Allowance for loan and lease losses / Total loans and leases not held for sale	4.21	1.58	96	2.88	0.83	96	2.83	0.90	95	3.04	0.98	96			
Allowance for loan and lease losses / Total loans and leases	4.21	1.55	96	2.88	0.81	96	2.81	0.89	95	2.93	0.96	95			
Allowance for loan and lease losses / Net loans and leases losses (X)	1.94	11.58	3	1.11	8.03	1	1.05	7.54	0	1.30	8.39	4			
Allowance for loan and lease losses / Nonaccrual assets	5,825.81	299.17	98	2,940	218.72	97	3,072.97	214.03	97	2,044.64	178.03	98			
ALLL / 90+ days past due + nonaccrual loans and leases	580.71	244.34	92	291.81	151.73	85	284.96	160.51	84	290.61	136.22	89			
Gross loan and lease losses / Average loans and leases	2.97	0.34	96	3.15	0.28	96	3.42	0.30	95	2.97	0.33	95			
Recoveries / Average loans and leases	0.55	0.07	96	0.53	0.08	95	0.47	0.09	95	0.42	0.09	95			
Net losses / Average loans and leases	2.42	0.27	97	2.61	0.21	96	2.95	0.22	97	2.55	0.24	95			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	-0.01	0	0	0.02	0	93	0.12	0	98			
Recoveries / Prior year-end losses	16.68	33.98	15	17.13	36.22	17	16.63	41.30	9	12.53	33.49	13			
Earnings coverage of net loan and lease losses (X)	3.67	22.91	15	2.48	24.40	12	1.09	21.75	10	2.77	19.67	13			
Net Loan and Lease Losses By Type															
Real estate loans	0	0.04	23	0	0.01	38	0	0.02	40	0	0.02	34			
Real estate loans secured by 1–4 family		0.01			0.01			0.01		0	0.03	28			
Revolving		0.01			0.02			0.03			0.09				
Closed-end		0			0			0.01		0	0.02	36			
Commercial real estate loans	0	0.07	17	0	0.01	38	0	0.01	47	0	0.01	46			
Construction and land development		0			-0.01			-0.03			-0.02				
1–4 family		0			0			-0.01			0				
Other		0			-0.01			-0.02			-0.01				
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0	0.11	14	0	0.02	38	0	0.02	35	0	0.03	41			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other	0	0.08	24	0	0.01	40	0	0.01	44	0	0.01	44			
Real estate loans secured by farmland		0.02			0.01			0			0.01				
Commercial and industrial loans	4.97	0.47	99	6.32	0.37	99	6.48	0.31	99	6.38	0.39	99			
Loans to individuals	4.44	1.13	95	3.87	1.17	94	3.99	1.16	95	3.16	1.25	88			
Credit card loans	4.41	2.92	80	3.87	3.11	66	4.01	2.92	76	3.18	2.92	52			
Agricultural loans		0.19			0.08			0.15			0.18				
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	227,000	332,000	341,000	337,000	
90+ days past due loans and leases	280,000	363,000	362,000	338,000	
Nonaccrual loans and leases	31,000	40,000	37,000	56,000	
Total past due and nonaccrual loans and leases	538,000	735,000	740,000	731,000	
Restructured 30–89 days past due	21,000	32,000	35,000	43,000	
Restructured 90+ days past due	20,000	33,000	36,000	44,000	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	41,000	65,000	71,000	87,000	
30–89 days past due loans held for sale	0	0	1,000	4,000	
90+ days past due loans held for sale	0	0	2,000	4,000	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	3,000	8,000	
Restructured loans and leases in compliance	256,000	249,000	233,000	229,000	
Other real estate owned	0	0	17,000	20,000	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87	0.86	0.47	88			
90+ days past due loans and leases	0.65	0.12	89	0.89	0.15	92	0.90	0.17	89	0.86	0.20	88			
Nonaccrual loans and leases	0.07	0.66	3	0.10	0.51	8	0.09	0.54	5	0.14	0.63	7			
90+ days past due and nonaccrual loans and leases	0.72	0.85	48	0.99	0.71	77	0.99	0.75	75	1.01	0.88	66			
30–89 days past due restructured	0.05	0.01	86	0.08	0.01	92	0.09	0.02	89	0.11	0.02	91			
90+ days past due restructured	0.05	0.01	91	0.08	0.01	93	0.09	0.01	91	0.11	0.01	91			
Nonaccrual restructured	0	0.13	3	0	0.14	4	0	0.16	3	0	0.20	3			
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	84	0.01	0	88			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	93	0.01	0	91			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.53	0.40	74	0.81	0.43	87	0.84	0.44	87	0.86	0.47	88			
90+ days past due assets	0.65	0.12	89	0.89	0.15	92	0.90	0.18	89	0.86	0.20	88			
Nonaccrual assets	0.07	0.67	3	0.10	0.53	7	0.09	0.57	4	0.14	0.64	5			
30+ days past due and nonaccrual assets	1.25	1.29	60	1.80	1.19	84	1.83	1.26	81	1.87	1.39	75			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.19	0.52	15	0.27	0.44	27	0.26	0.48	23	0.25	0.54	20			
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.55	13	0.27	0.48	23	0.27	0.52	21	0.26	0.59	18			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.20	0.60	13	0.24	0.53	19	0.23	0.60	14	0.25	0.72	11			
Allowance for loan and lease losses	18.16	66.66	5	30.10	115.41	7	31.49	118.28	5	34.24	129.01	5			
Equity capital + allowance for loan and lease losses	1.65	4.97	13	1.95	4.28	20	2.04	4.79	18	2.21	5.78	13			
Tier 1 capital + allowance for loan and lease losses	1.70	6.05	10	2.03	5.65	16	2.18	6.16	13	2.35	7.35	11			
Loans and leases + other real estate owned	0.76	0.97	38	0.87	0.85	53	0.89	0.96	50	1	1.15	38			

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

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0	0.39	1	0	0.38	2	0	0.42	1	0	0.44	2			
	90+ days past due	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10			
	Nonaccrual	0	0.76	1	0	0.46	2	0	0.57	1	11.11	0.69	98			
Commercial and industrial	30–89 days past due	1.24	0.23	96	1.58	0.31	95	1.21	0.30	95	1.60	0.32	98			
	90+ days past due	1.24	0.03	99	1.58	0.05	99	1.62	0.05	98	2.13	0.05	98			
	Nonaccrual	0	0.75	3	0	0.83	3	0	0.76	3	1.60	0.93	77			
Individuals	30–89 days past due	1.08	0.83	75	1.22	0.83	73	1.26	0.84	75	1.21	0.97	66			
	90+ days past due	1.34	0.14	95	1.34	0.17	93	1.34	0.16	95	1.21	0.19	93			
	Nonaccrual	0.15	0.28	49	0.15	0.17	56	0.14	0.23	49	0.18	0.24	55			
Depository institution loans	30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0.17			0.24			0.17			0.17				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.49			0.67			0.75			0.96				
Foreign governments	30–89 days past due		0			0.07			0.01			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due	0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18			

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

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due		0.65			0.67			0.71		0	0.74	1			
	90+ days past due		0.33			0.31			0.46		0	0.49	12			
	Nonaccrual		0.89			0.73			0.86		66.67	0.97	99			
Revolving	30–89 days past due		0.48			0.45			0.50			0.61				
	90+ days past due		0.03			0.05			0.05			0.07				
	Nonaccrual		1.13			1			1.17			1.17				
Closed-end	30–89 days past due		0.65			0.70			0.75		0	0.79	1			
	90+ days past due		0.38			0.35			0.53		0	0.57	13			
	Nonaccrual		0.87			0.70			0.84		66.67	0.96	99			
Junior lien	30–89 days past due		0.02			0.02			0.03		0	0.03	8			
	90+ days past due		0			0			0		0	0	22			
	Nonaccrual		0.04			0.04			0.06		0	0.07	8			
Commercial real estate	30–89 days past due	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0	0.62	2	0	0.23	5	0	0.28	4	0	0.34	4			
Construction and development	30–89 days past due		0.28			0.28			0.21			0.23				
	90+ days past due		0.01			0.02			0.02			0.03				
	Nonaccrual		0.41			0.20			0.19			0.24				
1–4 family	30–89 days past due		0.03			0.06			0.06			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.03			0.02			0.02			0.03				
Other	30–89 days past due		0.22			0.20			0.13			0.13				
	90+ days past due		0			0.01			0.02			0.02				
	Nonaccrual		0.35			0.17			0.15			0.18				
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0	0.80	2	0	0.28	5	0	0.30	5	0	0.38	5			
Owner Occupied	30–89 days past due	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0	0.27	5	0	0.16	7	0	0.17	6	0	0.21	7			
Other	30–89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8			
Farmland	30–89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30–89 days past due	1.06	0.95	55	1.22	1.19	45	1.25	1.22	47	1.21	1.08	52			
	90+ days past due	1.34	0.63	84	1.35	0.78	75	1.35	0.73	76	1.22	0.75	73			
	Nonaccrual	0.15	0.05	83	0.15	0.11	75	0.14	0.09	77	0.16	0.08	82			

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	12,528,000	12,357,000	12,460,000	12,351,000	
Retained earnings	2,947,000	2,048,000	1,383,000	1,696,000	
Accumulated other comprehensive income (AOCI)	-52,000	-84,000	-44,000	-28,000	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	15,423,000	14,321,000	13,799,000	14,019,000	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	493,000	581,000	862,000	825,000	
Accumulated other comprehensive income-related adjustments	-53,000	0	0	23,000	
Other deductions from common equity tier 1 capital	68,000	42,000	16,000	0	
Subtotal:	14,915,000	13,698,000	12,921,000	13,171,000	
Adjustments and deductions for common equity tier 1 capital	0	15,000	263,000	217,000	
Common equity tier 1 capital	14,915,000	13,683,000	12,658,000	12,954,000	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,616,000	2,616,000	2,616,000	2,616,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	23,000	
Additional tier 1 capital before deductions	2,616,000	2,616,000	2,616,000	2,639,000	
Less: Additional tier 1 capital deductions	0	0	0	58,000	
Additional tier 1 capital	2,616,000	2,616,000	2,616,000	2,581,000	
Tier 1 Capital	17,531,000	16,299,000	15,274,000	15,535,000	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	791,000	2,077,000	2,077,000	2,033,000	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	9,000	
Allowance for loan and lease losses in tier 2 capital	864,000	897,000	933,000	1,048,000	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0	0	0	
Tier 2 capital before deductions	1,655,000	2,974,000	3,010,000	3,090,000	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	1,655,000	2,974,000	3,010,000	3,090,000	
Exited advanced approach tier 2 capital					
Total capital	19,186,000	19,273,000	18,284,000	18,625,000	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	173,116,000	174,427,000	172,203,000	191,694,000	
Less: Deductions from common equity tier 1 capital	561,000	638,000	1,141,000	1,100,000	
Less: Other deductions	-53,000	0	0	0	
Total assets for leverage ratio	172,608,000	173,789,000	171,062,000	190,594,000	
Total risk-weighted assets	94,199,580	83,973,130	86,998,590	99,230,210	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	15.83	12.35	87	16.29	12.11	88	14.55	12.09	83	13.05	12.16	74			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	18.61	13.08	92	19.41	12.78	93	17.56	12.85	90	15.66	12.95	81			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	20.37	15.23	91	22.95	14.36	95	21.02	14.45	93	18.77	14.63	88			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	10.16	9.13	81	9.38	9.76	46	8.93	9.71	23	8.15	9.53	14			
Supplementary leverage ratio, advanced approaches HCs	9.51	8.72	73	7.81	7.41	72	7.28	7.31	61	0	6.58	6			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	15,000	12,000	12,000	11,000		25.00	
Total property and casualty assets	15,000	12,000	12,000	11,000		25.00	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	6,000	7,000	6,000	5,000		-14.29	
Total property and casualty equity	6,000	7,000	6,000	5,000		-14.29	
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	1,000	1,000	0		-100.00	
Total property and casualty	0	1,000	1,000	0		-100.00	
Total life and health	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	5,000	4,000	4,000	4,000		25.00	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	1,000	1,000	1,000	1,000		0.00	
Other insurance activities income	0	0	0	0			
Insurance and reinsurance underwriting income	1,000	1,000	1,000	1,000		0.00	
Premiums	1,000	1,000	1,000	1,000		0.00	
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	1,000	1,000	1,000	1,000		0.00	
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	6,000	6,000	6,000	5,000		0.00	
Life insurance assets	0	0	0	0			

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	82	0.01	0.01	79	0.01	0.01	78	0.01	0.01	75			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18			
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	0.01	0.41	31	0.01	0.47	31	0.01	0.47	31	0.01	0.55	26			
Premium income / Insurance activities revenue	100	2.84	98	100	7.32	97	100	4.86	98	100	4.64	97			
Credit related premium income / Total premium income	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25			
Other premium income / Total premium income	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74			
Insurance underwriting net income / Consolidated net income	0	0.03	44	0.09	0.08	84	-0.94	0.08	0	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	0	15.59	21	14.29	19.86	61	16.67	15.64	65	0	5.74	26			
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums	0	447.82	9	0	233.61	11	0	160.49	3	0	127.33	7			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	88	0	0	85	0	0	85	0	0	84			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		16,677,000			16,220,000			16,257,000			16,279,000				
Net assets of broker-dealer subsidiaries / Consolidated assets	10.34	0.75	91	10.86	1.39	88	10.44	1.79	88	10.31	1.54	88			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	10,407,000	8,043,000	8,607,000	6,833,000	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	59,000	0	
Loans to depository institutions and other banks acceptances	10,407,000	8,043,000	8,548,000	5,060,000	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	1,773,000	
Lease financing receivables	0	0	0	0	
Debt securities	278,000	268,000	265,000	267,000	
Interest-bearing bank balances	300,000	373,000	247,000	204,000	
Total selected foreign assets	10,985,000	8,684,000	9,119,000	7,304,000	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	3.44	0.87	86	5.05	1.25	88	3.39	1.17	81	3.23	1.08	84			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	29.39	-2.40	83	-6.55	22.48	37	25.96	7.24	77	13.41	21.19	69			
Total selected assets	26.50	2.04	79	-4.77	12.40	43	24.85	3.24	76	13.84	21.86	64			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	2,000	7,000	0	0		-71.43	
Dividends	0	0	0	0			
Interest	2,000	7,000	0	0		-71.43	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	113,000	23,000	301,000		-100.00	
Dividends	0	106,000	0	0		-100.00	
Interest	0	7,000	60,000	301,000		-100.00	
Management and service fees	0	0	0	0			
Other income	0	0	-37,000	0			
Income from subsidiary holding companies	1,978,000	1,974,000	77,000	76,000		0.20	
Dividends	1,616,000	1,546,000	0	0		4.53	
Interest	362,000	428,000	77,000	76,000		-15.42	
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	1,980,000	2,094,000	100,000	377,000		-5.44	
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	1,980,000	2,094,000	100,000	377,000		-5.44	
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	330,000	434,000	62,000	2,000		-23.96	
Other expenses	20,000	60,000	3,000	0		-66.67	
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	350,000	494,000	65,000	2,000		-29.15	
Income (loss) before taxes	1,630,000	1,600,000	35,000	375,000		1.88	
Applicable income taxes (credit)	-48,000	-12,000	6,000	0			
Extraordinary items				0			
Income before undistributed income of subsidiaries	1,678,000	1,612,000	29,000	375,000		4.09	
Equity in undistributed income of subsidiaries	-175,000	-451,000	-135,000	-62,000			
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	14,000	-98,000	2,000	2,000			
Subsidiary holding companies	-189,000	-353,000	-137,000	-64,000			
Net income (loss)	1,503,000	1,161,000	-106,000	313,000		29.46	
Memoranda							
Bank net income	0	0	0	0			
Nonbank net income	14,000	8,000	2,000	2,000		75.00	
Subsidiary holding companys' net income	1,427,000	1,193,000	-137,000	-64,000		19.61	

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	0	0	150,000	0.57	159,000	0.60	0		-100.00	
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	150,000	0.57	150,000	0.56	0		-100.00	
Other receivables	0	0	0	0	9,000	0.03	0			
Investment in nonbank subsidiaries	421,000	1.56	407,000	1.55	653,000	2.45	6,219,000		3.44	
Common and preferred stock	421,000	1.56	407,000	1.55	390,000	1.47	284,000		3.44	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	262,000	0.98	5,778,000			
Other receivables	0	0	0	0	1,000	0	157,000			
Investment in subsidiary holding companies	25,571,000	94.62	24,388,000	93.13	23,465,000	88.16	10,525,000		4.85	
Common and preferred stock	16,224,000	60.04	16,209,000	61.90	15,705,000	59	6,591,000		0.09	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	9,236,000	34.18	8,056,000	30.76	7,706,000	28.95	3,919,000		14.65	
Other receivables	111,000	0.41	123,000	0.47	54,000	0.20	15,000		-9.76	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution	249,000	0.92	181,000	0.69	53,000	0.20	129,000		37.57	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	783,000	2.90	1,061,000	4.05	2,287,000	8.59	0		-26.20	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	27,024,000	100.00	26,187,000	100.00	26,617,000	100.00	16,873,000		3.20	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	6,790,000	25.13	5,504,000	21.02	5,765,000	21.66	4,000		23.36	
Subordinated notes and debentures	791,000	2.93	2,077,000	7.93	2,077,000	7.80	41,000		-61.92	
Other liabilities	269,000	1	265,000	1.01	54,000	0.20	0		1.51	
Balance due to subsidiaries and related institutions	1,136,000	4.20	1,404,000	5.36	2,306,000	8.66	200,000		-19.09	
Total liabilities	8,986,000	33.25	9,250,000	35.32	10,202,000	38.33	245,000		-2.85	
Equity Capital	18,038,000	66.75	16,937,000	64.68	16,415,000	61.67	16,628,000		6.50	
Perpetual preferred stock (income surplus)	2,616,000	9.68	2,616,000	9.99	2,616,000	9.83	2,616,000		0.00	
Common stock	18,000	0.07	18,000	0.07	18,000	0.07	18,000		0.00	
Common surplus	12,510,000	46.29	12,339,000	47.12	12,442,000	46.74	12,333,000		1.39	
Retained earnings	2,946,000	10.90	2,048,000	7.82	1,383,000	5.20	1,696,000		43.85	
Accumulated other comprehensive income	-52,000	-0.19	-84,000	-0.32	-44,000	-0.17	-35,000			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	27,024,000	100.00	26,187,000	100.00	26,617,000	100.00	16,873,000		3.20	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	1,136,000	4.20	1,403,000	5.36	2,252,000	8.46	0		-19.03	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	355,000	1.36	1,125,000	4.23	0		-100.00	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	8.54	7.29	64	6.87	9.68	14	-0.65	10.40	1	1.98	7.61	7			
Bank net income / Average equity investment in banks		7.45			10.51			11.19			8.74				
Nonbank net income / Average equity investment in nonbanks	3.39	9.75	45	1.90	7.89	29	0.66	7.10	27	0.71	4.73	32			
Subsidiary HCs net income / Average equity investment in sub HCs	8.59	7.01	66	7.42	8.55	39	-1	8.78	6	-0.93	6.82	14			
Bank net income / Parent net income	0	88.16	5	0	82.22	7		82.56		0	80.64	7			
Nonbank net income / Parent net income	0.93	3.59	51	0.69	5.93	48		3.78		0.64	7.76	48			
Subsidiary holding companies' net income / Parent net income	94.94	68.34	60	102.76	74	76		72.48			82.97				
Leverage															
Total liabilities / Equity capital	49.82	20.06	86	54.61	20.43	88	62.15	20.88	88	1.47	19.94	12			
Total debt / Equity capital	42.03	14.41	86	44.76	14.31	84	47.77	14.69	87	0.27	13.95	30			
Total debt + notes payable to subs that issued TPS / Equity capital	42.03	16.67	86	44.76	16.36	84	47.77	17.10	87	0.27	16.10	16			
Total debt + Loans guaranteed for affiliate / Equity capital	42.03	14.68	86	44.76	14.56	84	47.77	15.14	87	0.27	14.35	30			
Total debt / Equity capital – excess over fair value	42.03	14.52	86	44.76	14.51	84	47.77	14.81	87	0.27	14.10	30			
Long-term debt / Equity capital	42.03	13.56	86	44.76	13.04	87	47.77	13.37	88	0.27	12.69	32			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	2.10	0.05	94	6.85	0.14	95	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	33.10	34.67	48	32.47	28.44	56	31.15	28.63	56	0.23	26.93	31			
Double Leverage															
Equity investment in subs / Equity capital	92.28	102.81	6	98.10	103.22	19	98.05	103.10	20	41.35	102.10	2			
Total investment in subs / Equity capital	144.10	110.16	88	147.28	111.07	88	147.90	112.48	88	100.70	111.30	32			
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)	-0.93	0.47	6	-0.28	0.36	16		0.35		-31.16	0.52	0			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	212.13	136.59	84	184.74	177.68	58	38.68	162.34	6	369.61	141.81	97			
Cash from ops + noncash items + op expense / Op expense + dividend	242.78	147.24	88	216.49	190.27	67	-853.09	174.91	0	420.59	148.20	96			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.27	134.08	37	109.20	116.34	51	68.72	103.19	18	14.71	92.33	18			
Pretax operating income + interest expense / Interest expense	593.94	2,016.32	34	468.66	1,968.54	25	156.45	2,898.75	14	18,850	1,909.25	96			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	593.94	1,539.23	35	468.66	1,632.83	25	156.45	1,369.37	12	18,850	1,547.94	97			
Dividends + interest from subsidiaries / Interest expense + dividends	211.54	150.43	79	193.89	210.80	53	57.08	188.90	6	369.61	172.51	91			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	-1,233.33	16.08	0		16.39				
Net income / Current part of long-term debt + preferred dividends (X)	9.63	35.64	27	2.11	57.11	10		33.93		3.13	24.63	14			
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.06	3.85	18	-4.21	2.64	10	-7.26	2.61	7	13.22	3.24	90			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	85.92	2.66	98	84.11	5.62	96	87.03	5.50	97	85.79	5.68	97			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	6.54	0.08	95	6.10	0.19	94	6.02	0.21	94	3.58	0.13	93			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	36.11	81.10	19	40.07	57.84	34	613.79	57.26	99	26.67	68.72	16			
Dividends declared / Net income	40.32	42.29	47	55.64	33.08	87		27.33		31.95	31.29	45			
Net income – dividends / Average equity	5.10	4.14	63	3.05	6.46	12	-1.74	7.33	1	1.35	5.03	12			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries	0	3.41	23	16.41	7.53	83	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies	266.67	4.85	95	239.32	21.40	91	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	266.67	174.85	80	255.73	260.40	64	0	215.26	2	0	196.35	2			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28			66.55			60.71			59				
Interest income from bank subsidiaries		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries		0			0			0			0.01				
Operating income from bank subsidiaries		62.88			69.36			63.43			62.82				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	1,325	82.95	97	0	51.40	17	0	102.35	13			
Interest income from nonbank subsidiaries	0	7.38	32	87.50	20.25	86	3,000	18.56	97	15,050	8.11	98			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries	0	0.16	46	0	1.06	43	-1,850	0.15	1	0	0.81	43			
Operating income from nonbank subsidiaries	0	79.84	8	1,412.50	150.41	97	1,150	99.33	96	15,050	165.35	97			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	113.24	43.51	85	129.59	61.23	92		48.56			59.89				
Interest income from subsidiary holding companies	25.37	8.40	76	35.88	6.54	88		3.95			2.71				
Management and service fees from subsidiary holding companies	0	0.44	45	0	0.36	46		0.43			0.56				
Other income from subsidiary holding companies	0	0.01	45	0	0.29	44		0.01			0				
Operating income from subsidiary holding companies	138.61	55.20	85	165.47	76.49	92		61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries	0.10	0.63	57	0.33	0.80	65	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	0.10	82.20	5	0.33	78.80	11	0	74.20	5	0	69.23	5			
Dividends from nonbank subsidiaries	0	1.95	23	5.06	2.65	82	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries	0	0.73	36	0.33	1.19	77	60	2.32	96	79.84	2.79	95			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries	0	0.01	46	0	0.04	44	-37	0.02	0	0	0.17	42			
Operating income from nonbank subsidiaries	0	4.70	16	5.40	7.29	75	23	7.64	85	79.84	9.99	92			
Dividends from subsidiary holding companies	81.62	2.53	94	73.83	4.52	91	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	18.28	0.11	96	20.44	0.20	96	77	0.37	99	20.16	0.13	98			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	99.90	4.56	97	94.27	6.08	94	77	6.79	92	20.16	6.46	85			
Loans and advances from subsidiaries / Short term debt		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	14.98	27.08	49	18.51	28.33	54	28.72	26.53	64	0	39.18	14			