Bank Holding Company Performance Report March 31, 2021—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): 169,323,000
Peer Group Number: 9 Number in Peer Group: _____
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

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	184,313,000	179,883,000	173,524,750	174,157,000	180,557,000
Net income ($000)	698,000	523,000	1,503,000	1,161,000	-106,000
Number of BHCs in peer group		123	128	125	118

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.54			1.78	2.94	8	1.65	2.77	7	1.77	3.01	9	1.90	3.08	9
+ Non-interest income	4.32			4.32	1.12	97	4.13	1.21	96	3.78	1.32	92	3.15	1.31	90
– Overhead expense	3.81			3.69	2.68	87	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94
– Provision for credit losses	0.18			0.80	0.88	52	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94
+ Securities gains (losses)	0			0	0.03	25	0	0.02	16	0	0.01	35	0	0	77
+ Other tax equivalent adjustments	0			0	0	87	-0.20	0	0	0	0	42	0	0	2
= Pretax net operating income (tax equivalent)	1.88			1.57	0.64	91	0.87	1.04	34	0.88	1.56	8	0.06	1.57	1
Net operating income	1.51			1.16	0.48	88	0.87	0.81	52	0.67	1.19	10	-0.06	1.24	1
Net income	1.51			1.16	0.48	88	0.87	0.82	51	0.67	1.19	10	-0.06	1.24	1
Net income (Subchapter S adjusted)					0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.34			5.24	4.09	92	3.94	3.55	73	5.99	4.41	95	5.20	4.24	90
Interest expense	1.71			3.27	0.85	98	2.17	0.52	98	4.08	1.08	97	3.16	0.86	98
Net interest income (tax equivalent)	1.64			1.97	3.24	8	1.77	3.01	7	1.91	3.33	9	2.04	3.38	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	2.01			2.73	0.27	96	2.42	0.27	97	2.61	0.21	96	2.95	0.22	97
Earnings coverage of net loan and lease losses (X)	4.47			3.94	17.23	24	3.67	22.91	15	2.48	24.40	12	1.09	21.75	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	4.02			3.27	1.32	95	4.21	1.58	96	2.88	0.83	96	2.83	0.90	95
Allowance for loan and lease losses / Total loans and leases	4.02			3.27	1.30	95	4.21	1.55	96	2.88	0.81	96	2.81	0.89	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08			0.10	0.63	5	0.07	0.71	3	0.10	0.57	6	0.13	0.61	7
30–89 days past due loans and leases / Total loans and leases	0.40			0.78	0.52	82	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87
Liquidity and Funding															
Net noncore funding dependence	35.66			62.59	14.37	96	31.38	3.20	92	16.83	14.45	60	25.80	16.62	75
Net short-term noncore funding dependence	-22.97			0.57	4.94	29	-24.90	-4.76	8	-42.64	3.38	7	-45.19	4.66	6
Net loans and leases / Total assets	23.62			20.83	64.23	6	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8
Capitalization															
Tier 1 leverage ratio	9.32			9.45	9.43	54	10.16	9.13	81	9.38	9.76	46	8.93	9.71	23
Holding company equity capital / Total assets	10.40			9.70	11.64	25	11.18	11.16	50	11.34	12.43	38	10.54	12.22	27
Total equity capital (including minority interest) / Total assets	10.40			9.70	11.80	23	11.18	11.29	47	11.34	12.57	34	10.54	12.27	27
Common equity tier 1 capital / Total risk-weighted assets	13.92			16.99	11.64	93	15.83	12.38	87	16.29	12.17	87	14.55	12.12	83
Net loans and leases / Equity capital (X)	2.27			2.15	5.59	6	2.28	5.58	4	2.34	5.21	8	2.39	5.29	7
Cash dividends / Net income	160.17			0	81.34	4	40.32	42.30	47	55.64	33.12	87		27.31	
Cash dividends / Net income (Subchapter S adjusted)					139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-5.91			15.59	11.31	71	7.94	16.68	24	-4.02	9.26	4	-1.42	7	9
Equity capital	0.91			3.98	5.70	46	6.50	6.99	54	3.18	10.49	25	-1.28	7.89	18
Net loans and leases	6.70			-3.49	9.91	3	3.77	9.07	32	0.87	9.10	17	3.37	7.89	30
Noncore funding	-3.73			23.09	16.35	70	16.03	-12.18	82	-6.35	6.59	27	-4.88	10.67	23
Parent Company Ratios															
Short-term debt / Equity capital	0			0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	43.03			43.43	12.46	86	42.03	13.56	86	44.76	13.04	87	47.77	13.37	88
Equity investment in subsidiaries / Equity capital	98.46			98.18	103.91	14	92.28	102.81	6	98.10	103.22	19	98.05	103.10	20
Cash from ops + noncash items + op expense / Op expense + dividends	8.82			55.36	176.81	17	242.78	147.24	88	216.49	190.27	67	-853.09	174.91	0

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	835,000	1,028,000	3,528,000	4,380,000	3,988,000	-18.77	
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	835,000	1,028,000	3,528,000	4,380,000	3,988,000	-18.77	
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)	835,000	1,028,000	3,528,000	4,380,000	3,988,000	-18.77	
Investment interest income (tax equivalent)	4,000	2,000	17,000	26,000	30,000	100.00	
Interest on balances due from depository institutions	6,000	29,000	52,000	197,000	193,000	-79.31	
Interest income on other earning assets	605,000	1,076,000	2,778,000	5,088,000	4,528,000	-43.77	
Total interest income (tax equivalent)	1,450,000	2,135,000	6,375,000	9,691,000	8,739,000	-32.08	
Interest on time deposits of $250K or more	3,000	6,000	18,000	22,000	15,000	-50.00	
Interest on time deposits < $250K	18,000	35,000	125,000	167,000	111,000	-48.57	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	33,000	74,000	219,000	335,000	290,000	-55.41	
Interest on other borrowings and trading liabilities	680,000	1,201,000	3,097,000	5,995,000	4,805,000	-43.38	
Interest on subordinated debt and mandatory convertible securities	6,000	17,000	47,000	82,000	96,000	-64.71	
Total interest expense	740,000	1,333,000	3,506,000	6,601,000	5,317,000	-44.49	
Net interest income (tax equivalent)	710,000	802,000	2,869,000	3,090,000	3,422,000	-11.47	
Non-interest income	1,990,000	1,942,000	7,167,000	6,578,000	5,684,000	2.47	
Adjusted operating income (tax equivalent)	2,700,000	2,744,000	10,036,000	9,668,000	9,106,000	-1.60	
Overhead expense	1,754,000	1,658,000	6,592,000	7,037,000	7,918,000	5.79	
Provision for credit losses	82,000	362,000	1,559,000	1,095,000	1,076,000		
Securities gains (losses)	0	0	0	0	4,000		
Other tax equivalent adjustments	2,000	1,000	-350,000	0	-9,000	100.00	
Pretax net operating income (tax equivalent)	866,000	704,000	1,511,000	1,540,000	110,000	23.01	
Applicable income taxes	163,000	179,000	344,000	368,000	213,000	-8.94	
Tax equivalent adjustments	5,000	2,000	-336,000	11,000	3,000	150.00	
Applicable income taxes (tax equivalent)	168,000	181,000	8,000	379,000	216,000	-7.18	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	698,000	523,000	1,503,000	1,161,000	-106,000	33.46	
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	698,000	523,000	1,503,000	1,161,000	-106,000	33.46	
Memoranda							
Net income - holding company and noncontrolling (minority) interest	698,000	523,000	1,503,000	1,161,000	-106,000	33.46	
Investment securities income (tax equivalent)	4,000	2,000	17,000	26,000	30,000	100.00	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	1,000	1,000	3,000	3,000	3,000	0.00	
All other securities	3,000	1,000	14,000	23,000	27,000	200.00	
Cash dividends declared	1,118,000	0	606,000	646,000	178,000		
Common	1,053,000	0	450,000	450,000	0		
Preferred	65,000	0	156,000	196,000	178,000		

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.15			4.75	3.72	92	3.67	3.27	76	5.56	4	94	4.84	3.87	92
Less: Interest expense	1.61			2.96	0.78	99	2.02	0.48	98	3.79	0.98	99	2.94	0.79	99
Equals: Net interest income (tax equivalent)	1.54			1.78	2.94	8	1.65	2.77	7	1.77	3.01	9	1.90	3.08	9
Plus: Non-interest income	4.32			4.32	1.12	97	4.13	1.21	96	3.78	1.32	92	3.15	1.31	90
Equals: adjusted operating income (tax equivalent)	5.86			6.10	4.12	94	5.78	4.04	92	5.55	4.41	90	5.04	4.46	82
Less: Overhead expense	3.81			3.69	2.68	87	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94
Less: Provision for credit losses	0.18			0.80	0.88	52	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94
Plus: Realized gains (losses) on held-to-maturities securities	0			0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0			0	0.03	26	0	0.02	17	0	0.01	35	0	0	77
Plus: other tax equivalent adjustments	0			0	0	87	-0.20	0	0	0	0	42	0	0	2
Equals: Pretax net operating income (tax equivalent)	1.88			1.57	0.64	91	0.87	1.04	34	0.88	1.56	8	0.06	1.57	1
Less: Applicable income taxes (tax equivalent)	0.36			0.40	0.16	91	0	0.23	7	0.22	0.36	12	0.12	0.33	8
Less: Minority interest	0			0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.51			1.16	0.48	88	0.87	0.81	52	0.67	1.19	10	-0.06	1.24	1
Plus: Net extraordinary items	0			0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.51			1.16	0.48	88	0.87	0.82	51	0.67	1.19	10	-0.06	1.24	1
Memo: Net income (last four quarters)	0.96			0.76	0.98	24	0.87	0.82	51	0.67	1.19	9	-0.06	1.24	1
Net income–BHC and noncontrolling (minority) interest	1.51			1.16	0.49	88	0.87	0.83	51	0.67	1.20	9	-0.06	1.25	1
Margin Analysis															
Average earning assets / Average assets	94.10			90.64	91.24	44	93.29	92.32	64	92.93	91.05	69	93.11	91.48	68
Average interest-bearing funds / Average assets	60.69			60.17	66.92	24	60.09	64.06	31	57.59	65.57	19	55.14	65.56	14
Interest income (tax equivalent) / Average earning assets	3.34			5.24	4.09	92	3.94	3.55	73	5.99	4.41	95	5.20	4.24	90
Interest expense / Average earning assets	1.71			3.27	0.85	98	2.17	0.52	98	4.08	1.08	97	3.16	0.86	98
Net interest income (tax equivalent) / Average earning assets	1.64			1.97	3.24	8	1.77	3.01	7	1.91	3.33	9	2.04	3.38	8
Yield or Cost															
Total loans and leases (tax equivalent)	7.97			10.40	4.74	97	9.17	4.27	96	10.85	5.09	97	10.86	4.95	97
Interest-bearing bank balances	0.22			0.99	1.16	43	0.41	0.27	84	2.27	2.04	64	1.82	1.64	64
Federal funds sold and reverse repos	0.67			2.57	1.34	87	1.28	0.68	82	3.67	2.44	84	3.30	2.17	88
Trading assets	6.84			8.01	0.75	97	6.62	0.60	97	9.20	0.99	97	6.71	1.11	97
Total earning assets	3.34			5.24	4.05	92	3.93	3.51	75	5.98	4.36	95	5.19	4.20	91
Investment securities (tax equivalent)	3.91			1.99	2.60	8	4.25	2.25	97	6.71	2.76	98	3.39	2.68	90
US Treasury and agency securities (excluding mortgage-backed securities)				0	2.31	1	0	1.75	1	0	2.32	0	0	2.05	1
Mortgage-backed securities	2.90			3.23	2.49	95	2.35	2.05	77	2.62	2.61	54	3.31	2.50	97
All other securities	4.53			1.51	3.62	5	5.28	3.24	91	8.68	4.06	94	4.77	4.20	80
Interest-bearing deposits	0.97			1.91	0.90	95	1.50	0.53	96	2.15	1.10	96	1.75	0.81	95
Time deposits of $250K or more	1.62			2.02	1.83	65	1.64	1.42	69	2.16	1.96	63	1.95	1.44	87
Time deposits < $250K	1.89			2.01	1.69	74	2.10	1.36	96	2.08	1.82	63	1.53	1.29	66
Other domestic deposits	0.75			1.85	0.71	97	1.30	0.36	98	2.20	0.93	97	1.83	0.67	97
Foreign deposits					0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.85			2.82	1.14	92	1.48	0.62	87	4.22	1.86	90	3.72	1.51	93
Other borrowed funds and trading liabilities	5.91			7.54	1.90	99	6.18	1.50	98	8.33	2.38	98	5.13	2.28	97
All interest-bearing funds	2.65			4.93	1.15	98	3.36	0.74	98	6.58	1.49	99	5.34	1.19	98

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	1,990,000	1,942,000	7,167,000	6,578,000	5,684,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	224,000	218,000	552,000	445,000	155,000
Investment banking fees and commissions	1,096,000	815,000	3,414,000	3,288,000	3,036,000
Insurance activities revenue	0	0	1,000	1,000	1,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	33,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	27,000	26,000	47,000	19,000	42,000
Other non-interest income	643,000	883,000	3,153,000	2,825,000	2,417,000
Total overhead expenses	1,754,000	1,658,000	6,592,000	7,037,000	7,918,000
Personnel expense	823,000	589,000	2,659,000	2,784,000	2,777,000
Net occupancy expense	43,000	42,000	175,000	169,000	144,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	18,000	22,000	83,000	90,000	92,000
Other operating expenses	870,000	1,005,000	3,675,000	3,994,000	4,905,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	9,850	9,608	10,063	9,713	10,481
Average personnel expense per employee	83.55	61.30	264.24	286.63	264.96
Average assets per employee	18,711.98	18,722.21	17,243.84	17,930.30	17,227.08

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	65.04			60.44	63.90	41	65.78	62.28	65	72.87	61.29	85	87.07	60.88	95
Percent of Average Assets															
Total overhead expense	3.81			3.69	2.68	87	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94
Personnel expense	1.79			1.31	1.36	45	1.53	1.30	73	1.60	1.41	70	1.54	1.44	59
Net occupancy expense	0.09			0.09	0.27	3	0.10	0.26	4	0.10	0.28	3	0.08	0.28	2
Other operating expenses	1.93			2.28	0.98	91	2.17	0.94	91	2.35	0.97	96	2.77	0.97	98
Overhead less non-interest income	-0.51			-0.63	1.47	2	-0.33	1.25	6	0.26	1.32	7	1.24	1.38	36
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.96			60.42	63.38	44	65.68	61.82	68	72.79	60.64	85	86.95	60.37	95
Personnel expense	30.48			21.47	33.17	6	26.49	32.36	22	28.80	32.39	24	30.50	32.51	34
Net occupancy expense	1.59			1.53	6.75	3	1.74	6.58	3	1.75	6.52	5	1.58	6.48	4
Other operating expenses	32.89			37.43	22.88	90	37.45	22.28	89	42.24	21.20	93	54.88	20.90	99
Total non-interest income	73.70			70.77	26.40	92	71.41	28.83	93	68.04	29.23	90	62.42	28.50	90
Fiduciary activities income	0			0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0			0	3.92	3	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue	8.30			7.94	1.58	89	5.50	1.28	88	4.60	1.18	89	1.70	0.85	84
Investment banking fees and commissions	40.59			29.70	2.81	95	34.02	2.46	96	34.01	3.54	95	33.34	3.42	94
Insurance activities revenue	0			0	0.40	14	0.01	0.41	31	0.01	0.47	31	0.01	0.47	31
Venture capital revenue	0			0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0			0	-0.41	39	0	0.01	42	0	0.28	21	0.36	0.65	51
Net securitization income	0			0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1			0.95	1.88	45	0.47	3.92	25	0.20	1.86	21	0.46	1.61	32
Other non-interest income	23.81			32.18	9.85	92	31.42	9.65	94	29.22	10.04	92	26.54	9.86	94
Overhead less non-interest income	-8.74			-10.35	36.23	3	-5.73	31.93	6	4.75	31.06	8	24.53	31.46	26
Applicable income taxes / Pretax net operating income (tax equivalent)	18.82			25.43	17.54	91	22.77	18.63	77	23.90	20.56	77	193.64	19.04	99
Applicable income tax + TE / Pretax net operating income + TE	19.40			25.71	22.86	68	0.53	21.18	4	24.61	23.23	70	196.36	21.56	99

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	8,000	11,000	9,000	11,000	14,000	-27.27	
Commercial and industrial loans	154,000	180,000	161,000	190,000	247,000	-14.44	
Loans to individuals	19,078,000	24,620,000	20,749,000	26,947,000	26,776,000	-22.51	
Loans to depository institutions and acceptances of other banks	10,429,000	8,060,000	10,407,000	8,043,000	8,548,000	29.39	
Agricultural loans	0	0	0	0	0		
Other loans and leases	12,008,000	5,887,000	11,587,000	5,600,000	4,826,000	103.97	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	41,677,000	38,758,000	42,913,000	40,791,000	40,411,000	7.53	
Less: Allowance for loan and lease losses	1,677,000	1,268,000	1,806,000	1,176,000	1,137,000	32.26	
Net loans and leases	40,000,000	37,490,000	41,107,000	39,615,000	39,274,000	6.70	
Debt securities that reprice or mature in over 1 year	139,000	128,000	138,000	131,000	97,000	8.59	
Mutual funds and equity securities	7,000	4,000	7,000	5,000	3,000	75.00	
Subtotal	40,146,000	37,622,000	41,252,000	39,751,000	39,374,000	6.71	
Interest-bearing bank balances	13,572,000	15,336,000	8,549,000	8,175,000	9,284,000	-11.50	
Federal funds sold and reverse repos	68,007,000	60,762,000	66,500,000	60,943,000	61,522,000	11.92	
Debt securities that reprice or mature within 1 year	280,000	253,000	278,000	273,000	267,000	10.67	
Trading assets	25,928,000	36,234,000	26,353,000	21,361,000	28,054,000	-28.44	
Total earning assets	147,933,000	150,207,000	142,932,000	130,503,000	138,501,000	-1.51	
Non-interest-bearing cash and due from depository institutions	2,352,000	2,723,000	2,018,000	1,906,000	2,073,000	-13.62	
Premises, fixed assets, and leases	240,000	212,000	238,000	210,000	129,000	13.21	
Other real estate owned	0	0	0	0	17,000		
Investment in unconsolidated subsidiaries	23,000	10,000	8,000	9,000	11,000	130.00	
Intangible and other assets	18,775,000	26,803,000	16,090,000	16,792,000	14,955,000	-29.95	
Total assets	169,323,000	179,955,000	161,286,000	149,420,000	155,686,000	-5.91	
Quarterly average assets	184,313,000	179,883,000	173,116,000	174,427,000	172,203,000	2.46	
Average loans and leases (YTD)	41,914,000	39,522,000	38,466,250	40,383,500	36,715,000	6.05	
Memoranda							
Loans held-for-sale	0	0	0	0	206,000		
Loans not held-for-sale	41,677,000	38,758,000	42,913,000	40,791,000	40,205,000	7.53	
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	8,000	11,000	9,000	11,000	14,000	-27.27	
Construction and land development	0	0	0	0	0		
Multifamily	3,000	3,000	3,000	3,000	3,000	0.00	
Nonfarm nonresidential	5,000	8,000	6,000	8,000	11,000	-37.50	
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	426,000	385,000	423,000	409,000	367,000	10.65	
U.S. Treasury securities	0	5,000	0	5,000	2,000	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	139,000	128,000	138,000	131,000	97,000	8.59	
Asset-backed securities	0	0	0	0	0		
Other debt securities	280,000	248,000	278,000	268,000	265,000	12.90	
Mutual funds and equity securities	7,000	4,000	7,000	5,000	3,000	75.00	
Available-for-sale securities	419,000	381,000	416,000	404,000	364,000	9.97	
U.S. Treasury securities	0	5,000	0	5,000	2,000	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	139,000	128,000	138,000	131,000	97,000	8.59	
Asset-backed securities	0	0	0	0	0		
Other debt securities	280,000	248,000	278,000	268,000	265,000	12.90	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	16,000	-13,000	16,000	3,000	-3,000		
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	107,000	107,000	79,000	73,000	60,000	0.00	
NOW, ATS and transaction accounts	3,691,000	3,249,000	3,758,000	3,221,000	3,053,000	13.60	
Time deposits less brokered deposits < $250K	677,000	2,115,000	1,703,000	2,258,000	2,246,000	-67.99	
MMDA and other savings accounts	14,250,000	12,760,000	13,592,000	12,721,000	11,088,000	11.68	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,725,000	18,231,000	19,132,000	18,273,000	16,447,000	2.71	
Time deposits of $250K or more	594,000	1,233,000	886,000	1,147,000	879,000	-51.82	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	65,049,000	65,875,000	59,228,000	44,583,000	47,515,000	-1.25	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,992,000	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,161,000	6,870,000	3,610,000	4,335,000	3,585,000	-53.99	
Other borrowings w/remaining maturity over 1 year	22,584,000	21,123,000	22,115,000	21,273,000	23,100,000	6.92	
Brokered deposits < $250K	2,797,000	4,799,000	2,433,000	4,742,000	6,157,000	-41.72	
Noncore funding	96,177,000	99,900,000	88,272,000	76,080,000	81,236,000	-3.73	
Trading liabilities	8,006,000	7,219,000	8,435,000	5,375,000	6,142,000	10.90	
Subordinated notes and debentures + trust preferred securities	791,000	2,077,000	791,000	2,077,000	2,077,000	-61.92	
Other liabilities	28,008,000	35,071,000	26,618,000	30,678,000	33,369,000	-20.14	
Total liabilities	151,707,000	162,498,000	143,248,000	132,483,000	139,271,000	-6.64	
Equity Capital							
Perpetual preferred stock (including surplus)	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000	0.00	
Common stock	18,000	18,000	18,000	18,000	18,000	0.00	
Common surplus	12,510,000	12,347,000	12,510,000	12,339,000	12,442,000	1.32	
Retained earnings	2,525,000	2,571,000	2,946,000	2,048,000	1,383,000	-1.79	
Accumulated other comprehensive income	-53,000	-95,000	-52,000	-84,000	-44,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	17,616,000	17,457,000	18,038,000	16,937,000	16,415,000	0.91	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	17,616,000	17,457,000	18,038,000	16,937,000	16,415,000	0.91	
Total liabilities and capital	169,323,000	179,955,000	161,286,000	149,420,000	155,686,000	-5.91	
Memoranda							
Non-interest-bearing deposits	107,000	107,000	79,000	73,000	60,000	0.00	
Interest-bearing deposits	22,009,000	24,156,000	22,372,000	24,089,000	23,423,000	-8.89	
Total deposits	22,116,000	24,263,000	22,451,000	24,162,000	23,483,000	-8.85	
Long-term debt that reprices within 1 year	13,762,000	13,591,000	13,294,000	8,238,000	11,048,000	1.26	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,037,000	16,937,000	16,937,000	16,415,000	16,628,000		
Accounting restatements	0	0	0	-25,000	-47,000		
Net income	698,000	523,000	1,503,000	1,161,000	-106,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,118,000	0	606,000	646,000	178,000		
Change in other comprehensive income	-1,000	-11,000	32,000	12,000	6,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	8,000	172,000	20,000	112,000		
Holding company equity capital, ending balance	17,616,000	17,457,000	18,038,000	16,937,000	16,415,000		

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0			0.01	38.37	1	0.01	36.22	1	0.01	37.78	1	0.01	37.19	2
Commercial and industrial loans	0.09			0.10	12.73	3	0.10	13.52	2	0.13	12.02	3	0.16	12.85	4
Loans to individuals	11.27			13.68	3.84	90	12.86	3.40	90	18.03	4.20	94	17.20	4.31	93
Loans to depository institutions and acceptances of other banks	6.16			4.48	0.03	99	6.45	0.03	99	5.38	0.04	99	5.49	0.05	99
Agricultural loans	0			0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	7.09			3.27	4.96	44	7.18	4.63	72	3.75	5.01	47	3.10	5	37
Net loans and leases	23.62			20.83	64.23	6	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8
Debt securities over 1 year	0.08			0.07	14.63	2	0.09	15.55	2	0.09	14.60	2	0.06	14.63	2
Mutual funds and equity securities	0			0	0.05	34	0	0.05	37	0	0.06	34	0	0.06	31
Subtotal	23.71			20.91	80.12	3	25.58	78.16	3	26.60	79.65	4	25.29	79.97	3
Interest-bearing bank balances	8.02			8.52	4.14	84	5.30	7.51	35	5.47	3.06	75	5.96	3.04	81
Federal funds sold and reverse repos	40.16			33.77	0.78	98	41.23	0.82	98	40.79	1.57	98	39.52	1.66	98
Debt securities 1 year or less	0.17			0.14	1.72	13	0.17	1.68	14	0.18	1.91	13	0.17	1.96	15
Trading assets	15.31			20.14	1.27	96	16.34	1.01	95	14.30	1.19	94	18.02	1.33	95
Total earning assets	87.37			83.47	89.78	6	88.62	91.05	16	87.34	89.53	25	88.96	89.74	41
Non-interest cash and due from depository institutions	1.39			1.51	1.12	75	1.25	1.07	63	1.28	1.14	62	1.33	1.21	58
Other real estate owned	0			0	0.03	3	0	0.02	4	0	0.03	4	0.01	0.04	29
All other assets	11.24			15.02	9.05	93	10.13	7.82	80	11.38	9.27	76	9.71	8.98	62
Memoranda															
Short-term investments	48.34			42.43	7.73	95	46.70	11.17	96	46.44	7.63	96	45.65	7.80	96
U.S. Treasury securities	0			0	0.86	29	0	0.84	17	0	1.03	26	0	1.04	31
US agency securities (excluding mortgage-backed securities)	0			0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0			0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0.08			0.07	11.43	4	0.09	11.75	3	0.09	11.44	4	0.06	11.13	4
Asset-backed securities	0			0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.17			0.14	0.39	54	0.17	0.42	50	0.18	0.39	57	0.17	0.41	57
Loans held-for-sale	0			0	0.40	6	0	0.52	7	0	0.39	7	0.13	0.30	47
Loans held for investment	24.61			21.54	64.43	6	26.61	61.72	6	27.30	63.50	9	25.82	63.93	8
Real estate loans secured by 1–4 family	0			0	13.18	2	0	11.91	1	0	13.29	2	0	13.46	2
Revolving	0			0	2.02	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0			0	10.62	2	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens	0			0	0.28	2	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0			0.01	23.11	4	0.01	22.22	3	0.01	22.23	3	0.01	21.58	4
Construction and land development	0			0	3.46	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	0			0	3.23	4	0	3.12	3	0	3.01	4	0	2.72	5
Nonfarm nonresidential	0			0	15.32	4	0	14.72	3	0.01	14.69	4	0.01	14.44	5
Real estate loans secured by farmland	0			0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.02			0.03	57.83	1	0.02	57.15	1	0.03	57.46	2	0.03	56.49	2
Real estate loans secured by 1–4 family	0			0	20.44	2	0	19.43	1	0	20.75	2	0	21.10	2
Revolving	0			0	3.09	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	0			0	17.13	2	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans	0.02			0.03	34.31	4	0.02	34.63	3	0.03	33.52	3	0.03	32.14	4
Construction and land development	0			0	5.12	3	0	5.26	3	0	5.09	3	0	5.20	3
1–4 family	0			0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	6
Other	0			0	4	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	0.01			0.01	4.90	4	0.01	4.96	3	0.01	4.69	4	0.01	4.10	5
Nonfarm nonresidential	0.01			0.02	22.69	4	0.01	22.93	3	0.02	22.15	4	0.03	21.40	5
Owner-occupied	0			0	7.70	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	0.01			0.02	14.76	4	0.01	14.95	3	0.02	14.34	4	0.03	13.38	5
Real estate loans secured by farmland	0			0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	25.02			20.80	0.08	99	24.25	0.06	99	19.72	0.11	99	21.15	0.12	99
Commercial and industrial loans	0.37			0.46	20.31	4	0.38	22.17	3	0.47	19.53	3	0.61	20.32	4
Loans to individuals	45.78			63.52	6.48	96	48.35	6.13	96	66.06	7.13	96	66.26	7.36	96
Credit card loans	45.36			62.56	0.71	97	47.85	0.65	97	64.99	0.81	97	64.97	1.02	97
Agricultural loans	0			0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	28.81			15.19	9.38	77	27	9.09	91	13.73	9.85	72	11.94	9.66	68
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.04			0.06	401.07	1	0.05	381.27	1	0.06	391.26	1	0.09	379.80	1
Real estate loans secured by 1–4 family	0			0	138.65	1	0	125.03	1	0	138.18	1	0	137.84	1
Revolving	0			0	21.22	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end	0			0	115.78	1	0	106.14	1	0	115.20	1	0	112.79	1
Commercial real estate loans	0.04			0.06	240.54	3	0.05	234.65	2	0.06	229.44	3	0.09	219.72	3
Construction and land development	0			0	35.93	2	0	35.62	2	0	34.95	2	0	35.36	2
1–4 family	0			0	6.92	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	0			0	27.85	2	0	28.16	2	0	27.32	2	0	27.26	2
Multifamily	0.02			0.02	33.54	3	0.02	32.74	3	0.02	31.04	4	0.02	27.85	4
Nonfarm nonresidential	0.03			0.04	159.79	4	0.03	155.06	3	0.05	152.10	4	0.07	147.22	4
Owner-occupied	0			0	54.16	2	0	52.37	2	0	53.07	3	0	54.89	3
Other	0.03			0.04	103.49	4	0.03	100.54	3	0.05	97.41	4	0.07	91.80	4
Real estate loans secured by farmland	0			0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	55.47			44.28	0.38	99	53.82	0.28	99	46.03	0.44	99	52.09	0.54	99
Commercial and industrial loans	0.82			0.99	132.09	3	0.83	139.91	2	1.09	122.02	3	1.51	128.82	4
Loans to individuals	101.48			135.26	40.80	90	107.31	37.47	88	154.20	43.51	91	163.16	42.67	93
Credit card loans	100.56			133.21	3.94	95	106.19	3.30	96	151.70	4.34	95	159.98	5.31	95
Agricultural loans	0			0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	63.87			32.34	54.71	41	59.92	49.54	64	32.05	52.44	40	29.41	51.79	37
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.02			0.03	27.16	4	0.02	27.32	3	0.03	26.45	3	0.03	24.79	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.04			0.06	188.67	3	0.05	183.76	2	0.06	178.57	3	0.09	167.93	3
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.04			0.06	248.20	3	0.05	240.85	2	0.06	236.10	3	0.09	225.98	3

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	48.34			42.43	7.73	95	46.70	11.17	96	46.44	7.63	96	45.65	7.80	96
Liquid assets	64.96			64.01	22.73	93	64.21	26.22	94	61.92	22.44	93	64.89	22.72	94
Investment securities	0.25			0.21	16.91	3	0.26	17.85	2	0.27	16.99	3	0.24	17.27	3
Net loans and leases	23.62			20.83	64.23	6	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8
Net loans, leases and standby letters of credit	23.62			20.83	65.22	6	25.49	62.48	6	26.51	64.84	8	25.23	65.07	6
Core deposits	11.06			10.13	64.18	3	11.86	70.67	2	12.23	63.09	4	10.56	62.13	3
Noncore funding	56.80			55.51	19.78	97	54.73	14.13	97	50.92	19.36	94	52.18	21.34	91
Time deposits of $250K or more	0.35			0.69	2.95	10	0.55	2.11	14	0.77	2.94	12	0.56	2.89	10
Foreign deposits	0			0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	38.42			36.61	1.77	99	36.72	1.47	99	29.84	1.94	99	30.52	1.97	97
Secured federal funds purchased	0			0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.75			2.84	0.97	84	-4.51	0.54	6	-10.95	0.48	3	-9	0.54	5
Commercial paper	1.18			0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.87			3.82	3.69	58	2.24	1.24	76	2.90	3.01	53	2.30	3.67	41
Earning assets that reprice within 1 year	77.08			69.42	39.59	95	78.06	39.38	98	78	39.29	98	72.84	40.29	96
Interest-bearing liabilities that reprice within 1 year	1.42			2.73	10.23	7	1.96	8.20	6	13.69	10.19	79	11.20	10.01	68
Long-term debt that reprices within 1 year	8.13			7.55	0.79	93	8.24	0.47	95	5.51	0.96	91	7.10	1.34	90
Net assets that reprice within 1 year	67.53			59.14	27.26	97	67.86	29.11	98	58.80	26.63	97	54.55	27.38	94
Other Liquidity and Funding Ratios															
Net noncore funding dependence	35.66			62.59	14.37	96	31.38	3.20	92	16.83	14.45	60	25.80	16.62	75
Net short-term noncore funding dependence	-22.97			0.57	4.94	29	-24.90	-4.76	8	-42.64	3.38	7	-45.19	4.66	6
Short-term investment / Short-term noncore funding	112.69			99.72	77.70	70	115.79	184.19	38	132.32	77.77	76	133.42	66.46	83
Liquid assets - short-term noncore funding / Nonliquid assets	62.98			59.64	16.50	89	66.69	28.18	89	70.44	16.97	90	87.39	16.04	93
Net loans and leases / Total deposits	180.86			154.52	88.34	98	183.10	79.43	98	163.96	90.31	96	167.24	90.08	98
Net loans and leases / Core deposits	213.62			205.64	101.46	98	214.86	88.34	98	216.80	103.93	97	238.79	105	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital					1.57			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.09			-0.08	3.85	5	0.09	4.31	2	0.02	1.36	12	-0.02	-1.98	92
Structured notes appreciation (depreciation) / Tier 1 capital					-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0			0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	98.36			98.96	85.17	72	98.35	87.23	61	98.78	85.40	68	99.18	81.88	79
U.S. Treasury securities	0			1.30	5.04	54	0	4.72	16	1.22	6.15	51	0.54	6.99	44
US agency securities (excluding mortgage-backed securities)	0			0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0			0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	32.63			33.25	68.40	9	32.62	66.64	8	32.03	67.43	10	26.43	65.45	9
Asset-backed securities	0			0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	65.73			64.42	2.67	98	65.72	3.01	98	65.53	2.94	97	72.21	2.79	98
Mutual funds and equity securities	1.64			1.04	0.35	82	1.65	0.35	91	1.22	0.40	84	0.82	0.42	77
Debt securities 1 year or less	65.73			65.71	10.98	95	65.72	10.55	97	66.75	11.86	95	72.75	11.91	98
Debt securities 1 to 5 years	0			0	17.72	1	0	17.03	1	0	17.94	1	0	19.18	1
Debt securities over 5 years	32.63			33.25	67.50	16	32.62	69.86	12	32.03	66.02	16	26.43	64.73	11
Pledged securities	0			0	36.65	2	0	35.67	1	0	30.57	2	0	33.30	2
Structured notes, fair value	0			0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	7.21			11.34	53.90	36	8.55	183.32	14	-2.37	26.69	36	-1.95	6.77	41
Investment securities	10.65			1.85	9.51	36	3.42	23.62	22	11.44	11.75	63	-62.28	9.42	0
Core deposits	2.71			3.98	12	20	4.70	26.88	3	11.10	11.23	63	10.69	7.29	69
Noncore funding	-3.73			23.09	16.35	70	16.03	-12.18	82	-6.35	6.59	27	-4.88	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)			99,258,000	91,437,000	89,272,000
Commit: Secured commercial real estate loans	6,000	6,000	6,000	1,000	1,000
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			85,686,000	88,597,000	84,162,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	3,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	48,029,000	59,263,000	46,577,000	54,700,000	47,635,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,994,000	1,489,000	2,047,000	47,707,000	58,754,000
Credit derivative contracts w/ purchased credit protection-investment grade	6,921,000	5,696,000	6,728,000	4,849,000	8,317,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	137,927,000	114,784,000	112,992,000	95,567,000	58,088,000
Derivative Contracts					
Interest rate futures and forward contracts	365,460,000	367,199,000	248,230,000	251,741,000	217,525,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	46,994,000	59,095,000	48,425,000	17,958,000	25,711,000
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	0	0	0	0	0
Commodity and other futures and forward contracts	7,161,000	10,142,000	6,254,000	3,675,000	5,624,000
Written options contracts (commodity and other)	103,341,000	161,685,000	107,857,000	146,763,000	174,475,000
Purchased options contracts (commodity and other)	100,974,000	155,523,000	109,029,000	139,970,000	161,476,000
Commodity and other swaps	553,000	949,000	653,000	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							61.54	22.01	94	61.19	23.52	94	57.34	24.05	94
Standby letters of credit	0			0	0.78	2	0	0.71	2	0	0.84	3	0	0.92	5
Commercial and similar letters of credit	0			0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	28.37			32.93	0.16	95	28.88	0.18	96	36.61	0.40	96	30.60	0.62	94
Credit derivatives - notional amount (holding company as guarantor)	0			0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	1.18			0.83	0.33	88	1.27	0.30	90	31.93	0.52	96	37.74	0.75	97
Credit derivative contracts w/ purchased credit protection-investment grade	4.09			3.17	0.23	93	4.17	0.25	93	3.25	0.30	92	5.34	0.52	93
Credit derivative contracts w/ purchased credit protection-noninvest grade	81.46			63.78	0.38	99	70.06	0.30	99	63.96	0.45	99	37.31	0.69	97
Derivative contracts	368.81			419.32	54.47	92	322.69	48.62	92	374.85	68.47	92	375.63	65.81	91
Interest rate contracts	243.59			236.89	40.32	91	183.93	34.36	93	180.50	47.31	91	156.23	43.84	90
Interest rate futures and forward contracts	215.84			204.05	11.14	91	153.91	6.21	95	168.48	10.67	93	139.72	11.40	92
Written options contracts (interest rate)	0			0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0			0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	27.75			32.84	23.70	76	30.02	20.83	80	12.02	28.86	42	16.51	26.74	60
Foreign exchange contracts	0			0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0			0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0			0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0			0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0			0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	125.22			182.43	1.75	97	138.76	1.86	97	194.36	3.32	97	219.40	4.08	97
Commodity and other futures and forward contracts	4.23			5.64	0.13	95	3.88	0.14	93	2.46	0.19	92	3.61	0.25	93
Written options contracts (commodity and other)	61.03			89.85	0.51	98	66.87	0.52	98	98.22	0.98	99	112.07	1.48	99
Purchased options contracts (commodity and other)	59.63			86.42	0.42	99	67.60	0.37	99	93.68	0.94	99	103.72	1.29	99
Commodity and other swaps	0.33			0.53	0.31	83	0.40	0.32	81	0	0.38	35	0	0.40	35
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

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	624,483,000	754,593,000	520,448,000	560,107,000	584,811,000
Interest rate contracts	412,454,000	426,294,000	296,655,000	269,699,000	243,236,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	212,029,000	328,299,000	223,793,000	290,408,000	341,575,000
Derivatives Position					
Futures and forwards	372,621,000	377,341,000	254,484,000	255,416,000	223,149,000
Written options	103,341,000	161,685,000	107,857,000	146,763,000	174,475,000
Exchange-traded	103,341,000	161,685,000	107,857,000	146,763,000	174,475,000
Over-the-counter	0	0	0	0	0
Purchased options	100,974,000	155,523,000	109,029,000	139,970,000	161,476,000
Exchange-traded	100,974,000	155,523,000	109,029,000	139,970,000	161,476,000
Over-the-counter	0	0	0	0	0
Swaps	47,547,000	60,044,000	49,078,000	17,958,000	25,711,000
Held for trading	576,936,000	694,549,000	471,370,000	542,149,000	559,100,000
Interest rate contracts	365,460,000	367,199,000	248,230,000	251,741,000	217,525,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	211,476,000	327,350,000	223,140,000	290,408,000	341,575,000
Non-traded	47,547,000	60,044,000	49,078,000	17,958,000	25,711,000
Interest rate contracts	46,994,000	59,095,000	48,425,000	17,958,000	25,711,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	553,000	949,000	653,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	11,483,545,000	18,213,740,000	11,798,797,000	10,888,818,000	15,131,350,000
One year or less	6,936,957,000	14,189,578,000	7,539,812,000	7,017,318,000	9,839,209,000
Over 1 year to 5 years	3,057,689,000	2,891,495,000	2,993,408,000	2,857,939,000	4,339,783,000
Over 5 years	1,488,899,000	1,132,667,000	1,265,577,000	1,013,561,000	952,358,000
Gross negative fair value (absolute value)	9,006,000	14,993,000	9,121,000	5,380,000	6,153,000
Gross positive fair value	8,890,000	15,768,000	9,143,000	5,108,000	6,186,000
Held for trading	8,809,000	15,712,000	9,068,000	5,108,000	6,180,000
Non-traded	81,000	56,000	75,000	0	6,000
Current credit exposure on risk-based capital derivative contracts	802,000	9,866,000	1,416,000	4,361,000	3,170,000
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	66.05			56.49	94.85	5	57	94.10	5	48.15	93.44	5	41.59	92.91	5
Foreign exchange contracts	0			0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	33.95			43.51	1.10	99	43	1.17	99	51.85	1.64	99	58.41	1.93	98
Futures and forwards	59.67			50.01	13.53	89	48.90	14.05	89	45.60	13.49	87	38.16	12.78	88
Written options	16.55			21.43	7.86	86	20.72	8.18	82	26.20	5.91	91	29.83	6.60	92
Exchange-traded	16.55			21.43	0.11	99	20.72	0.14	98	26.20	0.15	99	29.83	0.23	98
Over-the-counter	0			0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	16.17			20.61	3.47	95	20.95	3.42	96	24.99	4.42	93	27.61	4.19	95
Exchange-traded	16.17			20.61	0.19	98	20.95	0.15	99	24.99	0.28	98	27.61	0.32	98
Over-the-counter	0			0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	7.61			7.96	69.06	11	9.43	68.76	10	3.21	69.75	8	4.40	70.34	5
Held for trading	92.39			92.04	45.49	77	90.57	43.53	75	96.79	44.16	84	95.60	46.31	79
Interest rate contracts	58.52			48.66	38.85	51	47.70	36.62	51	44.95	37.24	53	37.20	38.40	49
Foreign exchange contracts	0			0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	33.86			43.38	0.72	99	42.87	0.68	99	51.85	0.83	99	58.41	1.14	98
Non-traded	7.61			7.96	54.51	22	9.43	56.47	24	3.21	55.84	15	4.40	53.69	20
Interest rate contracts	7.53			7.83	52.13	22	9.30	53.82	24	3.21	52.22	17	4.40	50.60	23
Foreign exchange contracts	0			0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.09			0.13	0.08	84	0.13	0.10	83	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	1,838.89			2,413.72	91.11	98	2,267.05	91.48	99	1,944.06	93.86	97	2,587.39	94.47	98
One year or less	1,110.83			1,880.43	31.34	98	1,448.72	32.05	98	1,252.85	32.17	96	1,682.46	32.51	98
Over 1 year to 5 years	489.64			383.19	27.94	98	575.16	27.06	99	510.25	30.45	96	742.08	31.16	98
Over 5 years	238.42			150.10	31.18	99	243.17	29.56	99	180.96	28.09	98	162.85	28.71	98
Gross negative fair value (absolute value)	1.44			1.99	1.98	58	1.75	1.55	65	0.96	0.83	56	1.05	0.72	76
Gross positive fair value	1.42			2.09	2.69	39	1.76	2.23	42	0.91	1.19	40	1.06	0.85	69
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.53			0.89	0.11	93	0.52	0.07	92	0.33	0.06	91	0.40	0.06	93
Gross positive fair value (X)	0.52			0.93	0.13	93	0.52	0.09	93	0.31	0.07	91	0.41	0.06	92
Held for trading (X)	0.51			0.93	0.10	93	0.52	0.07	93	0.31	0.06	91	0.40	0.05	93
Non-traded (X)	0			0	0.02	34	0	0.02	41	0	0.01	5	0	0.01	18
Current credit exposure (X)	0.05			0.58	0.09	93	0.08	0.06	67	0.27	0.05	91	0.21	0.04	90
Credit losses on derivative contracts	0			0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0			0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.77			11.71	1.16	95	1.50	0.85	81	5.19	0.73	92	3.64	0.53	89

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	1,806,000	1,176,000	1,176,000	1,137,000	1,145,000
Gross losses	262,000	325,000	1,141,000	1,271,000	1,255,000
Write-downs, transfers to loans held-for-sale	0	0	0	-3,000	9,000
Recoveries	51,000	55,000	212,000	215,000	171,000
Net losses	211,000	270,000	929,000	1,056,000	1,084,000
Provision for loan and lease losses	82,000	362,000	1,559,000	1,095,000	1,076,000
Adjustments	0	0	0	0	0
Ending balance	1,677,000	1,268,000	1,806,000	1,176,000	1,137,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.18			0.80	0.87	52	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94
Provision for loan and lease losses / Average loans and leases	0.78			3.66	1.41	93	4.05	0.82	97	2.71	0.24	97	2.93	0.24	97
Provision for loan and lease losses / Net loan and lease losses	38.86			134.07	730.69	9	167.81	487.86	12	103.69	130.58	37	99.26	134.68	34
Allowance for loan and lease losses / Total loans and leases not held for sale	4.02			3.27	1.32	95	4.21	1.58	96	2.88	0.83	96	2.83	0.90	95
Allowance for loan and lease losses / Total loans and leases	4.02			3.27	1.30	95	4.21	1.55	96	2.88	0.81	96	2.81	0.89	95
Allowance for loan and lease losses / Net loans and leases losses (X)	1.99			1.17	10.10	1	1.94	11.58	3	1.11	8.03	1	1.05	7.54	0
Allowance for loan and lease losses / Nonaccrual assets	4,932.35			3,251.28	310.68	97	5,825.81	299.17	98	2,940	218.72	97	3,072.97	214.03	97
ALLL / 90+ days past due + nonaccrual loans and leases	657.65			326.80	221.69	80	580.71	244.34	92	291.81	151.73	85	284.96	160.51	84
Gross loan and lease losses / Average loans and leases	2.50			3.29	0.34	95	2.97	0.34	96	3.15	0.28	96	3.42	0.30	95
Recoveries / Average loans and leases	0.49			0.56	0.07	95	0.55	0.07	96	0.53	0.08	95	0.47	0.09	95
Net losses / Average loans and leases	2.01			2.73	0.27	96	2.42	0.27	97	2.61	0.21	96	2.95	0.22	97
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0	0	46	0	0	44	-0.01	0	0	0.02	0	93
Recoveries / Prior year-end losses	4.47			4.33	8.09	24	16.68	33.98	15	17.13	36.22	17	16.63	41.30	9
Earnings coverage of net loan and lease losses (X)	4.47			3.94	17.23	24	3.67	22.91	15	2.48	24.40	12	1.09	21.75	10
Net Loan and Lease Losses By Type															
Real estate loans	0			0	0.01	39	0	0.04	23	0	0.01	38	0	0.02	40
Real estate loans secured by 1–4 family					0.01			0.01			0.01			0.01	
Revolving					0			0.01			0.02			0.03	
Closed-end					0.01			0			0			0.01	
Commercial real estate loans	0			0	0.01	47	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development					-0.01			0			-0.01			-0.03	
1–4 family					0			0			0			-0.01	
Other					-0.01			0			-0.01			-0.02	
Multifamily	0			0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0			0	0.02	41	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0			0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0			0	0.01	54	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland					0.01			0.02			0.01			0	
Commercial and industrial loans	5.19			6.67	0.48	99	4.97	0.47	99	6.32	0.37	99	6.48	0.31	99
Loans to individuals	4.38			4.34	1.43	94	4.44	1.13	95	3.87	1.17	94	3.99	1.16	95
Credit card loans	4.36			4.31	3.52	64	4.41	2.92	80	3.87	3.11	66	4.01	2.92	76
Agricultural loans					0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions					0			0			0			0	
Other loans and leases	0			0	0.15	30	0	0.15	25	0	0.15	22	0	0.14	28

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	167,000	301,000	227,000	332,000	341,000
90+ days past due loans and leases	221,000	349,000	280,000	363,000	362,000
Nonaccrual loans and leases	34,000	39,000	31,000	40,000	37,000
Total past due and nonaccrual loans and leases	422,000	689,000	538,000	735,000	740,000
Restructured 30–89 days past due	19,000	27,000	21,000	32,000	35,000
Restructured 90+ days past due	21,000	29,000	20,000	33,000	36,000
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	40,000	56,000	41,000	65,000	71,000
30–89 days past due loans held for sale	0	0	0	0	1,000
90+ days past due loans held for sale	0	0	0	0	2,000
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	3,000
Restructured loans and leases in compliance	251,000	256,000	256,000	249,000	233,000
Other real estate owned	0	0	0	0	17,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.40			0.78	0.52	82	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87
90+ days past due loans and leases	0.53			0.90	0.12	92	0.65	0.12	89	0.89	0.15	92	0.90	0.17	89
Nonaccrual loans and leases	0.08			0.10	0.57	7	0.07	0.66	3	0.10	0.51	8	0.09	0.54	5
90+ days past due and nonaccrual loans and leases	0.61			1	0.75	75	0.72	0.85	48	0.99	0.71	77	0.99	0.75	75
30–89 days past due restructured	0.05			0.07	0.01	91	0.05	0.01	86	0.08	0.01	92	0.09	0.02	89
90+ days past due restructured	0.05			0.07	0.01	92	0.05	0.01	91	0.08	0.01	93	0.09	0.01	91
Nonaccrual restructured	0			0	0.14	3	0	0.13	3	0	0.14	4	0	0.16	3
30–89 days past due loans held for sale	0			0	0	40	0	0	38	0	0	38	0	0	84
90+ days past due loans held for sale	0			0	0	43	0	0	41	0	0	42	0	0	93
Nonaccrual loans held for sale	0			0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.40			0.78	0.52	82	0.53	0.40	74	0.81	0.43	87	0.84	0.44	87
90+ days past due assets	0.53			0.90	0.12	92	0.65	0.12	89	0.89	0.15	92	0.90	0.18	89
Nonaccrual assets	0.08			0.10	0.58	6	0.07	0.67	3	0.10	0.53	7	0.09	0.57	4
30+ days past due and nonaccrual assets	1.01			1.78	1.32	81	1.25	1.29	60	1.80	1.19	84	1.83	1.26	81
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15			0.22	0.48	14	0.19	0.52	15	0.27	0.44	27	0.26	0.48	23
90+ days past due and nonaccrual assets + other real estate owned	0.15			0.22	0.51	13	0.19	0.55	13	0.27	0.48	23	0.27	0.52	21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.19			0.20	0.57	11	0.20	0.60	13	0.24	0.53	19	0.23	0.60	14
Allowance for loan and lease losses	19.38			27.68	74.58	12	18.16	66.66	5	30.10	115.41	7	31.49	118.28	5
Equity capital + allowance for loan and lease losses	1.68			1.87	4.68	14	1.65	4.97	13	1.95	4.28	20	2.04	4.79	18
Tier 1 capital + allowance for loan and lease losses	1.73			1.93	5.89	11	1.70	6.05	10	2.03	5.65	16	2.18	6.16	13
Loans and leases + other real estate owned	0.78			0.91	0.91	53	0.76	0.97	38	0.87	0.85	53	0.89	0.96	50

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0	0.48	1	0	0.39	1	0	0.38	2	0	0.42	1
	90+ days past due	0			0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0			0	0.54	2	0	0.76	1	0	0.46	2	0	0.57	1
Commercial and industrial	30–89 days past due	1.30			1.11	0.36	90	1.24	0.23	96	1.58	0.31	95	1.21	0.30	95
	90+ days past due	0.65			1.67	0.03	99	1.24	0.03	99	1.58	0.05	99	1.62	0.05	98
	Nonaccrual	0			0	0.90	3	0	0.75	3	0	0.83	3	0	0.76	3
Individuals	30–89 days past due	0.86			1.21	0.84	73	1.08	0.83	75	1.22	0.83	73	1.26	0.84	75
	90+ days past due	1.15			1.41	0.15	94	1.34	0.14	95	1.34	0.17	93	1.34	0.16	95
	Nonaccrual	0.18			0.16	0.19	54	0.15	0.28	49	0.15	0.17	56	0.14	0.23	49
Depository institution loans	30–89 days past due	0			0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due	0			0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual	0			0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due					0.35			0.17			0.24			0.17	
	90+ days past due					0.02			0			0			0	
	Nonaccrual					0.76			0.49			0.67			0.75	
Foreign governments	30–89 days past due					10.34			0			0.07			0.01	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0			0	0.26	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0			0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0			0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due					0.73			0.65			0.67			0.71	
	90+ days past due					0.24			0.33			0.31			0.46	
	Nonaccrual					0.79			0.89			0.73			0.86	
Revolving	30–89 days past due					0.50			0.48			0.45			0.50	
	90+ days past due					0.03			0.03			0.05			0.05	
	Nonaccrual					1.07			1.13			1			1.17	
Closed-end	30–89 days past due					0.76			0.65			0.70			0.75	
	90+ days past due					0.27			0.38			0.35			0.53	
	Nonaccrual					0.77			0.87			0.70			0.84	
Junior lien	30–89 days past due					0.02			0.02			0.02			0.03	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.05			0.04			0.04			0.06	
Commercial real estate	30–89 days past due	0			0	0.28	3	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0			0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0			0	0.32	4	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due					0.32			0.28			0.28			0.21	
	90+ days past due					0.01			0.01			0.02			0.02	
	Nonaccrual					0.24			0.41			0.20			0.19	
1–4 family	30–89 days past due					0.06			0.03			0.06			0.06	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.03			0.03			0.02			0.02	
Other	30–89 days past due					0.24			0.22			0.20			0.13	
	90+ days past due					0.01			0			0.01			0.02	
	Nonaccrual					0.18			0.35			0.17			0.15	
Multifamily	30–89 days past due	0			0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0			0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0			0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0			0	0.27	5	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0			0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0			0	0.37	5	0	0.80	2	0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0			0	0.11	5	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0			0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0			0	0.20	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	0			0	0.14	7	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0			0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0			0	0.16	7	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due					0.32			0.11			0.23			0.25	
	90+ days past due					0.01			0			0.01			0.01	
	Nonaccrual					1.10			1.13			0.84			1.23	
Credit card	30–89 days past due	0.86			1.22	1.31	45	1.06	0.95	55	1.22	1.19	45	1.25	1.22	47
	90+ days past due	1.16			1.42	0.83	71	1.34	0.63	84	1.35	0.78	75	1.35	0.73	76
	Nonaccrual	0.18			0.16	0.09	80	0.15	0.05	83	0.15	0.11	75	0.14	0.09	77

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	12,528,000	12,365,000	12,528,000	12,357,000	12,460,000
Retained earnings	2,525,000	2,571,000	2,947,000	2,048,000	1,383,000
Accumulated other comprehensive income (AOCI)	-53,000	-95,000	-52,000	-84,000	-44,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,000,000	14,841,000	15,423,000	14,321,000	13,799,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	477,000	575,000	493,000	581,000	862,000
Accumulated other comprehensive income-related adjustments	-53,000	-95,000	-53,000	0	0
Other deductions from common equity tier 1 capital	69,000	43,000	68,000	42,000	16,000
Subtotal:	14,507,000	14,318,000	14,915,000	13,698,000	12,921,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	15,000	263,000
Common equity tier 1 capital	14,507,000	14,318,000	14,915,000	13,683,000	12,658,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000
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	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000
Tier 1 Capital	17,123,000	16,934,000	17,531,000	16,299,000	15,274,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	791,000	2,047,000	791,000	2,077,000	2,077,000
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	891,000	878,000	864,000	897,000	933,000
Exited advanced approach eligible credit reserves		0			
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	1,682,000	2,925,000	1,655,000	2,974,000	3,010,000
Exited advanced approach tier 2 capital before deductions		0			
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,682,000	2,925,000	1,655,000	2,974,000	3,010,000
Exited advanced approach tier 2 capital		0			
Total capital	18,805,000	19,859,000	19,186,000	19,273,000	18,284,000
Exited advanced approach total capital		0			
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	184,313,000	179,883,000	173,116,000	174,427,000	172,203,000
Less: Deductions from common equity tier 1 capital	546,000	618,000	561,000	638,000	1,141,000
Less: Other deductions	-53,000	0	-53,000	0	0
Total assets for leverage ratio	183,820,000	179,265,000	172,608,000	173,789,000	171,062,000
Total risk-weighted assets	104,242,320	84,261,240	94,199,580	83,973,130	86,998,590
Exited advanced approach total RWA		0			

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	13.92			16.99	11.59	93	15.83	12.35	87	16.29	12.11	88	14.55	12.09	83
Common equity tier 1 capital, column B	0			0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	16.43			20.10	12.25	95	18.61	13.08	92	19.41	12.78	93	17.56	12.85	90
Tier 1 capital, column B	0			0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	18.04			23.57	14.01	95	20.37	15.23	91	22.95	14.36	95	21.02	14.45	93
Total capital, column B	0			0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.32			9.45	9.43	54	10.16	9.13	81	9.38	9.76	46	8.93	9.71	23
Supplementary leverage ratio, advanced approaches HCs	8.60			7.95	7.28	73	9.51	8.72	73	7.81	7.41	72	7.28	7.31	61

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	12,000	12,000	15,000	12,000	12,000	0.00	
Total property and casualty assets	12,000	12,000	15,000	12,000	12,000	0.00	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	6,000	6,000	6,000	7,000	6,000	0.00	
Total property and casualty equity	6,000	6,000	6,000	7,000	6,000	0.00	
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	1,000	1,000		
Total property and casualty	0	0	0	1,000	1,000		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	4,000	4,000	5,000	4,000	4,000	0.00	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	1,000	1,000	1,000		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	1,000	1,000	1,000		
Premiums	0	0	1,000	1,000	1,000		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	1,000	1,000	1,000		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	6,000	6,000	6,000	6,000	6,000	0.00	
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01			0.01	0.01	80	0.01	0	82	0.01	0.01	79	0.01	0.01	78
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100			100	56.62	75	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0			0	43.38	24	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets					10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0			0	0.40	14	0.01	0.41	31	0.01	0.47	31	0.01	0.47	31
Premium income / Insurance activities revenue					2.84		100	2.84	98	100	7.32	97	100	4.86	98
Credit related premium income / Total premium income					45.10		0	38.23	29	0	34.91	29	0	44.54	25
Other premium income / Total premium income					54.90		100	61.77	70	100	65.09	70	100	55.46	75
Insurance underwriting net income / Consolidated net income	0			0	0.05	44	0	0.03	44	0.09	0.08	84	-0.94	0.08	0
Insurance net income (P/C) / Equity (P/C)	0			0	9.66	23	0	15.59	21	14.29	19.86	61	16.67	15.64	65
Insurance net income (L/H) / Equity (L/H)					-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums					1,046.57		0	447.82	9	0	233.61	11	0	160.49	3
Reinsurance recovery (P/C) / Total assets (P/C)	0			0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)					0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0	0	87	0	0	88	0	0	85	0	0	85
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0	11.59	3	0	11.03	3	0	11.51	3	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		15,895,000			16,819,000			16,677,000			16,220,000			16,257,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	9.39			9.35	0.78	91	10.34	0.75	91	10.86	1.39	88	10.44	1.79	88

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	12,402,000	8,060,000	10,407,000	8,043,000	8,607,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	59,000
Loans to depository institutions and other banks acceptances	10,429,000	8,060,000	10,407,000	8,043,000	8,548,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	1,973,000	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	280,000	248,000	278,000	268,000	265,000
Interest-bearing bank balances	297,000	375,000	300,000	373,000	247,000
Total selected foreign assets	12,979,000	8,683,000	10,985,000	8,684,000	9,119,000
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.49			4.67	0.99	86	3.44	0.87	86	5.05	1.25	88	3.39	1.17	81
Cost: Interest-bearing deposits					0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans					4.10			5.18			27.03			27.29	
Commercial and industrial loans					0.37			0.64			0.29			1.53	
Foreign governments and institutions					0			0			0			0	
Growth Rates															
Net loans and leases	53.87			-6.60	12.26	32	29.39	-2.40	83	-6.55	22.48	37	25.96	7.24	77
Total selected assets	49.48			-5.03	7.32	41	26.50	2.04	79	-4.77	12.40	43	24.85	3.24	76
Deposits					13.75			3.46			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	0	1,000	2,000	7,000	0	-100.00	
Dividends	0	0	0	0	0		
Interest	0	1,000	2,000	7,000	0	-100.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	113,000	23,000		
Dividends	0	0	0	106,000	0		
Interest	0	0	0	7,000	60,000		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	-37,000		
Income from subsidiary holding companies	82,000	106,000	1,978,000	1,974,000	77,000	-22.64	
Dividends	0	0	1,616,000	1,546,000	0		
Interest	82,000	106,000	362,000	428,000	77,000	-22.64	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	82,000	107,000	1,980,000	2,094,000	100,000	-23.36	
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	82,000	107,000	1,980,000	2,094,000	100,000	-23.36	
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	81,000	104,000	330,000	434,000	62,000	-22.12	
Other expenses	3,000	8,000	20,000	60,000	3,000	-62.50	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	84,000	112,000	350,000	494,000	65,000	-25.00	
Income (loss) before taxes	-2,000	-5,000	1,630,000	1,600,000	35,000		
Applicable income taxes (credit)	1,000	-1,000	-48,000	-12,000	6,000		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,000	-4,000	1,678,000	1,612,000	29,000		
Equity in undistributed income of subsidiaries	701,000	527,000	-175,000	-451,000	-135,000	33.02	
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	4,000	3,000	14,000	-98,000	2,000	33.33	
Subsidiary holding companies	697,000	524,000	-189,000	-353,000	-137,000	33.02	
Net income (loss)	698,000	523,000	1,503,000	1,161,000	-106,000	33.46	
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	4,000	3,000	14,000	8,000	2,000	33.33	
Subsidiary holding companys' net income	697,000	524,000	1,427,000	1,193,000	-137,000	33.02	

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	150,000	0.56	0	0	150,000	159,000	-100.00	
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	150,000	0.56	0	0	150,000	150,000	-100.00	
Other receivables	0	0	0	0	0	0	0	9,000		
Investment in nonbank subsidiaries	425,000	1.60	410,000	1.53	421,000	1.56	407,000	653,000	3.66	
Common and preferred stock	425,000	1.60	410,000	1.53	421,000	1.56	407,000	390,000	3.66	
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	262,000		
Other receivables	0	0	0	0	0	0	0	1,000		
Investment in subsidiary holding companies	25,100,000	94.61	25,006,000	93.56	25,571,000	94.62	24,388,000	23,465,000	0.38	
Common and preferred stock	16,919,000	63.77	16,730,000	62.59	16,224,000	60.04	16,209,000	15,705,000	1.13	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,136,000	30.67	8,236,000	30.81	9,236,000	34.18	8,056,000	7,706,000	-1.21	
Other receivables	45,000	0.17	40,000	0.15	111,000	0.41	123,000	54,000	12.50	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	253,000	0.95	82,000	0.31	249,000	0.92	181,000	53,000	208.54	
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	753,000	2.84	1,080,000	4.04	783,000	2.90	1,061,000	2,287,000	-30.28	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	26,531,000	100.00	26,728,000	100.00	27,024,000	100.00	26,187,000	26,617,000	-0.74	
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	6,790,000	25.59	5,504,000	20.59	6,790,000	25.13	5,504,000	5,765,000	23.36	
Subordinated notes and debentures	791,000	2.98	2,077,000	7.77	791,000	2.93	2,077,000	2,077,000	-61.92	
Other liabilities	197,000	0.74	156,000	0.58	269,000	1	265,000	54,000	26.28	
Balance due to subsidiaries and related institutions	1,137,000	4.29	1,534,000	5.74	1,136,000	4.20	1,404,000	2,306,000	-25.88	
Total liabilities	8,915,000	33.60	9,271,000	34.69	8,986,000	33.25	9,250,000	10,202,000	-3.84	
Equity Capital	17,616,000	66.40	17,457,000	65.31	18,038,000	66.75	16,937,000	16,415,000	0.91	
Perpetual preferred stock (income surplus)	2,616,000	9.86	2,616,000	9.79	2,616,000	9.68	2,616,000	2,616,000	0.00	
Common stock	18,000	0.07	18,000	0.07	18,000	0.07	18,000	18,000	0.00	
Common surplus	12,510,000	47.15	12,347,000	46.20	12,510,000	46.29	12,339,000	12,442,000	1.32	
Retained earnings	2,525,000	9.52	2,571,000	9.62	2,946,000	10.90	2,048,000	1,383,000	-1.79	
Accumulated other comprehensive income	-53,000	-0.20	-95,000	-0.36	-52,000	-0.19	-84,000	-44,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	26,531,000	100.00	26,728,000	100.00	27,024,000	100.00	26,187,000	26,617,000	-0.74	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	1,136,000	4.28	1,534,000	5.74	1,136,000	4.20	1,403,000	2,252,000	-25.95	
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	486,000	1.83	355,000	1.33	0	0	355,000	1,125,000	36.90	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	15.24			12.15	3.93	96	8.54	7.29	64	6.87	9.68	14	-0.65	10.40	1
Bank net income / Average equity investment in banks					4.73			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	3.78			2.94	5.73	50	3.39	9.75	45	1.90	7.89	29	0.66	7.10	27
Subsidiary HCs net income / Average equity investment in sub HCs	16.82			12.73	3.62	92	8.59	7.01	66	7.42	8.55	39	-1	8.78	6
Bank net income / Parent net income	0			0	95.67	6	0	88.16	5	0	82.22	7		82.56	
Nonbank net income / Parent net income	0.57			0.57	5.47	53	0.93	3.59	51	0.69	5.93	48		3.78	
Subsidiary holding companies' net income / Parent net income	99.86			100.19	89.02	68	94.94	68.34	60	102.76	74	76		72.48	
Leverage															
Total liabilities / Equity capital	50.61			53.11	19.50	87	49.82	20.06	86	54.61	20.43	88	62.15	20.88	88
Total debt / Equity capital	43.03			43.43	13.54	86	42.03	14.41	86	44.76	14.31	84	47.77	14.69	87
Total debt + notes payable to subs that issued TPS / Equity capital	43.03			43.43	15.86	86	42.03	16.67	86	44.76	16.36	84	47.77	17.10	87
Total debt + Loans guaranteed for affiliate / Equity capital	43.03			43.43	13.93	86	42.03	14.68	86	44.76	14.56	84	47.77	15.14	87
Total debt / Equity capital – excess over fair value	43.03			43.43	13.68	86	42.03	14.52	86	44.76	14.51	84	47.77	14.81	87
Long-term debt / Equity capital	43.03			43.43	12.46	86	42.03	13.56	86	44.76	13.04	87	47.77	13.37	88
Short-term debt / Equity capital	0			0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	2.76			2.03	0.05	95	0	0.06	40	2.10	0.05	94	6.85	0.14	95
Excess cost over fair value / Equity capital	0			0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	32.43			32.68	27.67	57	33.10	34.67	48	32.47	28.44	56	31.15	28.63	56
Double Leverage															
Equity investment in subs / Equity capital	98.46			98.18	103.91	14	92.28	102.81	6	98.10	103.22	19	98.05	103.10	20
Total investment in subs / Equity capital	144.90			146.45	111.18	88	144.10	110.16	88	147.28	111.07	88	147.90	112.48	88
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)	-0.10			-0.15	1.22	19	-0.93	0.47	6	-0.28	0.36	16		0.35	
Equity investment in subs – equity cap / Net income-div (X)					2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	6.74			96.43	154.20	33	212.13	136.59	84	184.74	177.68	58	38.68	162.34	6
Cash from ops + noncash items + op expense / Op expense + dividend	8.82			55.36	176.81	17	242.78	147.24	88	216.49	190.27	67	-853.09	174.91	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.33			11.61	90.08	23	102.27	134.08	37	109.20	116.34	51	68.72	103.19	18
Pretax operating income + interest expense / Interest expense	97.53			95.19	2,355.68	21	593.94	2,016.32	34	468.66	1,968.54	25	156.45	2,898.75	14
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	97.53			95.19	1,688.78	20	593.94	1,539.23	35	468.66	1,632.83	25	156.45	1,369.37	12
Dividends + interest from subsidiaries / Interest expense + dividends	6.84			102.88	186.57	36	211.54	150.43	79	193.89	210.80	53	57.08	188.90	6
Fees + other income from subsidiaries / Salary + other expenses	0			0	14.22	33	0	13.95	31	0	16.52	30	-1,233.33	16.08	0
Net income / Current part of long-term debt + preferred dividends (X)	1.27			1.47	20.55	16	9.63	35.64	27	2.11	57.11	10		33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.44			-4.13	2.60	10	-0.06	3.85	18	-4.21	2.64	10	-7.26	2.61	7
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.15			0.10			0.04			0.24	
Nonaccrual					1.57			1.03			0.54			6.54	
Total					1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0			0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0			0	0	49	0	0	49	0	0	49	0	0	49
Total	0			0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	86.69			87.02	3.20	98	85.92	2.66	98	84.11	5.62	96	87.03	5.50	97
Combined thrift assets (reported only by bank holding companies)	0			0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	6.26			5.13	0.08	95	6.54	0.08	95	6.10	0.19	94	6.02	0.21	94

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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income					61.08		36.11	81.10	19	40.07	57.84	34	613.79	57.26	99
Dividends declared / Net income	160.17			0	81.32	4	40.32	42.29	47	55.64	33.08	87		27.33	
Net income – dividends / Average equity	-9.17			12.15	0.55	98	5.10	4.14	63	3.05	6.46	12	-1.74	7.33	1
Percent of Dividends Paid															
Dividends from bank subsidiaries	0				182.33		0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0				2.35		0	3.41	23	16.41	7.53	83	0	7.13	23
Dividends from subsidiary holding companies	0				3.48		266.67	4.85	95	239.32	21.40	91	0	16.86	42
Dividends from all subsidiaries	0				229.19		266.67	174.85	80	255.73	260.40	64	0	215.26	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries					123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries					0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries					2.97			1.47			1.55			1.88	
Other income from bank subsidiaries					0			0			0			0	
Operating income from bank subsidiaries					148.03			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0	39.62	23	0	56.39	15	1,325	82.95	97	0	51.40	17
Interest income from nonbank subsidiaries	0			0	14.44	33	0	7.38	32	87.50	20.25	86	3,000	18.56	97
Management and service fees from nonbank subsidiaries	0			0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	0			0	0.19	47	0	0.16	46	0	1.06	43	-1,850	0.15	1
Operating income from nonbank subsidiaries	0			0	76.32	13	0	79.84	8	1,412.50	150.41	97	1,150	99.33	96
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	0			0	119.72	26	113.24	43.51	85	129.59	61.23	92		48.56	
Interest income from subsidiary holding companies	11.76			20.23	12.80	78	25.37	8.40	76	35.88	6.54	88		3.95	
Management and service fees from subsidiary holding companies	0			0	1	44	0	0.44	45	0	0.36	46		0.43	
Other income from subsidiary holding companies	0			0	1.63	44	0	0.01	45	0	0.29	44		0.01	
Operating income from subsidiary holding companies	11.76			20.23	135.14	42	138.61	55.20	85	165.47	76.49	92		61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries	0			0.93	2.52	71	0.10	0.63	57	0.33	0.80	65	0	0.92	18
Management and service fees from bank subsidiaries	0			0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0			0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0			0.93	76.26	10	0.10	82.20	5	0.33	78.80	11	0	74.20	5
Dividends from nonbank subsidiaries	0			0	2.51	31	0	1.95	23	5.06	2.65	82	0	2.57	23
Interest income from nonbank subsidiaries	0			0	1.82	35	0	0.73	36	0.33	1.19	77	60	2.32	96
Management and service fees from nonbank subsidiaries	0			0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0			0	0.04	47	0	0.01	46	0	0.04	44	-37	0.02	0
Operating income from nonbank subsidiaries	0			0	9.13	20	0	4.70	16	5.40	7.29	75	23	7.64	85
Dividends from subsidiary holding companies	0			0	1.54	45	81.62	2.53	94	73.83	4.52	91	0	5.15	42
Interest income from subsidiary holding companies	100			99.07	0.40	98	18.28	0.11	96	20.44	0.20	96	77	0.37	99
Management and service fees from subsidiary holding companies	0			0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0			0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	100			99.07	5.35	96	99.90	4.56	97	94.27	6.08	94	77	6.79	92
Loans and advances from subsidiaries / Short term debt					447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	14.98			20.23	30.31	53	14.98	27.08	49	18.51	28.33	54	28.72	26.53	64