

FDIC Certificate # 12441
OCC Charter # 0
Public Report

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County

Summary Ratios--Page 1

Bank "B"

Summary Ratios
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	3/31/2020			3/31/2019			12/31/2019			12/31/2018			12/31/2017		
	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	3.63	3.76	36	3.92	4.10	32	3.91	4.03	37	3.75	3.96	33	3.55	3.57	56
- Interest Expense	0.57	0.65	42	0.78	0.79	48	0.76	0.80	48	0.61	0.61	50	0.37	0.37	49
Net Interest Income (TE)	3.06	3.11	42	3.14	3.31	39	3.15	3.23	44	3.14	3.35	30	3.18	3.19	58
+ Noninterest Income	1.01	0.81	69	0.92	0.81	61	1.05	0.84	73	1.05	0.86	69	0.95	0.90	59
- Noninterest Expense	2.80	2.47	75	2.38	2.25	57	2.61	2.24	76	2.50	2.35	60	2.57	2.37	64
- Provision: Loan & Lease	3.00	0.87	96	0.25	0.11	86	0.15	0.12	69	0.13	0.14	55	0.22	0.15	79
Losses															
- Provision: Credit Loss Oth	0.00	0.00	70	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Assets															
Pretax Operating Income (TE)	-1.73	0.63	7	1.43	1.80	20	1.44	1.74	24	1.56	1.76	30	1.34	1.61	28
+ Realized Gains/Losses	0.00	0.03	53	0.00	0.00	59	0.00	0.01	44	-0.08	0.00	3	0.00	0.00	48
Sec															
+ Unrealized Gains /	0.00	0.00	73	0.00	0.00	47	0.00	0.00	48	0.00	0.00	84	N/A	0.00	N/A
Losses Equity Sec															
Pretax Net Operating	-1.73	0.68	7	1.43	1.81	20	1.44	1.76	24	1.48	1.76	22	1.34	1.61	27
Income (TE)															
Net Operating Income	-1.42	0.51	7	1.14	1.38	23	1.16	1.35	26	1.20	1.37	26	0.87	0.99	33
Adjusted Net Operating	1.01	1.25	19	1.14	1.39	22	1.15	1.36	22	1.15	1.39	18	0.82	1.04	23
Income															
Net Inc Attrib to Min Ints	0.00	0.00	87	0.00	0.00	86	0.00	0.00	82	0.00	0.00	83	0.00	0.00	82
Net Income Adjusted Sub S	-1.42	0.51	7	1.14	1.38	24	1.16	1.35	26	1.20	1.36	27	0.87	0.99	33
Net Income	-1.42	0.51	7	1.14	1.38	24	1.16	1.35	26	1.20	1.36	27	0.87	0.99	33
Margin Analysis:															
Avg Earning Assets to Avg	91.00	92.17	46	91.57	91.93	52	91.33	91.88	50	92.18	92.09	52	91.85	92.54	44
Assets															
Avg Int-Bearing Funds to Avg	84.57	78.61	83	80.36	78.02	52	81.89	78.35	65	80.97	77.77	62	81.33	78.14	60
Assets															
Int Inc (TE) to Avg Earn	3.99	4.10	40	4.28	4.48	36	4.29	4.39	43	4.07	4.31	33	3.86	3.87	53
Assets															
Int Expense to Avg Earn	0.63	0.70	42	0.86	0.86	50	0.83	0.86	48	0.66	0.66	49	0.40	0.40	51
Assets															
Net Int Inc-TE to Avg Earn	3.36	3.39	46	3.43	3.62	37	3.45	3.53	44	3.41	3.65	29	3.46	3.46	54
Assets															
Loan & Lease Analysis:															
Net Loss to Average Total	0.82	0.21	90	0.35	0.13	88	0.23	0.15	71	0.27	0.16	78	0.37	0.17	87
LN&LS															
Earnings Coverage of Net	2.21	26.45	12	6.52	73.71	12	9.55	46.60	24	8.70	51.15	21	5.51	61.11	12
Losses (X)															
LN&LS Allowance to LN&LS	1.98	1.25	90	0.97	0.81	67	0.90	0.78	60	0.97	0.84	66	1.14	0.90	79
Not HFS															
LN&LS Allowance to Net	2.43	12.57	10	2.72	16.11	16	4.07	9.67	33	3.72	12.06	31	3.17	11.71	21
Losses (X)															
LN&LS Allowance to Total	1.97	1.24	90	0.97	0.80	67	0.90	0.77	61	0.97	0.84	66	1.14	0.89	79
LN&LS															
Total LN&LS-90+ Days Past	0.08	0.06	77	0.12	0.07	78	0.07	0.07	61	0.10	0.09	68	0.18	0.09	80
Due															
-Nonaccrual	1.21	0.51	95	1.04	0.49	90	1.16	0.46	95	0.93	0.47	89	1.34	0.58	91
-Total	1.29	0.60	92	1.16	0.58	90	1.23	0.55	91	1.03	0.59	84	1.52	0.71	87
Liquidity															
Net Non Core Fund Dep New	15.42	11.71	62	14.89	13.08	54	15.40	12.07	66	15.04	13.84	52	13.22	13.34	48
\$250M															
Net Loans & Leases to	66.65	67.49	37	70.05	69.40	47	68.89	69.57	38	70.39	69.40	46	69.04	68.83	45
Assets															
Capitalization															
Tier One Leverage Ratio	8.5502	9.83	16	8.9683	9.98	20	8.9584	10.08	22	8.5388	10.02	12	8.7231	9.83	27
Total Capital Ratio	11.4533	13.72	6	11.7274	13.66	14	11.5336	13.75	5	11.1720	13.62	4	11.5451	13.65	11
Cash Dividends to Net	-32.26	113.25	2	0.00	51.01	15	71.22	59.28	58	59.82	47.35	59	39.74	48.14	39
Income															
Retained Earnings to Avg	-16.43	-3.64	11	10.36	4.89	85	2.93	3.90	43	4.52	5.47	47	4.84	4.22	58
Total Equity															
Rest+Nonac+RE Acq to	8.05	4.07	91	9.82	4.13	93	8.82	3.74	91	10.34	4.25	92	12.31	5.39	92
Eqcap+ALLL															
Growth Rates															
Total Assets	11.49	14.22	57	4.61	10.22	30	8.44	11.41	57	3.47	10.03	29	14.15	10.95	65
Tier One Capital	2.55	8.18	29	7.30	11.16	42	12.33	11.53	66	3.01	11.50	20	13.46	12.77	64
Net Loans & Leases	6.07	11.54	40	5.51	11.09	30	6.13	11.44	43	5.49	10.99	31	13.71	12.34	66
Short Term Investments	321.13	116.43	82	369.35	20.38	96	57.11	39.23	71	4.44	12.77	46	90.77	23.09	79
Short Term Non Core	29.55	27.96	58	41.40	21.42	73	7.28	13.84	48	63.83	21.75	83	-18.13	33.42	14
Funding															
Average Total Assets		30,550,337			28,484,233			29,100,892			27,773,237			26,176,836	
Total Equity Capital		3,464,427			3,219,418			3,524,029			3,040,186			2,953,032	
Net Income		-108,505			81,032			336,962			334,309			226,481	
Number of banks in Peer			97			93			94			92			80
Group															

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Liquidity & Funding
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	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	86.12	90.99	21	85.31	91.65	14	84.63	91.23	15	85.74	91.61	17	85.02	91.74	14
U.S. Govt, States & Political Sub in U.S.	13.82	6.95	83	14.64	6.58	88	15.33	6.99	87	14.22	6.72	87	14.92	6.54	90
Comm Bank & Other Dep Inst. in U.S.	0.06	0.48	34	0.04	0.47	35	0.05	0.41	31	0.05	0.48	36	0.06	0.53	44
Banks in Foreign Countries	0.00	0.01	82	0.00	0.01	82	0.00	0.00	82	0.00	0.01	82	0.00	0.01	83
Foreign Govts and Official Inst.	0.00	0.00	91	0.00	0.00	91	0.00	0.00	91	0.00	0.00	91	0.00	0.00	90
Total deposits	100.00	100.00	94	100.00	100.00	88	100.00	100.00	95	100.00	100.00	92	100.00	100.00	96
Domestic Demand Deposits	4.26	9.34	23	9.81	8.62	64	4.56	9.35	26	10.56	8.96	62	9.55	9.91	53
Domestic Other Transaction Accts	2.84	2.25	64	4.13	2.09	80	3.68	2.23	72	5.00	1.92	83	3.27	1.93	72
Domestic Nontransaction Accts	92.90	87.62	75	86.06	88.49	31	91.76	87.59	69	84.44	88.37	26	87.18	87.32	43
Total Domestic Deposits	100.00	98.71	98	100.00	98.67	98	100.00	98.53	98	100.00	98.55	98	100.00	98.62	98
Deposits in Foreign Offices	0.00	0.07	89	0.00	0.09	88	0.00	0.08	89	0.00	0.10	88	0.00	0.11	86
Total Deposits	100.00	100.00	98	100.00	100.00	98	100.00	100.00	98	100.00	100.00	98	100.00	100.00	98
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	15.42	11.71	62	14.89	13.08	54	15.40	12.07	66	15.04	13.84	52	13.22	13.34	48
Core Deposits	71.56	70.17	53	73.98	70.48	63	73.02	70.99	58	74.60	70.36	68	76.19	70.50	71
Short Term Non Core Funding	11.09	11.75	53	9.54	11.16	44	9.31	10.64	49	9.41	11.83	38	5.94	11.70	25
S.T Inv to S.T. Ncore Fund	25.02	76.06	40	7.70	55.57	20	4.94	56.90	10	3.37	50.94	6	5.29	61.79	12
S.T. Asset to S.T. Liabilities	86.72	168.32	30	83.45	145.99	36	82.59	150.67	25	85.91	158.54	38	163.72	198.36	62
Net S.T. Liabilities to Assets	2.07	-4.06	70	2.39	-2.03	63	2.45	-2.80	72	1.95	-2.34	60	-5.33	-4.17	41
Net Loans & Leases to Deposits	84.33	86.20	34	84.98	88.22	29	88.26	88.58	43	85.20	88.24	30	84.25	87.16	33
Net LN&LS to Core Deposits	93.13	98.32	36	94.68	100.00	35	94.34	99.62	36	94.35	100.64	34	90.61	99.68	30
Brkr Dep Mat < 1 Yr to Brkr Deps	95.16	83.68	40	100.00	84.03	98	90.40	80.84	36	95.92	84.93	48	37.04	85.24	5
Brokered Deposits to Deposits	4.46	5.14	48	5.33	5.30	53	0.70	4.51	25	5.27	5.68	48	3.75	5.79	40
Listing Service Dep to Deposits	0.00	0.14	59	0.00	0.10	60	0.00	0.15	58	0.00	0.12	59	0.00	0.14	62
List Service and Brkrd Dep to Deps	4.46	5.46	48	5.33	5.53	53	0.70	5.01	25	5.27	5.90	48	3.75	6.12	40
Sec Bor + sec FFP to Tot Bor + FFP	3.48	2.76	72	18.44	11.69	81	3.74	8.62	55	6.31	3.11	83	5.13	3.63	80
Recip Brkrd Dep to Tot Brkrd Dep	0.00	0.20	87	0.00	1.04	82	0.00	0.62	84	0.00	3.07	78	0.00	15.68	47
Total Deposits															
Individ, Partnerships, and Corp.		21,606,364			20,023,472			20,210,603			19,986,094			18,999,156	
U.S. Govt, States & Political Sub in U.S.		3,468,237			3,436,751			3,659,946			3,313,730			3,333,374	
Comm Bank & Other Dep Inst. in U.S.		14,803			10,165			10,910			10,535			13,320	
Banks in Foreign Countries		0			511			0			509			504	
Foreign Govts and Official Inst.		85			43			96			135			56	
Total Deposits		25,089,489			23,470,942			23,881,555			23,311,003			22,346,410	
Domestic Demand Deposits		1,068,238			2,302,592			1,088,571			2,461,835			2,134,673	
Domestic Other Transaction Accts		712,449			968,214			878,581			1,164,451			729,726	
Domestic Nontransaction Accts		23,308,802			20,200,136			21,914,403			19,684,717			19,482,011	
Total Domestic Deposits		25,089,489			23,470,942			23,881,555			23,311,003			22,346,410	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		25,089,489			23,470,942			23,881,555			23,311,003			22,346,410	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		5,124,922			4,000,882			4,341,841			3,929,947			3,345,037	
Short Term Non Core Funding		3,520,864			2,717,835			2,847,969			2,654,661			1,620,342	
Core Deposits		22,717,840			21,066,210			22,342,476			21,049,781			20,776,641	
Time Deps \$250M & Under Mat < 1 Yr		2,495,191			2,645,776			1,602,834			2,422,517			972,459	
Time Deps \$250M & Under Mat > 1 Yr		330,644			423,962			390,856			556,634			1,281,045	
Time Deps over \$250M Mat < 1 Yr		1,139,883			988,209			1,238,502			796,967			515,157	
Time Deps over \$250M Mat > 1 Yr		113,042			166,569			133,024			235,547			216,401	
Fed Home Loan Bor Mat < 1 Yr		500,000			0			775,000			250,103			222,566	

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	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT	BANK	PG 2	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	6.11	5.68	64	6.20	5.53	70	5.98	5.47	68	6.53	5.65	72	6.38	5.79	64
Subord Notes & Debentures	0.00	1.10	70	0.00	0.89	71	0.00	1.09	69	0.00	0.93	72	0.00	1.17	70
Com RE & Related Ventures	193.99	181.93	54	187.50	174.15	57	187.11	177.83	55	197.82	180.04	58	187.29	169.79	56
Percent of Average Bank Equity:															
Net Income	-12.42	4.03	7	10.36	11.03	53	10.19	10.57	55	11.25	11.03	60	8.03	8.46	49
Dividends	4.01	5.87	38	0.00	5.42	15	7.26	6.03	58	6.73	5.16	65	3.19	3.77	38
Retained Earnings	-16.43	-3.64	11	10.36	4.89	85	2.93	3.90	43	4.52	5.47	47	4.84	4.22	58
Other Capital Ratios:															
Dividends to Net Operating Income	N/A	127.59	N/A	0.00	51.53	15	71.22	59.33	58	59.82	47.27	59	39.74	48.74	38
Bank Eq Cap + Min Int to Assets	10.91	12.31	37	11.31	13.03	34	11.52	13.24	31	10.77	12.78	30	10.83	12.35	35
Growth Rates:															
Total Equity Capital	7.61	9.05	56	9.04	13.37	50	15.91	13.74	71	2.95	11.91	30	15.93	16.16	72
Equity Growth Less Asst Growth	-3.88	-5.33	48	4.44	3.23	64	7.47	2.54	80	-0.52	2.17	35	1.78	4.97	45
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.41	35	0.00	0.52	36	0.00	0.49	36	0.00	0.55	36	0.00	0.69	37
Goodwill	24.69	18.62	58	24.60	20.88	53	24.27	20.47	54	25.95	20.78	55	25.25	18.58	61
Purch Credit Card Relations	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.12	0.01	91
All Other Intangibles	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	2.95	0.91	90
Total Intangibles	27.62	20.69	57	27.43	23.20	51	27.31	22.74	50	29.18	23.10	53	28.32	21.99	61
Tier One Leverage Ratio	8.5502	9.83	16	8.9683	9.98	20	8.9584	10.08	22	8.5388	10.02	12	8.7231	9.83	27
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	10.2014	12.55	10	10.8758	12.61	18	10.7397	12.71	11	10.3183	12.52	6	10.5414	12.45	16
Tier One Capital Ratio	10.2014	12.63	6	10.8758	12.71	14	10.7397	12.79	8	10.3183	12.62	4	10.5414	12.56	14
Total Capital Ratio	11.4533	13.72	6	11.7274	13.66	14	11.5336	13.75	5	11.1720	13.62	4	11.5451	13.65	11
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	N/A	44.88	N/A	N/A	41.55	N/A	N/A	44.77	N/A	N/A	37.77	N/A	N/A	41.72	N/A
Tier 1 Capital Ratio	N/A	44.88	N/A	N/A	41.55	N/A	N/A	44.77	N/A	N/A	37.77	N/A	N/A	41.72	N/A
Total Capital Ratio	N/A	45.66	N/A	N/A	42.17	N/A	N/A	45.36	N/A	N/A	38.60	N/A	N/A	42.61	N/A
End of Period Capital (\$000)															
Perpetual Preferred			0			0			0			0			0
+ Common Stock		11,866			11,866			11,866			11,866			11,866	
+ Surplus		2,850,408			2,639,511			2,850,408			2,589,511			2,589,511	
+ Retained Earnings		528,887			700,549			716,479			619,518			485,209	
+ Accum Other Comp Income		73,266			-132,508			-54,724			-180,709			-133,554	
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bank Equity Capital		3,464,427			3,219,418			3,524,029			3,040,186			2,953,032	
Minority Interest		0			0			0			0			0	
Cons Subs		0			0			0			0			0	
Total Bank Capital & Min Int		3,464,427			3,219,418			3,524,029			3,040,186			2,953,032	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		3,524,029			3,040,186			3,040,186			2,953,032			2,547,224	
+ Net Income		-108,505			81,032			336,962			334,309			226,481	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			210,896			0			0	
+ Restate due to Acctg Error&Chg		-44,087			0			0			0			0	
+ Trans with Parent		0			50,000			50,000			0			258,292	
- Dividends		35,000			0			240,000			200,000			90,000	
+ Other Comprehensive Income		127,990			48,200			125,985			-47,155			11,035	