Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name JPMORGAN CHASE & CO.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 3,757,576,000
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 2

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:

JPMORGAN CHASE & CO.
383 MADISON AVENUE

NEW YORK, NY 10179

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	3,685,879,333	3,128,699,333	3,194,802,500	2,737,345,500	2,607,166,500
Net income ($000)	37,935,000	16,995,000	29,131,000	36,431,000	32,474,000
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	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)	1.42	2.65	6	1.78	2.80	10	1.73	2.77	9	2.12	3.01	16	2.15	3.08	14
+ Non-interest income	1.95	1.09	86	2.06	1.21	85	2.01	1.21	85	2.14	1.32	84	2.07	1.31	82
– Overhead expense	1.94	2.21	34	2.23	2.59	33	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33
– Provision for credit losses	-0.29	-0.12	17	0.76	0.66	67	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73
+ Securities gains (losses)	-0.01	0.01	0	0.03	0.03	65	0.03	0.02	65	0.01	0.01	68	-0.02	0	12
+ Other tax equivalent adjustments	0.07	0	98	0.10	0	99	0.09	0	99	0.10	0	97	0.07	0	99
= Pretax net operating income (tax equivalent)	1.78	1.76	56	0.98	0.91	48	1.21	1.04	60	1.74	1.56	67	1.66	1.57	57
Net operating income	1.37	1.34	57	0.72	0.70	48	0.91	0.81	59	1.33	1.19	64	1.25	1.24	45
Net income	1.37	1.34	57	0.72	0.71	48	0.91	0.82	58	1.33	1.19	64	1.25	1.24	45
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.66	3.12	6	2.30	3.64	6	2.18	3.55	6	3.38	4.41	7	3.28	4.24	7
Interest expense	0.16	0.26	29	0.40	0.58	29	0.33	0.52	24	1.07	1.08	54	0.94	0.86	64
Net interest income (tax equivalent)	1.49	2.85	6	1.91	3.05	10	1.85	3.01	10	2.32	3.33	15	2.34	3.38	15
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.29	0.12	86	0.55	0.28	82	0.52	0.27	80	0.57	0.21	88	0.50	0.22	88
Earnings coverage of net loan and lease losses (X)	16.88	26.30	49	9.04	20.97	41	9.83	22.91	43	8.88	24.40	34	9.41	21.75	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.71	1.32	79	3.10	1.58	91	2.74	1.58	89	1.33	0.83	87	1.34	0.90	84
Allowance for loan and lease losses / Total loans and leases	1.64	1.30	78	3.02	1.55	91	2.67	1.55	89	1.32	0.81	87	1.32	0.89	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.81	0.58	77	1.23	0.71	85	1.07	0.71	82	0.53	0.57	48	0.62	0.61	53
30–89 days past due loans and leases / Total loans and leases	0.43	0.29	77	0.42	0.37	67	0.51	0.39	72	0.51	0.43	67	0.61	0.44	78
Liquidity and Funding															
Net noncore funding dependence	-12.87	-3.31	23	-2	6.19	25	-1.85	3.20	39	14.78	14.45	53	7.95	16.62	23
Net short-term noncore funding dependence	-51.08	-9.17	4	-39	-2.71	6	-38.94	-4.76	6	-23.76	3.38	8	-32.87	4.66	7
Net loans and leases / Total assets	28.88	58.81	6	30.48	63	9	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10
Capitalization															
Tier 1 leverage ratio	6.64	9.07	4	7.01	9.05	4	7	9.13	4	7.85	9.76	8	8.05	9.71	9
Holding company equity capital / Total assets	7.72	10.79	9	8.35	11.12	13	8.25	11.16	10	9.72	12.43	17	9.78	12.22	14
Total equity capital (including minority interest) / Total assets	7.72	10.91	7	8.35	11.24	12	8.25	11.29	8	9.73	12.57	15	9.79	12.27	13
Common equity tier 1 capital / Total risk-weighted assets	12.89	12.64	61	13.05	12.26	73	13.14	12.38	68	12.39	12.17	59	11.96	12.12	55
Net loans and leases / Equity capital (X)	3.74	5.47	15	3.65	5.73	12	3.70	5.58	13	3.75	5.21	18	3.90	5.29	19
Cash dividends / Net income	25.42	27.22	47	56.11	49.74	62	43.58	42.30	54	34.25	33.12	53	33.12	27.31	61
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	15.73	9.51	79	17.44	16.67	61	25.98	16.68	79	2.49	9.26	25	3.51	7	42
Equity capital	6.98	7.52	60	2.56	6.54	32	6.90	6.99	57	1.88	10.49	16	0.32	7.89	22
Net loans and leases	9.67	-0.66	86	2.63	12.75	19	5.29	9.07	39	-2.09	9.10	5	6.16	7.89	48
Noncore funding	10.58	-21.64	88	3.53	-6.57	67	14.55	-12.18	79	3.97	6.59	47	5.73	10.67	46
Parent Company Ratios															
Short-term debt / Equity capital	2.53	0.55	87	5.35	0.92	86	3.87	0.77	86	7.26	1.02	91	6.11	1.14	89
Long-term debt / Equity capital	77.98	10.65	96	72.70	13.73	93	72.84	13.56	93	69.16	13.04	92	67.15	13.37	94
Equity investment in subsidiaries / Equity capital	188.58	103.15	99	183.30	103.27	99	182.43	102.81	99	180.71	103.22	99	175.70	103.10	99
Cash from ops + noncash items + op expense / Op expense + dividends	-44.79	155.61	0	155.29	142.45	67	118.52	147.24	41	175.90	190.27	50	165.89	174.91	49

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	31,378,000	34,067,000	44,627,000	51,704,000	50,526,000	-7.89	13.95
Income from lease financing receivables	13,000	17,000	11,000	30,000	38,000	-23.53	-64.86
Fully taxable income on loans and leases	31,089,000	33,748,000	44,197,000	51,195,000	49,979,000	-7.88	13.85
Tax-exempt income on loans and leases	302,000	336,000	441,000	539,000	585,000	-10.12	12.69
Estimated tax benefit on income on loans and leases	87,528	87,463	113,439	153,217	168,755	0.07	-42.21
Income on loans and leases (tax equivalent)	31,478,528	34,171,463	44,751,439	51,887,217	50,732,755	-7.88	13.54
Investment interest income (tax equivalent)	5,778,472	7,340,537	9,333,561	9,679,783	7,715,245	-21.28	-7.64
Interest on balances due from depository institutions	316,000	708,000	749,000	3,887,000	5,907,000	-55.37	-77.28
Interest income on other earning assets	5,915,000	8,235,000	10,544,000	19,467,000	14,052,000	-28.17	-17.06
Total interest income (tax equivalent)	43,488,000	50,455,000	65,378,000	84,921,000	78,407,000	-13.81	2.31
Interest on time deposits of $250K or more	79,000	381,000	415,000	1,125,000	723,000	-79.27	
Interest on time deposits < $250K	22,000	219,000	233,000	215,000	42,000	-89.95	
Interest on foreign office deposits	-284,000	160,000	69,000	2,061,000	1,411,000		
Interest on other deposits	587,000	1,409,000	1,640,000	5,556,000	3,797,000	-58.34	24.36
Interest on other borrowings and trading liabilities	3,500,000	6,143,000	7,399,000	17,125,000	15,842,000	-43.02	-37.84
Interest on subordinated debt and mandatory convertible securities	384,000	356,000	204,000	713,000	568,000	7.87	-22.11
Total interest expense	4,288,000	8,668,000	9,960,000	26,795,000	22,383,000	-50.53	-39.65
Net interest income (tax equivalent)	39,200,000	41,787,000	55,418,000	58,126,000	56,024,000	-6.19	10.73
Non-interest income	53,844,000	48,429,000	64,169,000	58,456,000	54,074,000	11.18	41.97
Adjusted operating income (tax equivalent)	93,044,000	90,216,000	119,587,000	116,582,000	110,098,000	3.13	26.89
Overhead expense	53,752,000	52,327,000	68,238,000	66,224,000	63,447,000	2.72	26.46
Provision for credit losses	-7,968,000	17,834,000	16,359,000	5,449,000	4,885,000		
Securities gains (losses)	-397,000	732,000	802,000	258,000	-395,000		
Other tax equivalent adjustments	1,857,000	2,251,000	2,944,000	2,632,000	1,830,000	-17.50	14.70
Pretax net operating income (tax equivalent)	49,103,000	22,913,000	38,760,000	47,701,000	43,248,000	114.30	72.95
Applicable income taxes	8,970,000	3,347,000	6,276,000	8,114,000	8,290,000	168.00	14.25
Tax equivalent adjustments	2,179,000	2,573,000	3,362,000	3,163,000	2,458,000	-15.31	-13.43
Applicable income taxes (tax equivalent)	11,149,000	5,920,000	9,638,000	11,277,000	10,748,000	88.33	7.53
Minority interest	19,000	-2,000	-9,000	-7,000	26,000		5.56
Net income before discontinued operations, net of minority interest	37,935,000	16,995,000	29,131,000	36,431,000	32,474,000	123.21	110.68
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	37,935,000	16,995,000	29,131,000	36,431,000	32,474,000	123.21	110.68
Memoranda							
Net income - holding company and noncontrolling (minority) interest	37,954,000	16,993,000	29,122,000	36,424,000	32,500,000	123.35	110.57
Investment securities income (tax equivalent)	5,778,472	7,340,537	9,333,561	9,679,783	7,715,245	-21.28	-7.64
US Treasury and agency securities (excluding mortgage-backed securities)	1,464,000	1,384,000	1,733,000	2,092,000	737,000	5.78	1801.30
Mortgage-backed securities	2,607,000	3,796,000	4,864,000	4,314,000	3,472,000	-31.32	-4.61
All other securities	1,707,472	2,160,537	2,736,561	3,273,783	3,506,245	-20.97	-50.46
Cash dividends declared	9,644,000	9,536,000	12,694,000	12,476,000	10,756,000	1.13	50.64
Common	8,470,000	8,333,000	11,111,000	10,889,000	9,205,000	1.64	63.92
Preferred	1,174,000	1,203,000	1,583,000	1,587,000	1,551,000	-2.41	-4.94

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

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.57	2.90	6	2.15	3.35	7	2.05	3.27	7	3.10	4	10	3.01	3.87	10
Less: Interest expense	0.16	0.24	30	0.37	0.54	29	0.31	0.48	28	0.98	0.98	57	0.86	0.79	66
Equals: Net interest income (tax equivalent)	1.42	2.65	6	1.78	2.80	10	1.73	2.77	9	2.12	3.01	16	2.15	3.08	14
Plus: Non-interest income	1.95	1.09	86	2.06	1.21	85	2.01	1.21	85	2.14	1.32	84	2.07	1.31	82
Equals: adjusted operating income (tax equivalent)	3.37	3.80	28	3.84	4.06	40	3.74	4.04	40	4.26	4.41	43	4.22	4.46	37
Less: Overhead expense	1.94	2.21	34	2.23	2.59	33	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33
Less: Provision for credit losses	-0.29	-0.12	17	0.76	0.66	67	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	0	0.03	0.03	65	0.03	0.02	65	0.01	0.01	68	-0.02	0	12
Plus: other tax equivalent adjustments	0.07	0	98	0.10	0	99	0.09	0	99	0.10	0	97	0.07	0	99
Equals: Pretax net operating income (tax equivalent)	1.78	1.76	56	0.98	0.91	48	1.21	1.04	60	1.74	1.56	67	1.66	1.57	57
Less: Applicable income taxes (tax equivalent)	0.40	0.41	57	0.25	0.21	61	0.30	0.23	70	0.41	0.36	64	0.41	0.33	75
Less: Minority interest	0	0	83	0	0	7	0	0	4	0	0	2	0	0	78
Equals: Net operating income	1.37	1.34	57	0.72	0.70	48	0.91	0.81	59	1.33	1.19	64	1.25	1.24	45
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.37	1.34	57	0.72	0.71	48	0.91	0.82	58	1.33	1.19	64	1.25	1.24	45
Memo: Net income (last four quarters)	1.39	1.30	62	0.84	0.81	50	0.91	0.82	58	1.33	1.19	63	1.25	1.24	45
Net income–BHC and noncontrolling (minority) interest	1.37	1.35	56	0.72	0.72	48	0.91	0.83	58	1.33	1.20	64	1.25	1.25	47
Margin Analysis															
Average earning assets / Average assets	94.89	93.09	71	93.47	92.11	69	94.01	92.32	70	91.68	91.05	58	91.70	91.48	52
Average interest-bearing funds / Average assets	60.56	61.98	48	61.34	64.67	35	61.25	64.06	38	61.96	65.57	34	61.27	65.56	30
Interest income (tax equivalent) / Average earning assets	1.66	3.12	6	2.30	3.64	6	2.18	3.55	6	3.38	4.41	7	3.28	4.24	7
Interest expense / Average earning assets	0.16	0.26	29	0.40	0.58	29	0.33	0.52	24	1.07	1.08	54	0.94	0.86	64
Net interest income (tax equivalent) / Average earning assets	1.49	2.85	6	1.91	3.05	10	1.85	3.01	10	2.32	3.33	15	2.34	3.38	15
Yield or Cost															
Total loans and leases (tax equivalent)	3.88	4.07	39	4.49	4.35	66	4.39	4.27	64	5.29	5.09	70	5.22	4.95	73
Interest-bearing bank balances	0.06	0.13	8	0.25	0.36	29	0.18	0.27	25	1.53	2.04	23	1.60	1.64	44
Federal funds sold and reverse repos	0.12	0.25	48	0.65	0.75	53	0.51	0.68	50	1.90	2.44	34	1.37	2.17	16
Trading assets	1.33	0.45	79	1.60	0.65	77	1.57	0.60	78	2.27	0.99	75	2.13	1.11	73
Total earning assets	1.65	3.09	6	2.29	3.61	6	2.16	3.51	6	3.36	4.36	7	3.25	4.20	8
Investment securities (tax equivalent)	1.34	1.77	19	2.02	2.36	22	1.85	2.25	21	3.04	2.76	77	3.25	2.68	85
US Treasury and agency securities (excluding mortgage-backed securities)	0.68	1.23	19	0.96	1.85	13	0.84	1.75	12	2.02	2.32	35	2.21	2.05	63
Mortgage-backed securities	1.68	1.55	62	2.27	2.17	58	2.14	2.05	57	3	2.61	88	3.19	2.50	96
All other securities	2.43	2.85	38	2.93	3.28	36	2.83	3.24	36	3.65	4.06	45	3.61	4.20	46
Interest-bearing deposits	0.03	0.22	4	0.22	0.60	9	0.17	0.53	7	0.80	1.10	29	0.56	0.81	28
Time deposits of $250K or more	0.29	0.70	11	1.28	1.53	26	1.08	1.42	22	3.18	1.96	97	2.45	1.44	97
Time deposits < $250K	0.24	0.67	6	1.36	1.47	38	1.17	1.36	33	0.88	1.82	8	0.18	1.29	3
Other domestic deposits	0.06	0.16	20	0.20	0.41	14	0.16	0.36	14	0.70	0.93	36	0.50	0.67	36
Foreign deposits	-0.10	0.12	14	0.07	0.48	21	0.02	0.42	17	0.78	1.19	36	0.58	0.97	34
Federal funds purchased and repos	0.10	0.18	46	0.53	0.71	50	0.41	0.62	41	2.03	1.86	58	1.62	1.51	52
Other borrowed funds and trading liabilities	0.84	1.29	34	1.32	1.54	40	1.24	1.50	37	2.48	2.38	58	2.60	2.28	74
All interest-bearing funds	0.26	0.38	30	0.60	0.82	31	0.51	0.74	27	1.58	1.49	65	1.40	1.19	70

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	53,844,000	48,429,000	64,169,000	58,456,000	54,074,000
Fiduciary activities income	11,659,000	9,335,000	12,988,000	8,508,000	8,666,000
Service charges on deposit accounts - domestic	3,899,000	3,671,000	4,969,000	5,121,000	4,882,000
Trading revenue	14,126,000	13,447,000	19,571,000	23,320,000	8,830,000
Investment banking fees and commissions	11,157,000	9,159,000	12,302,000	13,561,000	13,025,000
Insurance activities revenue	8,000	10,000	13,000	15,000	14,000
Venture capital revenue	-28,000	15,000	24,000	25,000	87,000
Net servicing fees	692,000	-1,132,000	-1,091,000	-430,000	1,311,000
Net securitization income	0	11,000	11,000	0	0
Net gains (losses) on sales of loans, OREO, other assets	348,000	9,000	48,000	530,000	121,000
Other non-interest income	11,983,000	13,904,000	15,334,000	7,806,000	17,138,000
Total overhead expenses	53,752,000	52,327,000	68,238,000	66,224,000	63,447,000
Personnel expense	29,877,000	27,268,000	35,556,000	34,797,000	33,213,000
Net occupancy expense	5,038,000	4,882,000	6,619,000	6,316,000	5,732,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	76,000	64,000	82,000	54,000	108,000
Other operating expenses	18,761,000	20,113,000	25,981,000	25,057,000	24,394,000
Fee income on mutual funds and annuities	3,684,000	3,341,000	4,501,000	4,355,000	4,145,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,459,530,000	1,249,422,000	1,328,981,000	1,116,925,000	928,000,000
Number of equivalent employees	259,805	250,272	249,184	250,115	249,632
Average personnel expense per employee	115	108.95	142.69	139.12	133.05
Average assets per employee	14,187.10	12,501.20	12,821.06	10,944.35	10,444.04

	BHC	Peer # 1	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	6.84	2.14	90	6.90	2.09	92	7.01	2.02	92	7.45	2.72	87	7.67	3.08	85
Overhead expenses / Net Interest Income + non-interest income	57.97	58.85	39	58.21	62.06	39	57.26	62.28	34	57.06	61.29	36	57.96	60.88	35
Percent of Average Assets															
Total overhead expense	1.94	2.21	34	2.23	2.59	33	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33
Personnel expense	1.08	1.23	34	1.16	1.30	35	1.11	1.30	29	1.27	1.41	37	1.27	1.44	33
Net occupancy expense	0.18	0.24	23	0.21	0.26	21	0.21	0.26	24	0.23	0.28	25	0.22	0.28	22
Other operating expenses	0.68	0.72	53	0.86	0.95	62	0.82	0.94	55	0.92	0.97	57	0.94	0.97	59
Overhead less non-interest income	0	1.08	6	0.17	1.27	9	0.13	1.25	8	0.28	1.32	8	0.36	1.38	7
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.77	58.34	40	58	61.60	40	57.06	61.82	35	56.80	60.64	40	57.63	60.37	36
Personnel expense	32.11	32.89	36	30.23	32.31	33	29.73	32.36	30	29.85	32.39	34	30.17	32.51	31
Net occupancy expense	5.41	6.26	34	5.41	6.55	27	5.53	6.58	31	5.42	6.52	28	5.21	6.48	26
Other operating expenses	20.25	18.68	64	22.37	22.16	68	21.79	22.28	65	21.54	21.20	63	22.25	20.90	66
Total non-interest income	57.87	28.20	92	53.68	28.52	88	53.66	28.83	89	50.14	29.23	85	49.11	28.50	87
Fiduciary activities income	12.53	2.27	95	10.35	2.06	94	10.86	2.09	94	7.30	1.97	92	7.87	2.14	90
Service charges on domestic deposit accounts	4.19	3.25	68	4.07	3.23	65	4.16	3.27	66	4.39	3.88	56	4.43	4.15	53
Trading revenue	15.18	0.68	97	14.91	1.37	96	16.37	1.28	96	20	1.18	97	8.02	0.85	94
Investment banking fees and commissions	11.99	2.46	91	10.15	2.59	89	10.29	2.46	89	11.63	3.54	85	11.83	3.42	88
Insurance activities revenue	0.01	0.38	34	0.01	0.41	32	0.01	0.41	31	0.01	0.47	32	0.01	0.47	32
Venture capital revenue	-0.03	0.03	1	0.02	0	90	0.02	0.01	88	0.02	0.02	86	0.08	0.02	89
Net servicing fees	0.74	0.56	71	-1.25	-0.04	13	-0.91	0.01	13	-0.37	0.28	7	1.19	0.65	75
Net securitization income	0	0.01	43	0.01	0	90	0.01	0	89	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.37	3.64	20	0.01	3.74	12	0.04	3.92	15	0.45	1.86	28	0.11	1.61	21
Other non-interest income	12.88	9.39	76	15.41	9.49	83	12.82	9.65	73	6.70	10.04	32	15.57	9.86	82
Overhead less non-interest income	-0.10	29.67	6	4.32	31.97	9	3.40	31.93	8	6.66	31.06	9	8.51	31.46	7
Applicable income taxes / Pretax net operating income (tax equivalent)	18.27	21.49	16	14.61	18.64	22	16.19	18.63	30	17.01	20.56	21	19.17	19.04	43
Applicable income tax + TE / Pretax net operating income + TE	22.71	23.11	43	25.84	22.16	78	24.87	21.18	78	23.64	23.23	59	24.85	21.56	77

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	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	378,458,000	374,593,000	370,192,000	372,466,000	405,200,000	1.03	0.51
Commercial and industrial loans	178,766,000	193,842,000	194,307,000	169,707,000	187,508,000	-7.78	10.04
Loans to individuals	209,316,000	191,734,000	199,932,000	212,908,000	203,609,000	9.17	8.00
Loans to depository institutions and acceptances of other banks	7,533,000	6,684,000	6,980,000	6,981,000	9,826,000	12.70	-24.39
Agricultural loans	734,000	639,000	662,000	700,000	659,000	14.87	2.86
Other loans and leases	328,577,000	252,892,000	288,505,000	230,726,000	207,963,000	29.93	100.73
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	1,103,384,000	1,020,384,000	1,060,578,000	993,488,000	1,014,765,000	8.13	21.63
Less: Allowance for loan and lease losses	18,150,000	30,814,000	28,328,000	13,123,000	13,445,000	-41.10	27.78
Net loans and leases	1,085,234,000	989,570,000	1,032,250,000	980,365,000	1,001,320,000	9.67	21.53
Debt securities that reprice or mature in over 1 year	517,298,000	445,717,000	509,944,000	342,241,000	200,361,000	16.06	147.75
Mutual funds and equity securities	1,383,000	650,000	780,000	623,000	703,000	112.77	-33.70
Subtotal	1,603,915,000	1,435,937,000	1,542,974,000	1,323,229,000	1,202,384,000	11.70	45.30
Interest-bearing bank balances	735,837,000	468,738,000	504,168,000	243,616,000	259,638,000	56.98	84.19
Federal funds sold and reverse repos	485,148,000	462,290,000	456,919,000	388,915,000	433,583,000	4.94	41.93
Debt securities that reprice or mature within 1 year	77,904,000	85,539,000	80,134,000	55,921,000	61,392,000	-8.93	26.85
Trading assets	514,632,000	504,604,000	502,399,000	410,657,000	413,541,000	1.99	37.46
Total earning assets	3,417,436,000	2,957,108,000	3,086,593,000	2,422,338,000	2,370,538,000	15.57	49.82
Non-interest-bearing cash and due from depository institutions	25,857,000	20,816,000	24,874,000	21,704,000	22,324,000	24.22	20.69
Premises, fixed assets, and leases	23,578,000	23,469,000	23,678,000	22,917,000	12,795,000	0.46	95.21
Other real estate owned	235,000	308,000	265,000	386,000	344,000	-23.70	-54.55
Investment in unconsolidated subsidiaries	10,606,000	9,154,000	10,911,000	9,269,000	11,288,000	15.86	43.42
Intangible and other assets	279,934,000	236,188,000	239,828,000	211,167,000	205,243,000	18.52	40.92
Total assets	3,757,576,000	3,246,923,000	3,386,071,000	2,687,781,000	2,622,532,000	15.73	49.05
Quarterly average assets	3,722,564,000	3,281,327,000	3,393,112,000	2,771,586,000	2,635,975,000	13.45	50.66
Average loans and leases (YTD)	1,082,554,333	1,013,728,667	1,018,689,500	981,285,750	972,804,750	6.79	23.84
Memoranda							
Loans held-for-sale	44,257,000	25,885,000	28,568,000	7,064,000	11,988,000	70.98	1400.24
Loans not held-for-sale	1,059,127,000	994,499,000	1,032,010,000	986,424,000	1,002,777,000	6.50	17.13
Real estate loans secured by 1–4 family	249,811,000	246,552,000	241,603,000	246,239,000	283,388,000	1.32	-6.71
Commercial real estate loans	124,864,000	125,110,000	125,303,000	123,520,000	119,093,000	-0.20	18.12
Construction and land development	9,729,000	10,143,000	10,169,000	9,409,000	9,819,000	-4.08	32.64
Multifamily	73,084,000	74,510,000	73,306,000	73,979,000	71,281,000	-1.91	13.39
Nonfarm nonresidential	42,051,000	40,457,000	41,828,000	40,132,000	37,993,000	3.94	23.97
Real estate loans secured by farmland	66,000	102,000	95,000	135,000	154,000	-35.29	-74.22
Total investment securities	596,585,000	531,906,000	590,857,000	398,785,000	262,456,000	12.16	119.10
U.S. Treasury securities	303,839,000	216,630,000	255,135,000	139,487,000	56,059,000	40.26	1314.72
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	31,038,000	33,775,000	33,204,000	34,607,000	42,547,000	-8.10	-32.37
Mortgage-backed securities	194,411,000	221,747,000	241,247,000	164,818,000	110,430,000	-12.33	64.61
Asset-backed securities	49,829,000	37,796,000	37,347,000	36,618,000	26,697,000	31.84	29.77
Other debt securities	16,085,000	21,308,000	23,144,000	22,632,000	26,020,000	-24.51	-65.26
Mutual funds and equity securities	1,383,000	650,000	780,000	623,000	703,000	112.77	-33.70
Available-for-sale securities	251,590,000	389,583,000	388,178,000	350,622,000	230,319,000	-35.42	14.21
U.S. Treasury securities	121,471,000	216,579,000	201,951,000	139,436,000	56,059,000	-43.91	465.59
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	17,515,000	20,883,000	20,396,000	29,810,000	37,723,000	-16.13	-44.23
Mortgage-backed securities	82,554,000	113,953,000	126,390,000	128,295,000	83,820,000	-27.55	2.45
Asset-backed securities	13,965,000	16,860,000	16,297,000	30,449,000	26,697,000	-17.17	-63.63
Other debt securities	16,085,000	21,308,000	23,144,000	22,632,000	26,020,000	-24.51	-65.26
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	781,000	3,323,000	3,573,000	1,401,000	24,000	-76.50	-71.31
Available-for-sale securites appreciation (depreciation)	1,854,000	7,484,000	6,449,000	5,393,000	1,625,000	-75.23	-69.31
Structured notes, fair value	0	0	0	0	0		
Pledged securities	71,783,000	77,504,000	80,262,000	35,860,000	59,519,000	-7.38	-39.20

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	686,466,000	541,841,000	572,711,000	396,304,000	369,505,000	26.69	67.47
NOW, ATS and transaction accounts	318,802,000	269,605,000	288,430,000	197,199,000	181,878,000	18.25	128.26
Time deposits less brokered deposits < $250K	-46,742,000	-39,499,000	-52,672,000	-2,530,000	8,394,000		
MMDA and other savings accounts	947,793,000	798,099,000	861,250,000	612,923,000	597,788,000	18.76	78.67
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,906,319,000	1,570,046,000	1,669,719,000	1,203,896,000	1,157,565,000	21.42	75.17
Time deposits of $250K or more	36,390,000	34,049,000	33,690,000	42,832,000	24,983,000	6.88	
Foreign deposits	401,823,000	344,151,000	374,514,000	290,608,000	270,076,000	16.76	64.73
Federal funds purchased and repos	254,920,000	236,440,000	215,209,000	183,675,000	182,320,000	7.82	51.30
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	18,921,000	20,374,000	22,554,000	23,976,000	34,902,000	-7.13	18.87
Other borrowings w/remaining maturity of 1 year or less	61,802,000	69,653,000	63,590,000	66,857,000	76,917,000	-11.27	-18.65
Other borrowings w/remaining maturity over 1 year	260,703,000	228,333,000	236,720,000	250,340,000	242,987,000	14.18	-3.22
Brokered deposits < $250K	57,821,000	54,895,000	66,334,000	25,732,000	18,042,000	5.33	
Noncore funding	1,092,380,000	987,895,000	1,012,611,000	884,020,000	850,227,000	10.58	33.60
Trading liabilities	179,250,000	161,477,000	169,933,000	118,988,000	144,715,000	11.01	25.29
Subordinated notes and debentures + trust preferred securities	20,689,000	21,998,000	21,607,000	17,591,000	16,742,000	-5.95	-23.70
Other liabilities	268,793,000	234,249,000	232,715,000	201,753,000	196,564,000	14.75	41.20
Total liabilities	3,467,431,000	2,975,665,000	3,106,585,000	2,426,248,000	2,365,813,000	16.53	52.99
Equity Capital							
Perpetual preferred stock (including surplus)	34,838,000	30,063,000	30,063,000	26,993,000	26,068,000	15.88	33.64
Common stock	4,105,000	4,105,000	4,105,000	4,105,000	4,105,000	0.00	0.00
Common surplus	88,357,000	88,289,000	88,394,000	88,522,000	89,162,000	0.08	-4.07
Retained earnings	265,276,000	228,014,000	236,990,000	223,211,000	199,202,000	16.34	68.03
Accumulated other comprehensive income	963,000	8,940,000	7,986,000	1,569,000	-1,507,000	-89.23	-34.67
Other equity capital components	-103,498,000	-88,298,000	-88,184,000	-83,070,000	-60,515,000		
Total holding company equity capital	290,041,000	271,113,000	279,354,000	261,330,000	256,515,000	6.98	14.04
Noncontrolling (minority) interest in subsidiaries	104,000	145,000	132,000	203,000	204,000	-28.28	-57.55
Total equity capital, including minority interest	290,145,000	271,258,000	279,486,000	261,533,000	256,719,000	6.96	13.97
Total liabilities and capital	3,757,576,000	3,246,923,000	3,386,071,000	2,687,781,000	2,622,532,000	15.73	49.05
Memoranda							
Non-interest-bearing deposits	715,055,000	562,905,000	596,146,000	416,192,000	388,597,000	27.03	67.96
Interest-bearing deposits	1,687,298,000	1,440,236,000	1,548,111,000	1,146,876,000	1,082,069,000	17.15	77.53
Total deposits	2,402,353,000	2,003,141,000	2,144,257,000	1,563,068,000	1,470,666,000	19.93	74.57
Long-term debt that reprices within 1 year	27,308,000	24,166,000	23,781,000	45,793,000	89,620,000	13.00	-77.67
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	279,354,000	261,330,000	261,330,000	256,515,000	255,693,000		
Accounting restatements	0	-2,650,000	-2,650,000	62,000	-95,000		
Net income	37,935,000	16,995,000	29,131,000	36,431,000	32,474,000		
Net sale of new perpetual preferred stock	4,672,000	3,065,000	3,065,000	877,000	-31,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,126,000	1,159,000	1,262,000	1,566,000	2,084,000		
Less: Purchase of treasury stock	16,440,000	6,397,000	6,397,000	24,121,000	19,983,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	9,644,000	9,536,000	12,694,000	12,476,000	10,756,000		
Change in other comprehensive income	-7,023,000	7,371,000	6,417,000	3,076,000	-1,476,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	61,000	-224,000	-110,000	-600,000	-1,395,000		
Holding company equity capital, ending balance	290,041,000	271,113,000	279,354,000	261,330,000	256,515,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	10.07	36.06	9	11.54	36.66	13	10.93	36.22	11	13.86	37.78	17	15.45	37.19	17
Commercial and industrial loans	4.76	11.11	14	5.97	14.40	13	5.74	13.52	13	6.31	12.02	21	7.15	12.85	23
Loans to individuals	5.57	3.60	76	5.91	3.57	73	5.90	3.40	76	7.92	4.20	76	7.76	4.31	76
Loans to depository institutions and acceptances of other banks	0.20	0.02	91	0.21	0.03	90	0.21	0.03	89	0.26	0.04	88	0.37	0.05	89
Agricultural loans	0.02	0.21	40	0.02	0.20	41	0.02	0.19	41	0.03	0.24	42	0.03	0.30	46
Other loans and leases	8.74	4.26	82	7.79	4.66	75	8.52	4.63	78	8.58	5.01	79	7.93	5	73
Net loans and leases	28.88	58.81	6	30.48	63	9	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10
Debt securities over 1 year	13.77	18.32	33	13.73	14.80	45	15.06	15.55	48	12.73	14.60	42	7.64	14.63	15
Mutual funds and equity securities	0.04	0.05	57	0.02	0.06	48	0.02	0.05	51	0.02	0.06	50	0.03	0.06	52
Subtotal	42.68	78.17	4	44.22	79.07	8	45.57	78.16	8	49.23	79.65	10	45.85	79.97	8
Interest-bearing bank balances	19.58	9.37	90	14.44	6.40	89	14.89	7.51	89	9.06	3.06	92	9.90	3.04	93
Federal funds sold and reverse repos	12.91	0.53	96	14.24	0.80	94	13.49	0.82	94	14.47	1.57	92	16.53	1.66	92
Debt securities 1 year or less	2.07	1.51	70	2.63	1.85	73	2.37	1.68	72	2.08	1.91	66	2.34	1.96	71
Trading assets	13.70	0.58	96	15.54	1.04	94	14.84	1.01	93	15.28	1.19	95	15.77	1.33	94
Total earning assets	90.95	91.57	42	91.07	90.87	52	91.16	91.05	52	90.12	89.53	57	90.39	89.74	60
Non-interest cash and due from depository institutions	0.69	0.99	24	0.64	1.03	21	0.73	1.07	27	0.81	1.14	25	0.85	1.21	26
Other real estate owned	0.01	0.01	44	0.01	0.03	38	0.01	0.02	38	0.01	0.03	40	0.01	0.04	32
All other assets	8.37	7.39	63	8.29	8.03	55	8.11	7.82	55	9.07	9.27	49	8.76	8.98	47
Memoranda															
Short-term investments	34.57	12.31	93	31.31	10.21	91	30.75	11.17	91	25.61	7.63	89	28.77	7.80	90
U.S. Treasury securities	8.09	1.18	94	6.67	0.91	93	7.53	0.84	96	5.19	1.03	92	2.14	1.04	78
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.83	1.70	50	1.04	1.60	54	0.98	1.69	53	1.29	1.34	61	1.62	1.62	62
Mortgage-backed securities	5.17	13.46	16	6.83	11.20	28	7.12	11.75	27	6.13	11.44	17	4.21	11.13	13
Asset-backed securities	1.33	0.47	82	1.16	0.31	85	1.10	0.32	84	1.36	0.28	88	1.02	0.33	82
Other debt securities	0.43	0.51	60	0.66	0.40	74	0.68	0.42	75	0.84	0.39	77	0.99	0.41	82
Loans held-for-sale	1.18	0.50	84	0.80	0.52	70	0.84	0.52	75	0.26	0.39	53	0.46	0.30	75
Loans held for investment	28.19	58.34	6	30.63	63.22	9	30.48	61.72	8	36.70	63.50	11	38.24	63.93	10
Real estate loans secured by 1–4 family	6.65	11.57	29	7.59	12.28	31	7.14	11.91	29	9.16	13.29	33	10.81	13.46	37
Revolving	0.53	1.44	27	0.77	1.72	31	0.70	1.66	29	1.07	2.07	36	1.30	2.27	41
Closed-end, secured by first liens	6.11	9.73	33	6.79	10.10	35	6.41	9.81	34	8.05	10.69	37	9.45	10.57	47
Closed-end, secured by junior liens	0.02	0.19	18	0.03	0.24	20	0.02	0.22	20	0.04	0.28	23	0.05	0.31	24
Commercial real estate loans	3.32	22.35	10	3.85	22.30	13	3.70	22.22	13	4.60	22.23	16	4.54	21.58	16
Construction and land development	0.26	3.40	8	0.31	3.47	12	0.30	3.40	12	0.35	3.44	15	0.37	3.51	16
Multifamily	1.94	3.32	42	2.29	3.10	42	2.16	3.12	41	2.75	3.01	53	2.72	2.72	60
Nonfarm nonresidential	1.12	14.65	8	1.25	14.72	9	1.24	14.72	10	1.49	14.69	11	1.45	14.44	13
Real estate loans secured by farmland	0	0.35	20	0	0.33	24	0	0.33	23	0.01	0.36	26	0.01	0.41	30

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.30	60.51	14	36.71	56.15	19	34.90	57.15	18	37.49	57.46	22	39.93	56.49	24
Real estate loans secured by 1–4 family	22.64	20	59	24.16	19.51	64	22.78	19.43	60	24.79	20.75	62	27.93	21.10	73
Revolving	1.79	2.47	45	2.47	2.66	48	2.24	2.64	47	2.90	3.15	48	3.37	3.50	50
Closed-end	20.85	17.35	66	21.70	16.64	70	20.54	16.59	66	21.88	17.39	69	24.56	17.39	77
Commercial real estate loans	11.32	37.13	9	12.26	33.63	13	11.81	34.63	11	12.43	33.52	15	11.74	32.14	15
Construction and land development	0.88	5.69	11	0.99	5.18	16	0.96	5.26	14	0.95	5.09	15	0.97	5.20	15
1–4 family	0.11	1.19	23	0.06	0.94	19	0.14	0.93	24	0.03	0.94	19	0.02	1.02	16
Other	0.77	4.46	12	0.94	4.09	16	0.82	4.19	13	0.92	4.02	15	0.95	4.05	16
Multifamily	6.62	5.41	68	7.30	4.78	75	6.91	4.96	72	7.45	4.69	79	7.02	4.10	81
Nonfarm nonresidential	3.81	24.45	6	3.96	22.19	8	3.94	22.93	8	4.04	22.15	8	3.74	21.40	11
Owner-occupied	1.51	8.31	13	1.69	7.46	16	1.61	7.68	16	1.75	7.72	18	1.69	8.03	17
Other	2.30	15.83	6	2.27	14.52	7	2.33	14.95	7	2.29	14.34	8	2.05	13.38	9
Real estate loans secured by farmland	0.01	0.61	22	0.01	0.52	25	0.01	0.54	24	0.01	0.55	29	0.02	0.63	33
Loans to depository institutions and acceptances of other banks	0.68	0.03	94	0.66	0.06	91	0.66	0.06	92	0.70	0.11	91	0.97	0.12	90
Commercial and industrial loans	16.20	19.45	45	19	22.98	35	18.32	22.17	37	17.08	19.53	46	18.48	20.32	46
Loans to individuals	18.97	6.58	84	18.79	6.23	86	18.85	6.13	86	21.43	7.13	88	20.06	7.36	86
Credit card loans	11.53	0.51	95	12.32	0.63	94	12.23	0.65	94	15.37	0.81	94	14.11	1.02	94
Agricultural loans	0.07	0.38	48	0.06	0.31	48	0.06	0.32	48	0.07	0.37	49	0.06	0.46	52
Other loans and leases	29.78	8.42	93	24.78	9.11	90	27.20	9.09	92	23.22	9.85	87	20.49	9.66	87
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	146.10	383.43	10	148.69	387.92	14	143.79	381.27	13	163.68	391.26	16	182.55	379.80	18
Real estate loans secured by 1–4 family	96.44	124.74	37	97.87	130.23	36	93.84	125.03	36	108.21	138.18	37	127.67	137.84	46
Revolving	7.63	15.53	34	9.99	18.32	35	9.22	17.42	34	12.68	21.26	37	15.41	23.33	43
Closed-end	88.81	107.54	42	87.88	110.40	40	84.62	106.14	39	95.53	115.20	42	112.26	112.79	53
Commercial real estate loans	48.20	238.58	9	49.66	237.16	13	48.67	234.65	12	54.28	229.44	15	53.65	219.72	15
Construction and land development	3.76	36.07	7	4.03	36.48	12	3.95	35.62	10	4.13	34.95	13	4.42	35.36	16
1–4 family	0.49	7.44	18	0.23	6.64	17	0.58	6.34	21	0.12	6.61	16	0.10	7.04	16
Other	3.27	28.34	7	3.80	28.60	14	3.37	28.16	10	4.02	27.32	14	4.33	27.26	18
Multifamily	28.21	35.29	53	29.58	32.93	53	28.47	32.74	52	32.51	31.04	63	32.11	27.85	69
Nonfarm nonresidential	16.23	156.30	7	16.06	156.60	10	16.25	155.06	10	17.64	152.10	12	17.12	147.22	12
Owner-occupied	6.45	52.63	12	6.85	52.43	14	6.64	52.37	14	7.62	53.07	16	7.74	54.89	16
Other	9.78	100.99	6	9.21	101.87	10	9.61	100.54	9	10.01	97.41	12	9.37	91.80	12
Real estate loans secured by farmland	0.03	3.67	20	0.04	3.43	26	0.04	3.44	25	0.06	3.60	26	0.07	4.02	31
Loans to depository institutions and acceptances of other banks	2.91	0.20	92	2.65	0.31	90	2.71	0.28	90	3.07	0.44	88	4.43	0.54	89
Commercial and industrial loans	69.01	116.17	24	76.95	150.16	18	75.47	139.91	19	74.58	122.02	30	84.48	128.82	33
Loans to individuals	80.81	36.56	80	76.11	36.83	78	77.66	37.47	79	93.56	43.51	79	91.73	42.67	81
Credit card loans	49.09	2.58	95	49.89	3.28	94	50.36	3.30	94	67.09	4.34	94	64.52	5.31	94
Agricultural loans	0.28	2.03	43	0.25	1.99	43	0.26	1.88	43	0.31	2.18	45	0.30	2.72	47
Other loans and leases	126.85	47.63	88	100.39	49.92	80	112.06	49.54	84	101.39	52.44	84	93.69	51.79	81
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.52	29.25	11	12.40	26.62	16	12.03	27.32	14	12.50	26.45	17	11.78	24.79	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.06	187.63	10	50.22	186.45	13	49.57	183.76	12	54.58	178.57	15	53.84	167.93	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	55.51	244.92	11	57.06	243.47	13	56.21	240.85	13	62.20	236.10	16	61.58	225.98	16

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	34.57	12.31	93	31.31	10.21	91	30.75	11.17	91	25.61	7.63	89	28.77	7.80	90
Liquid assets	59.60	29.12	95	57.69	24.65	92	58.02	26.22	93	50.27	22.44	91	49.08	22.72	90
Investment securities	15.88	20.37	38	16.38	17.19	49	17.45	17.85	49	14.84	16.99	46	10.01	17.27	15
Net loans and leases	28.88	58.81	6	30.48	63	9	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10
Net loans, leases and standby letters of credit	32.73	59.61	5	34.32	63.89	9	35.64	62.48	9	45.37	64.84	14	42.70	65.07	12
Core deposits	50.73	75.52	9	48.35	69.20	12	49.31	70.67	12	44.79	63.09	17	44.14	62.13	16
Noncore funding	29.07	10.15	88	30.43	15.53	83	29.91	14.13	82	32.89	19.36	80	32.42	21.34	78
Time deposits of $250K or more	0.97	1.67	33	1.05	2.35	25	0.99	2.11	24	1.59	2.94	26	0.95	2.89	20
Foreign deposits	10.69	0.33	96	10.60	0.36	96	11.06	0.36	96	10.81	0.43	96	10.30	0.47	95
Federal funds purchased and repos	6.78	1.19	93	7.28	1.44	92	6.36	1.47	89	6.83	1.94	87	6.95	1.97	87
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-6.13	0.54	2	-6.96	0.59	4	-7.14	0.54	4	-7.64	0.48	5	-9.58	0.54	5
Commercial paper	0.50	0.01	94	0.63	0.01	96	0.67	0.01	94	0.89	0.02	94	1.33	0.02	96
Other borrowings w/remaining maturity of 1 year or less	1.64	0.88	72	2.15	1.75	70	1.88	1.24	71	2.49	3.01	48	2.93	3.67	47
Earning assets that reprice within 1 year	51.19	38.80	83	48.96	38.76	78	48.85	39.38	75	47.53	39.29	78	50.40	40.29	82
Interest-bearing liabilities that reprice within 1 year	11.12	6.64	82	11.36	8.86	74	11.66	8.20	77	12.30	10.19	73	10.67	10.01	63
Long-term debt that reprices within 1 year	0.73	0.27	81	0.74	0.52	78	0.70	0.47	78	1.70	0.96	77	3.42	1.34	81
Net assets that reprice within 1 year	39.35	30.83	72	36.86	27.76	69	36.48	29.11	63	33.52	26.63	67	36.31	27.38	72
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.87	-3.31	23	-2	6.19	25	-1.85	3.20	39	14.78	14.45	53	7.95	16.62	23
Net short-term noncore funding dependence	-51.08	-9.17	4	-39	-2.71	6	-38.94	-4.76	6	-23.76	3.38	8	-32.87	4.66	7
Short-term investment / Short-term noncore funding	270.92	304.29	61	222.75	149.65	77	236.46	184.19	68	184.12	77.77	82	210.03	66.46	88
Liquid assets - short-term noncore funding / Nonliquid assets	115.93	36.72	93	103.11	24.47	93	107.24	28.18	92	73.09	16.97	91	69.47	16.04	90
Net loans and leases / Total deposits	45.17	73.05	6	49.40	82.06	6	48.14	79.43	5	62.72	90.31	9	68.09	90.08	12
Net loans and leases / Core deposits	56.93	78.83	10	63.03	92.26	7	61.82	88.34	9	81.43	103.93	14	86.50	105	18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.32	0.50	53	1.46	1.73	55	1.52	1.57	57	0.65	0.72	58	0.01	-0.82	80
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.76	1.06	50	3.29	4.54	42	2.75	4.31	28	2.52	1.36	78	0.78	-1.98	98
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	57.60	13.65	92	26.63	11.41	76	34.17	11.38	85	11.92	12.67	56	11.98	16.19	50
Available-for-sale securities	42.17	84.59	7	73.24	86.72	24	65.70	87.23	14	87.92	85.40	44	87.76	81.88	50
U.S. Treasury securities	50.93	6.01	94	40.73	5.26	93	43.18	4.72	93	34.98	6.15	92	21.36	6.99	86
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	5.20	8.38	49	6.35	9.87	51	5.62	9.83	48	8.68	7.75	62	16.21	9.16	72
Mortgage-backed securities	32.59	66.09	9	41.69	66.61	16	40.83	66.64	16	41.33	67.43	16	42.08	65.45	17
Asset-backed securities	8.35	2.45	84	7.11	1.91	83	6.32	1.91	82	9.18	1.66	90	10.17	2.05	88
Other debt securities	2.70	3.01	61	4.01	2.93	73	3.92	3.01	70	5.68	2.94	78	9.91	2.79	88
Mutual funds and equity securities	0.23	0.29	63	0.12	0.38	48	0.13	0.35	46	0.16	0.40	50	0.27	0.42	54
Debt securities 1 year or less	13.06	8.18	78	16.08	11.25	73	13.56	10.55	71	14.02	11.86	67	23.39	11.91	83
Debt securities 1 to 5 years	33.71	17.39	81	25.42	17.70	69	28.29	17.03	76	27.69	17.94	73	14.51	19.18	49
Debt securities over 5 years	53	72.07	18	58.38	68.10	32	58.01	69.86	25	58.13	66.02	34	61.83	64.73	37
Pledged securities	12.03	33.37	20	14.57	37.16	22	13.58	35.67	23	8.99	30.57	21	22.68	33.30	42
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	27.77	64.27	45	47.03	124.80	37	51.24	183.32	32	-8.77	26.69	26	-0.05	6.77	46
Investment securities	12.16	32.48	36	34.68	20.30	75	48.16	23.62	82	51.94	11.75	88	5.02	9.42	56
Core deposits	21.42	16.96	72	33.84	26	79	38.69	26.88	85	4	11.23	23	1.23	7.29	27
Noncore funding	10.58	-21.64	88	3.53	-6.57	67	14.55	-12.18	79	3.97	6.59	47	5.73	10.67	46

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,267,411,000	1,227,008,000	1,129,366,000
Commit: Secured commercial real estate loans	7,666,000	6,477,000	6,077,000	7,426,000	8,293,000
Commit: Unsecured real estate loans	12,063,000	11,043,000	14,090,000	17,211,000	13,215,000
Credit card lines (reported semiannually, June/Dec)			658,483,000	650,934,000	605,385,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	144,775,000	124,846,000	174,571,000	239,147,000	118,486,000
Commercial and similar letters of credit	4,982,000	3,511,000	3,410,000	3,507,000	3,221,000
Securities lent	315,396,000	236,153,000	265,834,000	227,142,000	203,202,000
Credit derivatives - notional amount (holding company as guarantor)	638,395,000	701,481,000	575,178,000	607,267,000	738,464,000
Credit derivatives - notional amount (holding company as beneficiary)	701,150,000	748,443,000	625,325,000	635,199,000	762,307,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,143,730,000	1,163,041,000	978,322,000	1,070,988,000	1,234,761,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	539,041,000	547,456,000	448,343,000	396,291,000	475,980,000
Derivative Contracts					
Interest rate futures and forward contracts	3,823,696,000	4,086,195,000	3,056,905,000	3,158,415,000	3,562,040,000
Written options contracts (interest rate)	3,210,755,000	3,511,685,000	3,374,948,000	3,937,989,000	3,997,204,000
Purchased options contracts (interest rate)	3,523,033,000	3,875,229,000	3,675,348,000	4,361,484,000	4,321,783,000
Interest rate swaps	24,116,485,000	22,746,244,000	20,986,459,000	21,227,546,000	21,762,686,000
Futures and forward foreign exchange	7,318,272,000	6,518,382,000	6,299,931,000	5,083,497,000	5,448,821,000
Written options contracts (foreign exchange)	802,631,000	809,927,000	830,340,000	700,499,000	835,045,000
Purchased options contracts (foreign exchange)	791,094,000	814,872,000	824,761,000	717,855,000	830,021,000
Foreign exchange rate swaps	4,080,670,000	3,851,924,000	3,923,744,000	3,604,050,000	3,548,280,000
Commodity and other futures and forward contracts	340,099,000	348,870,000	338,496,000	346,598,000	256,908,000
Written options contracts (commodity and other)	899,022,000	890,237,000	800,206,000	780,506,000	662,298,000
Purchased options contracts (commodity and other)	825,905,000	838,869,000	726,498,000	735,894,000	610,434,000
Commodity and other swaps	813,543,000	550,185,000	585,954,000	552,307,000	479,885,000

	BHC	Peer # 1	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)							37.43	22.01	87	45.65	23.52	92	43.06	24.05	86
Standby letters of credit	3.85	0.66	96	3.85	0.72	95	5.16	0.71	98	8.90	0.84	99	4.52	0.92	94
Commercial and similar letters of credit	0.13	0.02	93	0.11	0.02	92	0.10	0.02	92	0.13	0.02	96	0.12	0.02	92
Securities lent	8.39	0.10	96	7.27	0.23	94	7.85	0.18	95	8.45	0.40	93	7.75	0.62	93
Credit derivatives - notional amount (holding company as guarantor)	16.99	0.24	96	21.60	0.39	96	16.99	0.35	96	22.59	0.42	96	28.16	0.52	97
Credit derivatives - notional amount (holding company as beneficiary)	18.66	0.18	96	23.05	0.33	96	18.47	0.30	96	23.63	0.52	95	29.07	0.75	95
Credit derivative contracts w/ purchased credit protection-investment grade	30.44	0.18	96	35.82	0.24	96	28.89	0.25	96	39.85	0.30	96	47.08	0.52	97
Credit derivative contracts w/ purchased credit protection-noninvest grade	14.35	0.13	96	16.86	0.35	95	13.24	0.30	95	14.74	0.45	95	18.15	0.69	94
Derivative contracts	1,345.15	47.31	96	1,504.27	51.49	96	1,341.48	48.62	96	1,681.93	68.47	95	1,766.06	65.81	95
Interest rate contracts	922.77	35.15	96	1,053.90	36.10	96	918.28	34.36	96	1,216.08	47.31	95	1,282.87	43.84	95
Interest rate futures and forward contracts	101.76	4.39	94	125.85	8.89	92	90.28	6.21	93	117.51	10.67	91	135.82	11.40	91
Written options contracts (interest rate)	85.45	1.69	97	108.15	2.33	97	99.67	2.18	97	146.51	2.47	96	152.42	2.16	96
Purchased options contracts (interest rate)	93.76	1.29	96	119.35	1.45	96	108.54	1.46	96	162.27	2.65	96	164.79	2.32	97
Interest rate swaps	641.81	20.27	96	700.55	20.71	96	619.79	20.83	96	789.78	28.86	95	829.83	26.74	95
Foreign exchange contracts	345.77	6.12	95	369.43	5.79	95	350.81	6.01	95	375.99	10.12	94	406.56	10.92	94
Futures and forward foreign exchange contracts	194.76	3.76	97	200.76	3.70	97	186.05	3.47	96	189.13	5.23	95	207.77	5.22	95
Written options contracts (foreign exchange)	21.36	0.04	96	24.94	0.03	96	24.52	0.03	96	26.06	0.05	96	31.84	0.14	96
Purchased options contracts (foreign exchange)	21.05	0.04	96	25.10	0.04	96	24.36	0.04	96	26.71	0.08	96	31.65	0.13	96
Foreign exchange rate swaps	108.60	0.76	95	118.63	0.73	96	115.88	0.77	96	134.09	2.03	94	135.30	2.17	94
Equity, commodity, and other derivative contracts	76.61	0.91	96	80.94	1.80	95	72.39	1.86	95	89.86	3.32	94	76.63	4.08	93
Commodity and other futures and forward contracts	9.05	0.07	96	10.74	0.13	96	10	0.14	96	12.90	0.19	96	9.80	0.25	94
Written options contracts (commodity and other)	23.93	0.31	95	27.42	0.54	95	23.63	0.52	95	29.04	0.98	93	25.25	1.48	92
Purchased options contracts (commodity and other)	21.98	0.21	95	25.84	0.38	95	21.46	0.37	95	27.38	0.94	93	23.28	1.29	92
Commodity and other swaps	21.65	0.30	97	16.94	0.31	96	17.30	0.32	96	20.55	0.38	96	18.30	0.40	96
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							124.42	42.82	91	125.04	45.53	92	116.09	44.93	89

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	50,545,205,000	48,842,619,000	45,423,590,000	45,206,640,000	46,315,405,000
Interest rate contracts	34,673,969,000	34,219,353,000	31,093,660,000	32,685,434,000	33,643,713,000
Foreign exchange contracts	12,992,667,000	11,995,105,000	11,878,776,000	10,105,901,000	10,662,167,000
Equity, commodity, and other contracts	2,878,569,000	2,628,161,000	2,451,154,000	2,415,305,000	2,009,525,000
Derivatives Position					
Futures and forwards	11,482,067,000	10,953,447,000	9,695,332,000	8,588,510,000	9,267,769,000
Written options	4,912,408,000	5,211,849,000	5,005,494,000	5,418,994,000	5,494,547,000
Exchange-traded	876,086,000	1,096,812,000	996,532,000	1,140,574,000	960,513,000
Over-the-counter	4,036,322,000	4,115,037,000	4,008,962,000	4,278,420,000	4,534,034,000
Purchased options	5,140,032,000	5,528,970,000	5,226,607,000	5,815,233,000	5,762,238,000
Exchange-traded	1,173,248,000	1,477,119,000	1,266,198,000	1,666,683,000	1,565,242,000
Over-the-counter	3,966,784,000	4,051,851,000	3,960,409,000	4,148,550,000	4,196,996,000
Swaps	29,010,698,000	27,148,353,000	25,496,157,000	25,383,903,000	25,790,851,000
Held for trading	49,962,045,000	48,244,007,000	44,801,774,000	44,709,476,000	46,012,531,000
Interest rate contracts	34,211,524,000	33,719,525,000	30,578,367,000	32,270,467,000	33,407,266,000
Foreign exchange contracts	12,880,778,000	11,903,170,000	11,779,815,000	10,023,704,000	10,595,740,000
Equity, commodity, and other contracts	2,869,743,000	2,621,312,000	2,443,592,000	2,415,305,000	2,009,525,000
Non-traded	583,160,000	598,612,000	621,816,000	497,164,000	302,874,000
Interest rate contracts	462,445,000	499,828,000	515,293,000	414,967,000	236,447,000
Foreign exchange contracts	111,889,000	91,935,000	98,961,000	82,197,000	66,427,000
Equity, commodity, and other contracts	8,826,000	6,849,000	7,562,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	67,651,038,000	66,133,991,000	59,820,494,000	69,424,225,000	67,764,400,000
One year or less	31,737,323,000	34,218,911,000	28,663,719,000	38,305,803,000	34,866,182,000
Over 1 year to 5 years	28,379,251,000	24,285,944,000	24,042,292,000	19,679,191,000	22,019,837,000
Over 5 years	7,534,464,000	7,629,136,000	7,114,483,000	11,439,231,000	10,878,381,000
Gross negative fair value (absolute value)	534,295,000	619,724,000	672,810,000	496,187,000	480,879,000
Gross positive fair value	557,736,000	647,897,000	693,099,000	513,826,000	505,370,000
Held for trading	555,364,000	645,761,000	690,318,000	512,261,000	503,940,000
Non-traded	2,372,000	2,136,000	2,781,000	1,565,000	1,430,000
Current credit exposure on risk-based capital derivative contracts	184,306,000	206,751,000	218,704,000	146,758,000	131,288,000
Credit losses on derivative contracts	1,000	89,000	89,000	1,000	4,000
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	7,000	0	0	0
90+ days past due	10,000	52,000	4,000	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	68.60	94.10	10	70.06	94.62	10	68.45	94.10	10	72.30	93.44	12	72.64	92.91	9
Foreign exchange contracts	25.71	3.22	91	24.56	3.07	90	26.15	3.49	90	22.35	3.20	91	23.02	3.39	93
Equity, commodity, and other contracts	5.70	1.21	85	5.38	1.18	85	5.40	1.17	84	5.34	1.64	81	4.34	1.93	78
Futures and forwards	22.72	12.59	74	22.43	14.59	70	21.34	14.05	71	19	13.49	69	20.01	12.78	71
Written options	9.72	7.18	70	10.67	8.60	69	11.02	8.18	71	11.99	5.91	78	11.86	6.60	74
Exchange-traded	1.73	0.11	91	2.25	0.15	91	2.19	0.14	92	2.52	0.15	92	2.07	0.23	91
Over-the-counter	7.99	6.91	68	8.43	8.13	64	8.83	7.73	67	9.46	5.10	79	9.79	5.49	76
Purchased options	10.17	3.41	81	11.32	3.51	81	11.51	3.42	82	12.86	4.42	82	12.44	4.19	83
Exchange-traded	2.32	0.12	93	3.02	0.14	95	2.79	0.15	94	3.69	0.28	91	3.38	0.32	91
Over-the-counter	7.85	3.01	81	8.30	2.98	80	8.72	2.86	82	9.18	3.35	81	9.06	3.20	82
Swaps	57.40	71.71	28	55.58	67.37	30	56.13	68.76	28	56.15	69.75	29	55.69	70.34	25
Held for trading	98.85	40.70	87	98.77	43.02	90	98.63	43.53	88	98.90	44.16	88	99.35	46.31	90
Interest rate contracts	67.69	34.66	69	69.04	36.62	66	67.32	36.62	66	71.38	37.24	69	72.13	38.40	65
Foreign exchange contracts	25.48	1.55	94	24.37	1.45	94	25.93	1.60	94	22.17	1.60	95	22.88	1.85	94
Equity, commodity, and other contracts	5.68	0.61	90	5.37	0.68	89	5.38	0.68	89	5.34	0.83	85	4.34	1.14	82
Non-traded	1.15	59.30	12	1.23	56.98	10	1.37	56.47	11	1.10	55.84	11	0.65	53.69	9
Interest rate contracts	0.91	56.22	12	1.02	54.32	11	1.13	53.82	13	0.92	52.22	12	0.51	50.60	11
Foreign exchange contracts	0.22	0.36	77	0.19	0.39	76	0.22	0.46	78	0.18	0.34	75	0.14	0.57	71
Equity, commodity, and other contracts	0.02	0.11	83	0.01	0.10	80	0.02	0.10	81	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	133.84	91.91	96	135.40	90.28	96	131.69	91.48	93	153.57	93.86	95	146.31	94.47	93
One year or less	62.79	27.90	84	70.06	31.66	86	63.10	32.05	80	84.73	32.17	87	75.28	32.51	83
Over 1 year to 5 years	56.15	29.78	90	49.72	27.15	88	52.93	27.06	89	43.53	30.45	70	47.54	31.16	79
Over 5 years	14.91	29.19	34	15.62	28.15	38	15.66	29.56	34	25.30	28.09	52	23.49	28.71	49
Gross negative fair value (absolute value)	1.06	1.18	50	1.27	1.65	53	1.48	1.55	57	1.10	0.83	66	1.04	0.72	75
Gross positive fair value	1.10	1.59	31	1.33	2.48	27	1.53	2.23	32	1.14	1.19	54	1.09	0.85	72
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.19	0.05	96	2.72	0.07	97	2.86	0.07	97	2.31	0.06	97	2.31	0.06	96
Gross positive fair value (X)	2.28	0.06	96	2.85	0.10	97	2.95	0.09	97	2.40	0.07	96	2.42	0.06	97
Held for trading (X)	2.27	0.05	96	2.84	0.07	97	2.94	0.07	97	2.39	0.06	96	2.42	0.05	97
Non-traded (X)	0.01	0.01	58	0.01	0.02	52	0.01	0.02	59	0.01	0.01	66	0.01	0.01	72
Current credit exposure (X)	0.75	0.05	97	0.91	0.07	97	0.93	0.06	97	0.68	0.05	95	0.63	0.04	96
Credit losses on derivative contracts	0	0	87	0.04	0	97	0.04	0	96	0	0	91	0	0	96
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	96	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	97	0.02	0	98	0	0	97	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	11.32	0.59	97	13.65	0.91	97	14.01	0.85	97	9.68	0.73	95	8.59	0.53	96

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	28,328,000	13,123,000	13,123,000	13,445,000	13,604,000
Gross losses	3,596,000	5,365,000	6,836,000	6,810,000	6,349,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,281,000	1,156,000	1,577,000	1,181,000	1,493,000
Net losses	2,315,000	4,209,000	5,259,000	5,629,000	4,856,000
Provision for loan and lease losses	-7,857,000	17,724,000	16,291,000	5,449,000	4,885,000
Adjustments	-6,000	4,176,000	4,173,000	-142,000	-188,000
Ending balance	18,150,000	30,814,000	28,328,000	13,123,000	13,445,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.28	-0.12	15	0.76	0.66	67	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73
Provision for loan and lease losses / Average loans and leases	-0.97	-0.21	3	2.33	1.06	90	1.60	0.82	89	0.56	0.24	88	0.50	0.24	85
Provision for loan and lease losses / Net loan and lease losses	-339.40	-65.12	21	421.10	587.54	51	309.77	487.86	45	96.80	130.58	24	100.60	134.68	37
Allowance for loan and lease losses / Total loans and leases not held for sale	1.71	1.32	79	3.10	1.58	91	2.74	1.58	89	1.33	0.83	87	1.34	0.90	84
Allowance for loan and lease losses / Total loans and leases	1.64	1.30	78	3.02	1.55	91	2.67	1.55	89	1.32	0.81	87	1.32	0.89	84
Allowance for loan and lease losses / Net loans and leases losses (X)	5.88	17.40	25	5.49	11.29	41	5.39	11.58	36	2.33	8.03	20	2.77	7.54	22
Allowance for loan and lease losses / Nonaccrual assets	183.57	330.05	26	238.20	301.93	53	238.27	299.17	49	219.08	218.72	68	183.78	214.03	55
ALLL / 90+ days past due + nonaccrual loans and leases	186.02	271.93	37	233.32	249.38	57	220.33	244.34	51	171.97	151.73	68	129.84	160.51	51
Gross loan and lease losses / Average loans and leases	0.44	0.20	88	0.71	0.35	85	0.67	0.34	82	0.69	0.28	89	0.65	0.30	89
Recoveries / Average loans and leases	0.16	0.08	85	0.15	0.07	89	0.15	0.07	89	0.12	0.08	78	0.15	0.09	82
Net losses / Average loans and leases	0.29	0.12	86	0.55	0.28	82	0.52	0.27	80	0.57	0.21	88	0.50	0.22	88
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	18.74	25.09	45	16.98	24.77	38	23.16	33.98	36	18.60	36.22	22	22.93	41.30	29
Earnings coverage of net loan and lease losses (X)	16.88	26.30	49	9.04	20.97	41	9.83	22.91	43	8.88	24.40	34	9.41	21.75	34
Net Loan and Lease Losses By Type															
Real estate loans	-0.07	0.02	3	-0.04	0.04	6	-0.04	0.04	3	-0.02	0.01	12	-0.07	0.02	4
Real estate loans secured by 1–4 family	-0.11	-0.01	3	-0.06	0.01	7	-0.07	0.01	4	-0.04	0.01	11	-0.11	0.01	5
Revolving	-0.69	-0.07	6	0.01	0.01	60	-0.11	0.01	12	-0.10	0.02	11	0.03	0.03	54
Closed-end	-0.06	-0.01	10	-0.07	0.01	5	-0.07	0	5	-0.03	0	12	-0.12	0.01	3
Commercial real estate loans	0.01	0.04	51	0.01	0.06	38	0.01	0.07	30	0.01	0.01	63	0	0.01	54
Construction and land development	0	0.01	64	-0.01	0	27	-0.01	0	32	0.05	-0.01	88	0.02	-0.03	86
1–4 family	0	0	57	-0.01	0	12	-0.01	0	12	-0.03	0	5	0.02	-0.01	96
Other	0	0.01	63	0	0	59	0	0	57	0.09	-0.01	93	0	-0.02	68
Multifamily	0	0.01	18	-0.01	0	17	0	0	19	0	0	23	0	0	33
Nonfarm nonresidential	0.03	0.05	58	0.04	0.08	51	0.03	0.11	41	0.02	0.02	66	0	0.02	47
Owner-occupied	0	0.01	46	0.01	0.02	56	0	0.02	48	0	0.01	17	0.01	0.01	66
Other	0.03	0.04	65	0.03	0.05	59	0.02	0.08	47	0.03	0.01	80	-0.01	0.01	18
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	-0.74	0.01	1	0	0	50
Commercial and industrial loans	0.31	0.19	71	0.63	0.46	73	0.63	0.47	71	0.48	0.37	72	0.26	0.31	54
Loans to individuals	1.24	0.72	80	2.27	1.25	79	1.98	1.13	79	2.19	1.17	82	2.19	1.16	81
Credit card loans	2.03	2.27	50	3.36	3.33	50	2.96	2.92	47	2.92	3.11	40	2.93	2.92	42
Agricultural loans	0.54	0.02	95	0.83	0.11	90	0.45	0.19	85	0.57	0.08	89	0.46	0.15	83
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.06	0.09	63	0.07	0.14	55	0.08	0.15	58	0.10	0.15	58	0.10	0.14	58

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	4,693,000	4,261,000	5,364,000	5,084,000	6,191,000
90+ days past due loans and leases	1,015,000	995,000	1,731,000	2,773,000	4,440,000
Nonaccrual loans and leases	8,742,000	12,212,000	11,126,000	4,858,000	5,915,000
Total past due and nonaccrual loans and leases	14,450,000	17,468,000	18,221,000	12,715,000	16,546,000
Restructured 30–89 days past due	88,000	154,000	134,000	271,000	1,043,000
Restructured 90+ days past due	25,000	43,000	42,000	55,000	825,000
Restructured nonaccrual	3,826,000	3,625,000	3,734,000	2,789,000	3,459,000
Total restructured loans and leases	3,939,000	3,822,000	3,910,000	3,115,000	5,327,000
30–89 days past due loans held for sale	622,000	582,000	502,000	687,000	7,000
90+ days past due loans held for sale	201,000	3,000	372,000	189,000	13,000
Nonaccrual loans held for sale	1,137,000	2,684,000	1,757,000	740,000	47,000
Total past due and nonaccrual loans held for sale	1,960,000	3,269,000	2,631,000	1,616,000	67,000
Restructured loans and leases in compliance	3,953,000	4,554,000	4,563,000	4,817,000	7,327,000
Other real estate owned	235,000	308,000	265,000	386,000	344,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	1,145,000	724,000	763,000	1,132,000	1,401,000
Total other assets past due and nonaccrual	1,145,000	724,000	763,000	1,132,000	1,401,000

	BHC	Peer # 1	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	0.43	0.29	77	0.42	0.37	67	0.51	0.39	72	0.51	0.43	67	0.61	0.44	78
90+ days past due loans and leases	0.09	0.09	72	0.10	0.13	67	0.16	0.12	75	0.28	0.15	80	0.44	0.17	84
Nonaccrual loans and leases	0.79	0.54	78	1.20	0.66	86	1.05	0.66	83	0.49	0.51	49	0.58	0.54	59
90+ days past due and nonaccrual loans and leases	0.88	0.68	74	1.29	0.84	80	1.21	0.85	80	0.77	0.71	57	1.02	0.75	76
30–89 days past due restructured	0.01	0.01	74	0.02	0.01	77	0.01	0.01	72	0.03	0.01	76	0.10	0.02	92
90+ days past due restructured	0	0	75	0	0.01	77	0	0.01	77	0.01	0.01	77	0.08	0.01	89
Nonaccrual restructured	0.35	0.12	90	0.36	0.14	89	0.35	0.13	89	0.28	0.14	81	0.34	0.16	84
30–89 days past due loans held for sale	0.06	0	96	0.06	0	96	0.05	0	94	0.07	0	95	0	0	81
90+ days past due loans held for sale	0.02	0	91	0	0	82	0.04	0	93	0.02	0	93	0	0	91
Nonaccrual loans held for sale	0.10	0	96	0.26	0	97	0.17	0.01	96	0.07	0	95	0	0	84
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.42	0.29	77	0.42	0.37	67	0.51	0.40	72	0.51	0.43	66	0.61	0.44	78
90+ days past due assets	0.09	0.09	72	0.10	0.13	67	0.16	0.12	75	0.28	0.15	80	0.44	0.18	83
Nonaccrual assets	0.90	0.55	83	1.27	0.67	87	1.12	0.67	86	0.60	0.53	65	0.72	0.57	73
30+ days past due and nonaccrual assets	1.41	1	77	1.78	1.25	77	1.79	1.29	78	1.39	1.19	69	1.77	1.26	79
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.40	42	0.43	0.52	46	0.40	0.52	41	0.33	0.44	41	0.45	0.48	53
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.42	38	0.44	0.55	43	0.41	0.55	38	0.34	0.48	39	0.46	0.52	46
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.48	39	0.53	0.61	45	0.48	0.60	39	0.39	0.53	34	0.59	0.60	52
Allowance for loan and lease losses	71.86	67.85	60	56.05	66.38	47	56.94	66.66	43	79.15	115.41	36	114.94	118.28	52
Equity capital + allowance for loan and lease losses	4.23	4.12	57	5.72	5.10	61	5.24	4.97	58	3.78	4.28	49	5.72	4.79	65
Tier 1 capital + allowance for loan and lease losses	4.97	4.89	60	6.69	6.26	59	6.13	6.05	56	4.56	5.65	44	6.96	6.16	62
Loans and leases + other real estate owned	1.18	0.82	80	1.69	0.98	87	1.52	0.97	82	1.05	0.85	68	1.52	0.96	84

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

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.29	0.25	66	0.37	0.35	60	0.43	0.39	66	0.56	0.38	78	0.81	0.42	88
	90+ days past due	0.07	0.12	69	0	0.17	33	0.10	0.16	71	0.30	0.16	81	0.69	0.22	86
	Nonaccrual	1.77	0.60	92	2.23	0.70	92	2.12	0.76	91	1.03	0.46	90	1.17	0.57	86
Commercial and industrial	30–89 days past due	0.54	0.24	84	0.30	0.24	71	0.43	0.23	80	0.36	0.31	67	0.21	0.30	44
	90+ days past due	0.04	0.02	83	0.06	0.03	82	0.08	0.03	80	0.10	0.05	78	0.14	0.05	83
	Nonaccrual	0.66	0.65	62	1.28	0.80	79	1.10	0.75	76	0.52	0.83	37	0.53	0.76	47
Individuals	30–89 days past due	0.75	0.60	69	0.80	0.74	61	0.88	0.83	58	0.96	0.83	56	1.03	0.84	61
	90+ days past due	0.30	0.08	88	0.44	0.11	90	0.58	0.14	88	0.69	0.17	89	0.67	0.16	90
	Nonaccrual	0.08	0.17	47	0.07	0.24	39	0.08	0.28	39	0.05	0.17	40	0.07	0.23	35
Depository institution loans	30–89 days past due	1.10	0.03	97	0.81	0.01	98	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	47	0	0	48	0.03	0	95	0	0	49	0.02	0	94
	Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due	0.14	0.11	70	0.63	0.15	88	5.89	0.17	97	1.57	0.24	92	2.12	0.17	97
	90+ days past due	0.14	0	95	0.16	0	95	0.15	0	97	0.14	0	94	0.15	0	95
	Nonaccrual	0	0.51	25	0.47	0.72	62	0.15	0.49	54	0.29	0.67	61	0.46	0.75	61
Foreign governments	30–89 days past due	0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due	0.30	0.11	83	0.29	0.14	77	0.39	0.18	79	0.15	0.20	58	0.21	0.17	69
	90+ days past due	0.01	0.01	82	0.01	0.01	77	0.01	0.01	78	0.01	0.01	73	0.01	0.01	74
	Nonaccrual	0.20	0.13	74	0.50	0.19	81	0.34	0.15	79	0.01	0.13	40	0.02	0.14	42

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.36	0.36	60	0.52	0.51	57	0.41	0.65	34	0.79	0.67	69	1.10	0.71	82
	90+ days past due	0.08	0.25	66	0	0.36	36	0.15	0.33	70	0.46	0.31	80	0.99	0.46	83
	Nonaccrual	2.29	0.76	90	3.03	0.91	92	2.84	0.89	93	1.45	0.73	86	1.46	0.86	80
Revolving	30–89 days past due	0.43	0.33	69	0.54	0.40	67	0.50	0.48	54	1.07	0.45	92	1.25	0.50	89
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.71	0.05	97	0.91	0.05	96
	Nonaccrual	5.99	1.05	92	4.97	1.28	90	5.57	1.13	90	3.13	1	86	2.97	1.17	83
Closed-end	30–89 days past due	0.35	0.36	62	0.52	0.52	57	0.40	0.65	38	0.76	0.70	61	1.08	0.75	76
	90+ days past due	0.09	0.27	66	0	0.41	38	0.17	0.38	71	0.42	0.35	80	1	0.53	80
	Nonaccrual	1.97	0.71	92	2.81	0.89	92	2.55	0.87	92	1.22	0.70	85	1.26	0.84	76
Junior lien	30–89 days past due	0	0.01	41	0	0.02	24	0	0.02	30	0.01	0.02	28	0.01	0.03	35
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	69	0	0	63
	Nonaccrual	0.02	0.04	46	0.02	0.05	37	0.02	0.04	40	0.02	0.04	38	0.02	0.06	40
Commercial real estate	30–89 days past due	0.13	0.16	56	0.08	0.21	35	0.48	0.26	79	0.11	0.18	40	0.13	0.17	44
	90+ days past due	0.06	0.01	90	0	0.02	25	0.01	0.02	65	0	0.03	43	0.01	0.03	56
	Nonaccrual	0.75	0.48	75	0.68	0.53	62	0.76	0.62	68	0.21	0.23	56	0.44	0.28	75
Construction and development	30–89 days past due	0.05	0.15	51	0.22	0.24	64	0.46	0.28	75	0.09	0.28	45	0.13	0.21	50
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0.01	0.02	71
	Nonaccrual	3.34	0.31	94	3.81	0.32	95	3.73	0.41	94	1.04	0.20	88	1.57	0.19	94
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0.01	0	91
	Nonaccrual	0.04	0.02	82	0.02	0.03	66	0.02	0.03	68	0.02	0.02	68	0.10	0.02	88
Other	30–89 days past due	0.05	0.10	66	0.22	0.17	70	0.46	0.22	80	0.09	0.20	55	0.13	0.13	67
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	3.30	0.25	95	3.79	0.26	95	3.71	0.35	94	1.02	0.17	88	1.47	0.15	94
Multifamily	30–89 days past due	0.10	0.09	73	0.02	0.09	57	0.36	0.09	88	0.08	0.08	68	0.04	0.10	57
	90+ days past due	0.01	0	94	0	0	43	0	0	91	0	0	84	0	0.01	39
	Nonaccrual	0.35	0.13	82	0.07	0.09	59	0.08	0.11	59	0.04	0.05	60	0.07	0.08	65
Nonfarm non-residential	30–89 days past due	0.19	0.12	73	0.17	0.21	55	0.70	0.23	86	0.16	0.14	59	0.30	0.17	78
	90+ days past due	0.18	0.01	96	0	0.02	30	0.03	0.02	78	0	0.03	22	0.03	0.03	75
	Nonaccrual	0.86	0.58	73	1.02	0.68	74	1.25	0.80	73	0.34	0.28	68	0.84	0.30	93
Owner Occupied	30–89 days past due	0.05	0.04	64	0.11	0.07	73	0.38	0.07	96	0.11	0.07	71	0.15	0.09	69
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.28	0.20	68	0.40	0.26	73	0.38	0.27	68	0.25	0.16	71	0.28	0.17	72
Other	30–89 days past due	0.15	0.07	75	0.06	0.13	52	0.32	0.14	79	0.05	0.07	52	0.15	0.07	81
	90+ days past due	0.18	0.01	97	0	0.01	33	0.03	0.01	84	0	0.01	30	0.03	0.01	81
	Nonaccrual	0.58	0.31	77	0.62	0.36	73	0.87	0.44	77	0.10	0.10	57	0.56	0.13	92
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0.74	0.23	85	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	10.61	1.06	93	7.84	1.49	90	8.42	1.13	93	2.96	0.84	86	5.19	1.23	87
Credit card	30–89 days past due	0.52	0.79	27	0.86	0.92	39	0.74	0.95	29	0.92	1.19	22	0.92	1.22	26
	90+ days past due	0.49	0.40	55	0.67	0.55	55	0.90	0.63	65	0.96	0.78	56	0.94	0.73	52
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-11,036,000	4,096,000	4,315,000	9,557,000	32,752,000
Retained earnings	268,599,000	234,392,000	242,712,000	223,211,000	199,202,000
Accumulated other comprehensive income (AOCI)	963,000	8,940,000	7,986,000	1,569,000	-1,507,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	258,526,000	247,428,000	255,013,000	234,337,000	230,447,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	48,880,000	46,373,000	47,869,000	46,399,000	46,071,000
Accumulated other comprehensive income-related adjustments	276,000	2,693,000	2,385,000	62,000	-107,000
Other deductions from common equity tier 1 capital	-547,000	643,000	-319,000	123,000	1,579,000
Subtotal:	209,917,000	197,719,000	205,078,000	187,753,000	182,904,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	209,917,000	197,719,000	205,078,000	187,753,000	182,904,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	34,838,000	30,063,000	30,063,000	26,993,000	26,068,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	1,000	1,000	0	9,000	5,000
Additional tier 1 capital before deductions	34,839,000	30,064,000	30,063,000	27,002,000	26,073,000
Less: Additional tier 1 capital deductions	549,000	297,000	297,000	323,000	454,000
Additional tier 1 capital	34,290,000	29,767,000	29,766,000	26,679,000	25,619,000
Tier 1 Capital	244,207,000	227,486,000	234,844,000	214,432,000	208,523,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	14,733,000	16,965,000	16,645,000	13,733,000	13,772,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	104,000	157,000	115,000	168,000	216,000
Allowance for loan and lease losses in tier 2 capital	16,338,000	17,855,000	18,372,000	14,314,000	14,500,000
Exited advanced approach eligible credit reserves	5,813,000	5,405,000	5,677,000	3,837,000	4,424,000
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	31,175,000	34,977,000	35,132,000	28,215,000	28,488,000
Exited advanced approach tier 2 capital before deductions	20,650,000	22,527,000	22,437,000	17,738,000	18,412,000
Less: Tier 2 capital deductions	388,000	66,000	53,000	58,000	70,000
Tier 2 capital	30,787,000	34,911,000	35,079,000	28,157,000	28,418,000
Exited advanced approach tier 2 capital	20,262,000	22,461,000	22,384,000	17,680,000	18,342,000
Total capital	274,994,000	262,397,000	269,923,000	242,589,000	236,941,000
Exited advanced approach total capital	264,469,000	249,947,000	257,228,000	232,112,000	226,865,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	3,725,886,000	3,287,704,000	3,398,833,000	2,771,586,000	2,635,975,000
Less: Deductions from common equity tier 1 capital	49,925,000	47,034,000	48,438,000	47,031,000	47,188,000
Less: Other deductions	158,000	-2,620,000	-2,924,000	-5,684,000	-530,000
Total assets for leverage ratio	3,675,803,000	3,243,290,000	3,353,319,000	2,730,239,000	2,589,317,000
Total risk-weighted assets	1,628,405,930	1,514,508,975	1,560,608,960	1,515,868,505	1,528,916,460
Exited advanced approach total RWA	1,544,512,000	1,429,334,000	1,484,431,000	1,397,878,000	1,421,205,000

	BHC	Peer # 1	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	12.89	12.59	61	13.06	12.26	73	13.14	12.35	68	12.39	12.11	60	11.96	12.09	56
Common equity tier 1 capital, column B	13.59	0.29	97	13.83	0.29	97	13.82	0.30	98	13.43	0.29	97	12.87	0.52	96
Tier 1 capital, column A	15	13.31	78	15.02	12.97	82	15.05	13.08	80	14.15	12.78	75	13.64	12.85	73
Tier 1 capital, column B	15.81	0.33	98	15.92	0.33	98	15.82	0.34	98	15.34	0.34	97	14.67	0.60	95
Total capital, column A	16.89	15.21	81	17.33	15.12	83	17.30	15.23	83	16	14.36	77	15.50	14.45	74
Total capital, column B	17.12	0.36	97	17.49	0.38	98	17.33	0.39	97	16.60	0.38	96	15.96	0.67	94
Tier 1 leverage	6.64	9.07	4	7.01	9.05	4	7	9.13	4	7.85	9.76	8	8.05	9.71	9
Supplementary leverage ratio, advanced approaches HCs	5.47	6.90	6	7.01	8.70	26	6.90	8.72	5	6.26	7.41	33	6.38	7.31	27

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	2,455,000	3,637,000	4,194,000	3,351,000	3,009,000	-32.50	-29.09
Total property and casualty assets	650,000	647,000	650,000	656,000	662,000	0.46	-21.50
Reinsurance recoverables (P/C)				10,000	14,000		
Total life and health assets	1,805,000	2,990,000	3,544,000	2,695,000	2,347,000	-39.63	-31.47
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	1,752,000	2,947,000	3,532,000	2,686,000	2,339,000		-31.37
Total insurance underwriting equity	639,000	590,000	602,000	553,000	647,000	8.31	-0.78
Total property and casualty equity	610,000	561,000	574,000	524,000	555,000	8.73	11.52
Total life and health equity	29,000	29,000	28,000	29,000	92,000	0.00	-70.10
Total insurance underwriting net income	-23,000	-76,000	-87,000	-259,000	-186,000		
Total property and casualty	-30,000	-82,000	-92,000	-268,000	-196,000		
Total life and health	7,000	6,000	5,000	9,000	10,000	16.67	-12.50
Claims and claims adjusted expense reserves (P/C)	39,000	42,000	39,000	57,000	76,000	-7.14	-80.50
Unearned premiums (P/C)	1,000	1,000	0	0	0	0.00	-80.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	1,752,000	2,947,000	3,532,000	2,686,000	2,339,000	-40.55	-31.37
Insurance activities revenue	8,000	10,000	13,000	15,000	14,000	-20.00	-52.94
Other insurance activities income	14,000	15,000	20,000	22,000	21,000	-6.67	0.00
Insurance and reinsurance underwriting income	-6,000	-5,000	-7,000	-7,000	-7,000		
Premiums	-6,000	-5,000	-7,000	-7,000	-7,000		
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	-6,000	-5,000	-7,000	-7,000	-7,000		
Insurance benefits, losses, expenses	3,000	0	0	2,000	-27,000		-76.92
Net assets of insurance underwriting subsidiaries	648,000	647,000	650,000	656,000	662,000	0.15	-17.56
Life insurance assets	21,106,000	20,589,000	20,844,000	20,246,000	19,621,000	2.51	12.18

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.07	0	94	0.11	0	94	0.12	0	94	0.12	0.01	92	0.11	0.01	92
Insurance underwriting assets (P/C) / Total insurance underwriting assets	26.48	53.46	44	17.79	54.17	42	15.50	53.67	42	19.58	51.47	43	22	56.12	37
Insurance underwriting assets (L/H) / Total insurance underwriting assets	73.52	46.54	56	82.21	45.83	57	84.50	46.33	57	80.42	48.53	56	78	43.88	62
Separate account assets (L/H) / Total life assets	97.06	13.15	92	98.56	11.09	93	99.66	11.24	93	99.67	7.26	95	99.66	8.53	94
Insurance activities revenue / Adjusted operating income	0.01	0.38	34	0.01	0.41	32	0.01	0.41	31	0.01	0.47	32	0.01	0.47	32
Premium income / Insurance activities revenue	-75	2.90	0	-50	2.06	0	-53.85	2.84	0	-46.67	7.32	1	-50	4.86	1
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	-0.06	0.02	0	-0.45	0.03	1	-0.30	0.03	2	-0.71	0.08	0	-0.57	0.08	1
Insurance net income (P/C) / Equity (P/C)	-6.56	28.21	5	-19.49	10.18	5	-16.03	15.59	5	-51.15	19.86	4	-35.32	15.64	4
Insurance net income (L/H) / Equity (L/H)	32.18	5.51	91	27.59	5.32	92	17.86	3.62	92	31.03	5.13	94	10.87	1.99	72
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	1.52	0.15	90	2.11	0.17	91
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	94	0.02	0	94	0.02	0	94	0.02	0	93	0.03	0	93
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.04	11.72	36	7.97	11.07	40	7.92	11.03	40	8.90	11.51	42	8.84	10.22	43
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		540,140,000			517,843,000			520,210,000			426,023,000			402,374,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	14.37	0.44	94	15.95	0.75	93	15.36	0.75	93	15.85	1.39	89	15.34	1.79	89

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	133,941,000	109,833,000	125,068,000	92,959,000	90,954,000
Real estate loans	4,156,000	3,640,000	3,793,000	2,622,000	2,918,000
Commercial and industrial loans	50,320,000	40,734,000	44,614,000	36,774,000	35,254,000
Loans to depository institutions and other banks acceptances	7,522,000	6,676,000	6,971,000	6,950,000	9,784,000
Loans to foreign governments and institutions	1,895,000	2,191,000	2,595,000	2,970,000	3,090,000
Loans to individuals	2,384,000	2,166,000	2,311,000	2,062,000	1,975,000
Agricultural loans	0	13,000	13,000	1,000	11,000
Other foreign loans	67,664,000	54,413,000	64,771,000	41,530,000	37,922,000
Lease financing receivables	0	0	0	50,000	0
Debt securities	16,020,000	21,292,000	23,079,000	22,559,000	25,652,000
Interest-bearing bank balances	209,322,000	173,313,000	223,829,000	113,003,000	107,185,000
Total selected foreign assets	359,283,000	304,438,000	371,976,000	228,521,000	223,791,000
Total foreign deposits	401,823,000	344,151,000	374,514,000	290,608,000	270,076,000
Interest-bearing deposits	373,234,000	323,087,000	351,079,000	270,720,000	250,984,000
Non-interest-bearing deposits	28,589,000	21,064,000	23,435,000	19,888,000	19,092,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.89	0.63	83	2.25	0.88	79	2.12	0.87	79	2.73	1.25	75	2.97	1.17	76
Cost: Interest-bearing deposits	-0.10	0.12	14	0.07	0.48	21	0.02	0.42	17	0.78	1.19	36	0.58	0.97	34
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03		0.03	27.29	12
Commercial and industrial loans		0.86		0.74	0.43	82	0.66	0.64	83	0.28	0.29	80	0.16	1.53	33
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	21.95	-0.16	80	18.34	-0.58	79	34.54	-2.40	85	2.20	22.48	51	8.12	7.24	55
Total selected assets	18.02	3.36	72	30.40	2.65	86	62.78	2.04	92	2.11	12.40	55	6.80	3.24	60
Deposits	16.76	10.74	65	19.66	-1.43	70	28.87	3.46	76	7.60	10.36	60	5.20	5	58

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	112,884,000	116,474,000	110,612,000	136,436,000	164,057,000	-3.08	-49.71
1–4 family residential loans	67,888,000	74,405,000	68,391,000	96,795,000	123,201,000	-8.76	-62.73
Home equity lines	9,000	17,000	15,000	22,000	31,000	-47.06	-91.09
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	44,987,000	42,052,000	42,206,000	39,619,000	40,825,000	6.98	6.53
Retained credit exposure	3,090,000	2,937,000	2,935,000	2,229,000	1,932,000	5.21	-11.33
1–4 family residential loans	725,000	1,016,000	869,000	723,000	565,000	-28.64	
Home equity lines	0	1,000	1,000	2,000	7,000		
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	2,365,000	1,920,000	2,065,000	1,504,000	1,360,000	23.18	
Unused commitments to provide liquidity (servicer advance)	80,000	77,000	81,000	73,000	70,000	3.90	142.42
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	39,252,000	38,689,000	40,758,000	39,116,000	37,918,000	1.46	2.71
Credit exposure from credit enhancements provided to conduit structures	17,461,000	14,040,000	16,394,000	15,150,000	15,236,000	24.37	-17.86
Liquidity commitments provided to conduit structures	21,791,000	24,649,000	24,364,000	23,966,000	22,682,000	-11.59	28.49

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	3	3.59	3.27	5.08	6.26
1–4 family residential loans	1.81	2.29	2.02	3.60	4.70
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	1.20	1.30	1.25	1.47	1.56
Asset-backed commercial paper conduits	1.04	1.19	1.20	1.46	1.45
Credit exposure from credit enhancements provided to conduit structures	0.46	0.43	0.48	0.56	0.58
Liquidity commitments provided to conduit structures	0.58	0.76	0.72	0.89	0.86
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	24.50	26.02	24.44	27.81	31.59
Home equity lines	1.63	2.21	2.03	2.55	2.90
Credit card receivables	10.46	11.06	11.07	13.51	12.15
Auto loans and other consumer loans	5.28	4.58	4.67	4.21	4.09
Commercial and industrial loans	14.70	17.05	16.59	15.02	15.91
All other loans and leases	43.45	39.08	41.20	36.90	33.36

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	2.74	2.52	2.65	1.63	1.18
1–4 family residential loans	1.07	1.37	1.27	0.75	0.46
Home equity lines	0	5.88	6.67	9.09	22.58
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	5.26	4.57	4.89	3.80	3.33
Unused commitments to provide liquidity (servicer advance)	0.07	0.07	0.07	0.05	0.04
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	1.27	1.29	1.25	1.04	0.93
Total retained credit exposure and asset sale credit exposure	8.31	9.34	8.65	8.63	8.07

Dollar Amount in Thousands	09/30/2021	09/30/2020	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	1,263,000	2,451,000	1,920,000	2,658,000	3,540,000	-48.47	-74.91
Home equity lines	0	1,000	0	1,000	1,000	-100.00	-100.00
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	328,000	1,081,000	474,000	41,000	38,000	-69.66	0.92
Total 30–89 days past due securitized assets	1,591,000	3,533,000	2,394,000	2,700,000	3,579,000	-54.97	-70.33
90+ Days Past Due Securitized Assets							
1–4 family residential loans	4,957,000	7,873,000	7,297,000	4,288,000	5,799,000	-37.04	-53.99
Home equity lines	1,000	2,000	2,000	1,000	1,000	-50.00	-80.00
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	987,000	3,045,000	3,245,000	110,000	99,000		57.67
Total 90+ days past due securitized assets	5,945,000	10,920,000	10,544,000	4,399,000	5,899,000	-45.56	-47.87
Total past due securitized assets	7,536,000	14,453,000	12,938,000	7,099,000	9,478,000	-47.86	-55.05
Net Losses on Securitized Assets							
1–4 family residential loans	31,000	383,000	507,000	1,113,000	459,000	-91.91	-98.28
Home equity lines	0	-2,000	-3,000	-3,000	-5,000		-100.00
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	80,000	-3,000	24,000	18,000	30,000		-74.28
Total net losses on securitized assets	111,000	378,000	528,000	1,128,000	484,000	-70.63	-94.75

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.86	3.29	2.81	2.75	2.87
Home equity lines	0	5.88	0	4.55	3.23
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.73	2.57	1.12	0.10	0.09
Total 30–89 days past due securitized assets	1.41	3.03	2.16	1.98	2.18
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	7.30	10.58	10.67	4.43	4.71
Home equity lines	11.11	11.76	13.33	4.55	3.23
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	2.19	7.24	7.69	0.28	0.24
Total 90+ days past due securitized assets	5.27	9.38	9.53	3.22	3.60
Total past due securitized assets percent of securitized assets	6.68	12.41	11.70	5.20	5.78
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.06	0.69	0.74	1.15	0.37
Home equity lines	0	-15.69	-20	-13.64	-16.13
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.24	-0.01	0.06	0.05	0.07
Total net losses on securitized assets	0.13	0.43	0.48	0.83	0.30
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.69	1.21	0.98	1.37	1.67
Home equity lines	0.43	0.54	0.50	1.08	1.25
Credit card receivables	0.52	0.86	0.74	0.92	0.92
Commercial and industrial loans	0.54	0.30	0.43	0.36	0.21
All other loans and leases	0.42	0.49	0.57	0.25	0.32
Total managed loans past due 30–89 days	0.52	0.69	0.66	0.69	0.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.73	2.66	2.68	1.66	2.22
Home equity lines	0.01	0.01	0.01	0.72	0.91
Credit card receivables	0.49	0.67	0.90	0.96	0.94
Commercial and industrial loans	0.04	0.06	0.08	0.10	0.14
All other loans and leases	0.19	0.62	0.61	0.03	0.03
Total managed loans past due 90+ days	0.57	1.05	1.05	0.63	0.88
Total Past Due Managed Assets	1.09	1.73	1.71	1.32	1.71
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.12	0.13	0.33	0.04
Home equity lines	-0.69	0	-0.12	-0.11	0.01
Credit card receivables	2.03	3.36	2.96	2.92	2.93
Commercial and industrial loans	0.31	0.63	0.63	0.48	0.26
All other loans and leases	0.06	0.06	0.07	0.10	0.11
Net Losses on Managed Assets Percent of Total Managed Assets	0.27	0.54	0.49	0.60	0.45

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	364,000	7,901,000	8,065,000	28,946,000	25,229,000	-95.39	-96.14
Dividends	0	6,000,000	6,000,000	26,000,000	24,500,000	-100.00	-100.00
Interest	24,000	55,000	63,000	219,000	214,000	-56.36	-94.48
Management and service fees	1,358,000	1,297,000	1,725,000	1,429,000	1,548,000	4.70	96.81
Other income	-1,018,000	549,000	277,000	1,298,000	-1,033,000		
Income from nonbank subsidiaries	369,000	-723,000	-570,000	200,000	-441,000		-91.89
Dividends	0	0	0	0	2,000		-100.00
Interest	0	0	0	3,000	1,000		-100.00
Management and service fees	0	0	0	0	0		-100.00
Other income	369,000	-723,000	-570,000	197,000	-444,000		-58.21
Income from subsidiary holding companies	0	16,000	18,000	11,000	8,000,000	-100.00	-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	16,000	18,000	11,000	8,000,000	-100.00	
Total income from subsidiaries	733,000	7,194,000	7,513,000	29,157,000	32,788,000	-89.81	-94.77
Securities gains (losses)	0	0	0	0	0		
Other operating income	1,352,000	149,000	535,000	-1,388,000	936,000	807.38	
Total operating income	2,085,000	7,343,000	8,048,000	27,769,000	33,724,000	-71.61	-83.41
Operating Expenses							
Personnel expenses	250,000	223,000	430,000	402,000	125,000	12.11	187.36
Interest expense	3,015,000	4,185,000	5,192,000	7,397,000	6,337,000	-27.96	-4.44
Other expenses	2,107,000	1,783,000	2,251,000	2,478,000	2,250,000	18.17	63.97
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	5,372,000	6,191,000	7,873,000	10,277,000	8,712,000	-13.23	18.67
Income (loss) before taxes	-3,287,000	1,152,000	175,000	17,492,000	25,012,000		
Applicable income taxes (credit)	-697,000	-1,148,000	-1,324,000	-2,033,000	-1,838,000		
Extraordinary items							
Income before undistributed income of subsidiaries	-2,590,000	2,300,000	1,499,000	19,525,000	26,850,000		
Equity in undistributed income of subsidiaries	40,525,000	14,695,000	27,632,000	16,906,000	5,624,000	175.77	352.29
Bank subsidiaries	29,832,000	5,693,000	15,032,000	5,338,000	1,313,000	424.01	375.56
Nonbank subsidiaries	-3,000	-30,000	-32,000	-43,000	-4,000		
Subsidiary holding companies	10,696,000	9,032,000	12,632,000	11,611,000	4,315,000	18.42	778.16
Net income (loss)	37,935,000	16,995,000	29,131,000	36,431,000	32,474,000	123.21	110.68
Memoranda							
Bank net income	29,832,000	11,693,000	21,032,000	31,338,000	25,813,000	155.13	116.60
Nonbank net income	-3,000	-30,000	-32,000	-43,000	-2,000		
Subsidiary holding companys' net income	10,696,000	9,032,000	12,632,000	11,611,000	4,315,000	18.42	759.12

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% 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	296,310,000	52.26	261,354,000	50.73	270,173,000	51.13	248,682,000	217,473,000	13.37	24.56
Common and preferred stock	296,062,000	52.21	261,192,000	50.70	270,060,000	51.11	246,097,000	214,224,000	13.35	45.89
Excess cost over fair value	17,000	0	17,000	0	17,000	0	17,000	17,000	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	231,000	0.04	145,000	0.03	96,000	0.02	2,568,000	3,232,000	59.31	-97.69
Investment in nonbank subsidiaries	3,253,000	0.57	2,413,000	0.47	2,803,000	0.53	3,929,000	4,578,000	34.81	-96.62
Common and preferred stock	417,000	0.07	422,000	0.08	420,000	0.08	453,000	486,000	-1.18	-98.81
Excess cost over fair value	591,000	0.10	591,000	0.11	591,000	0.11	591,000	591,000	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	2,245,000	0.40	1,400,000	0.27	1,792,000	0.34	2,885,000	3,501,000	60.36	-75.78
Investment in subsidiary holding companies	249,862,000	44.07	234,728,000	45.56	238,525,000	45.14	225,093,000	235,389,000	6.45	698.56
Common and preferred stock	249,862,000	44.07	234,728,000	45.56	238,525,000	45.14	225,093,000	235,387,000	6.45	698.97
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	2,000		-100.00
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,817,000	1.20	6,838,000	1.33	6,857,000	1.30	5,328,000	5,357,000	-0.31	-92.07
Cash and due from unrelated depository institution	14,000	0	20,000	0	8,000	0	13,000	13,000	-30.00	-76.67
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	10,751,000	1.90	9,818,000	1.91	10,058,000	1.90	10,699,000	10,457,000	9.50	-40.41
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	567,007,000	100.00	515,171,000	100.00	528,424,000	100.00	493,744,000	473,267,000	10.06	19.63
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	7,347,000	1.30	14,503,000	2.82	10,814,000	2.05	18,984,000	15,667,000	-49.34	-76.24
Borrowings with maturity over 1 year	205,766,000	36.29	175,411,000	34.05	182,195,000	34.48	163,445,000	155,802,000	17.31	39.93
Subordinated notes and debentures	20,395,000	3.60	21,686,000	4.21	21,299,000	4.03	17,287,000	16,442,000	-5.95	12.58
Other liabilities	9,766,000	1.72	9,300,000	1.81	9,612,000	1.82	9,288,000	8,821,000	5.01	-11.71
Balance due to subsidiaries and related institutions	33,692,000	5.94	23,158,000	4.50	25,150,000	4.76	23,410,000	20,020,000	45.49	169.47
Total liabilities	276,966,000	48.85	244,058,000	47.37	249,070,000	47.13	232,414,000	216,752,000	13.48	26.10
Equity Capital	290,041,000	51.15	271,113,000	52.63	279,354,000	52.87	261,330,000	256,515,000	6.98	14.04
Perpetual preferred stock (income surplus)	34,838,000	6.14	30,063,000	5.84	30,063,000	5.69	26,993,000	26,068,000	15.88	33.64
Common stock	4,105,000	0.72	4,105,000	0.80	4,105,000	0.78	4,105,000	4,105,000	0.00	0.00
Common surplus	88,357,000	15.58	88,289,000	17.14	88,394,000	16.73	88,522,000	89,162,000	0.08	-4.07
Retained earnings	265,276,000	46.79	228,014,000	44.26	236,990,000	44.85	223,211,000	199,202,000	16.34	68.04
Accumulated other comprehensive income	963,000	0.17	8,940,000	1.74	7,986,000	1.51	1,569,000	-1,507,000	-89.23	-34.76
Other equity capital components	-103,498,000	-18.25	-88,298,000	-17.14	-88,184,000	-16.69	-83,070,000	-60,515,000		
Total liabilities and equity capital	567,007,000	100.00	515,171,000	100.00	528,424,000	100.00	493,744,000	473,267,000	10.06	19.63
Memoranda										
Loans and advances from bank subsidiaries	16,000	0	18,000	0	35,000	0.01	4,000	0	-11.11	-99.79
Loans and advances from nonbank subsidiaries	1,142,000	0.20	653,000	0.13	748,000	0.14	0	0	74.89	-74.76
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies	32,210,000	5.68	21,936,000	4.26	24,213,000	4.58	22,788,000	19,847,000	46.84	
Subordinated and long-term debt 1 year or less	10,000	0	0	0	0	0	0	147,000		-99.67
Guaranteed loans to banks, nonbanks, and holding companies	16,114,000	2.84	14,706,000	2.85	15,123,000	2.86	15,366,000	14,355,000	9.57	162.14

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	17.90	12.52	87	8.54	6.29	72	10.91	7.29	80	13.98	9.68	88	12.70	10.40	78
Bank net income / Average equity investment in banks	14.06	12.35	66	6.21	6.43	40	8.26	7.45	58	13.29	10.51	80	12.05	11.19	63
Nonbank net income / Average equity investment in nonbanks	-0.40	13.18	8	-3.87	8.01	9	-3.11	9.75	8	-3.93	7.89	10	-0.23	7.10	10
Subsidiary HCs net income / Average equity investment in sub HCs	5.83	11.04	20	5.24	6.72	52	5.45	7.01	54	5.15	8.55	28	1.86	8.78	13
Bank net income / Parent net income	78.64	96.45	15	68.80	87.60	16	72.20	88.16	16	86.02	82.22	25	79.49	82.56	22
Nonbank net income / Parent net income		3.22			4.43			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income	28.20	66.57	30	53.15	81.94	28	43.36	68.34	35	31.87	74	23	13.29	72.48	11
Leverage															
Total liabilities / Equity capital	95.49	16.51	95	90.02	20.37	92	89.16	20.06	92	88.94	20.43	92	84.50	20.88	91
Total debt / Equity capital	80.51	11.37	95	78.05	14.74	92	76.72	14.41	91	76.42	14.31	93	73.26	14.69	93
Total debt + notes payable to subs that issued TPS / Equity capital	80.51	13.41	95	78.05	17.04	92	76.72	16.67	91	76.42	16.36	92	73.26	17.10	92
Total debt + Loans guaranteed for affiliate / Equity capital	86.06	11.46	95	83.47	15.02	93	82.13	14.68	93	82.30	14.56	93	78.85	15.14	92
Total debt / Equity capital – excess over fair value	80.68	11.47	95	78.22	14.86	92	76.88	14.52	91	76.60	14.51	93	73.43	14.81	93
Long-term debt / Equity capital	77.98	10.65	96	72.70	13.73	93	72.84	13.56	93	69.16	13.04	92	67.15	13.37	94
Short-term debt / Equity capital	2.53	0.55	87	5.35	0.92	86	3.87	0.77	86	7.26	1.02	91	6.11	1.14	89
Current portion of long-term debt / Equity capital	0	0.10	82	0	0.05	41	0	0.06	40	0	0.05	40	0.06	0.14	84
Excess cost over fair value / Equity capital	0.21	0.08	85	0.22	0.08	85	0.22	0.08	85	0.23	0.12	84	0.24	0.12	84
Long-term debt / Consolidated long-term debt	80.37	40.69	83	78.73	32.61	90	78.77	34.67	89	67.45	28.44	84	66.32	28.63	82
Double Leverage															
Equity investment in subs / Equity capital	188.58	103.15	99	183.30	103.27	99	182.43	102.81	99	180.71	103.22	99	175.70	103.10	99
Total investment in subs / Equity capital	189.43	108.29	95	183.87	110.46	93	183.10	110.16	93	182.80	111.07	94	178.33	112.48	93
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)	5.08	0.27	98	9.97	0.69	96	7.90	0.47	98	5.79	0.36	99	5.98	0.35	97
Equity investment in subs – equity cap / Net income-div (X)	6.81	0.85	97	22.71	2.31	96	14.01	1.82	98	8.80	1.22	97	8.94	1.22	97
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	14.62	152.56	3	54.57	128.63	13	43.82	136.59	5	131.53	177.68	37	182.99	162.34	60
Cash from ops + noncash items + op expense / Op expense + dividend	-44.79	155.61	0	155.29	142.45	67	118.52	147.24	41	175.90	190.27	50	165.89	174.91	49
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.89	94.59	49	103.55	140.42	37	102.13	134.08	35	100.22	116.34	32	99.83	103.19	48
Pretax operating income + interest expense / Interest expense	-9.02	1,645.53	3	127.53	1,826.91	18	103.37	2,016.32	13	336.47	1,968.54	18	494.70	2,898.75	28
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-9.02	1,896.20	3	127.53	1,413.95	17	103.37	1,539.23	12	336.47	1,632.83	16	492.84	1,369.37	31
Dividends + interest from subsidiaries / Interest expense + dividends	0.19	174.48	3	44.13	144.62	12	33.90	150.43	7	131.95	210.80	29	144.60	188.90	38
Fees + other income from subsidiaries / Salary + other expenses	30.08	12.03	80	56.78	14.76	85	54.08	13.95	84	101.91	16.52	95	339.83	16.08	98
Net income / Current part of long-term debt + preferred dividends (X)	32.04	40.79	69	14.13	26.65	49	18.40	35.64	54	22.96	57.11	47	19.12	33.93	38
Other Ratios															
Net assets that reprice within 1 year / Total assets	-3.64	3.29	6	-5.39	3.69	6	-4.43	3.85	5	-10.88	2.64	4	-6.72	2.61	8
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	5.56	0.03	95	5.42	0.05	95	5.41	0.05	95	5.88	0.10	95	5.60	0.24	94
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	5.56	0.03	95	5.42	0.05	95	5.41	0.05	95	5.88	0.10	95	5.60	0.25	94
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.42	1.76	93	24.09	2.95	90	23.61	2.66	92	24.78	5.62	86	25.08	5.50	87
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.43	0.07	91	0.44	0.07	91	0.43	0.08	91	0.39	0.19	88	0.58	0.21	89

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		69.90		414.61	84.44	97	846.83	81.10	98	63.90	57.84	64	40.06	57.26	30
Dividends declared / Net income	25.42	27.22	47	56.11	49.77	62	43.58	42.29	54	34.25	33.08	53	33.12	27.33	60
Net income – dividends / Average equity	13.35	9.25	80	3.75	3.19	54	6.16	4.14	75	9.19	6.46	83	8.49	7.33	63
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	62.92	130.19	23	47.27	132.17	21	208.40	178.13	57	227.78	157.73	68
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0.02	7.13	46
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	213.42	2	62.92	167.02	15	47.27	174.85	11	208.40	260.40	47	227.80	215.26	59
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6	51.31	61.85	42	28.53	60.28	23	82.97	66.55	66	94.91	60.71	86
Interest income from bank subsidiaries	0.08	0.11	77	0.47	0.48	72	0.30	0.36	69	0.70	0.54	73	0.83	0.52	75
Management and service fees from bank subsidiaries	4.55	0.87	87	11.09	1.79	90	8.20	1.47	88	4.56	1.55	82	6	1.88	82
Other income from bank subsidiaries	-3.41	0	1	4.70	0	99	1.32	0	97	4.14	0	99	-4	0	2
Operating income from bank subsidiaries	1.22	48.70	9	67.57	71.13	50	38.35	62.88	30	92.37	69.36	70	97.74	63.43	82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	0	36.58	20	0	25.82	20	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies	0	5.06	22	0	9.87	25	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-0.41	52	0.18	0.01	90	0.14	0.01	90	0.09	0.29	88	185.40	0.01	96
Operating income from subsidiary holding companies	0	47.30	12	0.18	41.80	27	0.14	55.20	23	0.09	76.49	19	185.40	61.19	92
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	81.71	68	37	74.55	69.76	29	93.63	67.32	53	72.65	65.18	35
Interest income from bank subsidiaries	1.15	0.27	89	0.75	1.03	74	0.78	0.63	77	0.79	0.80	72	0.63	0.92	70
Management and service fees from bank subsidiaries	65.13	1.64	99	17.66	2.06	92	21.43	1.87	96	5.15	1.81	81	4.59	2.01	81
Other income from bank subsidiaries	-48.82	0.03	0	7.48	0.08	96	3.44	0.04	96	4.67	0.03	98	-3.06	0.02	1
Operating income from bank subsidiaries	17.46	82.68	14	107.60	80.80	99	100.21	82.20	98	104.24	78.80	99	74.81	74.20	29
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0.01	2.57	47
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0.01	1.19	64	0	2.32	60
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	17.70	0.01	98	-9.85	0.02	1	-7.08	0.01	0	0.71	0.04	93	-1.32	0.02	3
Operating income from nonbank subsidiaries	17.70	5.69	86	-9.85	5.80	1	-7.08	4.70	0	0.72	7.29	46	-1.31	7.64	0
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0.22	0	98	0.22	0	98	0.04	0	97	23.72	0	99
Operating income from subsidiary holding companies	0	3.40	44	0.22	4.22	85	0.22	4.56	85	0.04	6.08	81	23.72	6.79	84
Loans and advances from subsidiaries / Short term debt	454.17	152.66	86	155.88	216.76	75	231.14	135.13	80	120.06	83.37	71	126.68	87.87	70
Loans and advances from subsidiaries / Total debt	14.29	28.03	50	10.68	27.05	45	11.66	27.08	46	11.41	28.33	48	10.56	26.53	47