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

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BHC Name PINNACLE BANCORP, INC.

City/State OMAHA, NE

Bank Holding Company Information

Federal Reserve District: 10
Consolidated Assets ($000): 17,140,090
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 4

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:

PINNACLE BANCORP, INC.
18081 BURT STREET

OMAHA, NE 68022

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	16,042,160	13,433,045	13,723,858	11,656,096	10,589,277
Net income ($000)	173,256	129,492	181,042	167,550	171,786
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)	3.10	2.65	81	3.25	2.80	80	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73
+ Non-interest income	0.60	1.09	27	0.69	1.21	29	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25
– Overhead expense	1.88	2.21	30	2.16	2.59	30	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36
– Provision for credit losses	0.03	-0.12	83	0.14	0.66	8	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47
+ Securities gains (losses)	0	0.01	23	0	0.03	26	0	0.02	26	0	0.01	26	0.05	0	97
+ Other tax equivalent adjustments	0	0	6	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.84	1.76	60	1.64	0.91	90	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63
Net operating income	1.44	1.34	62	1.29	0.70	89	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84
Net income	1.44	1.34	62	1.29	0.71	88	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.45	3.12	70	3.92	3.64	67	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51
Interest expense	0.22	0.26	50	0.49	0.58	44	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19
Net interest income (tax equivalent)	3.23	2.85	76	3.43	3.05	70	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.12	15	0.01	0.28	7	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29
Earnings coverage of net loan and lease losses (X)	892.29	26.30	97	285.12	20.97	96	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.39	1.32	60	1.37	1.58	38	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89
Allowance for loan and lease losses / Total loans and leases	1.38	1.30	60	1.35	1.55	38	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.24	0.58	15	0.38	0.71	22	0.36	0.71	18	0.26	0.57	16	0.51	0.61	40
30–89 days past due loans and leases / Total loans and leases	0.30	0.29	60	0.46	0.37	70	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60
Liquidity and Funding															
Net noncore funding dependence	-4.10	-3.31	46	-3.33	6.19	24	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16
Net short-term noncore funding dependence	-5.58	-9.17	59	-5.31	-2.71	31	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26
Net loans and leases / Total assets	57.07	58.81	42	66.66	63	54	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Capitalization															
Tier 1 leverage ratio	8.70	9.07	42	8.69	9.05	45	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54
Holding company equity capital / Total assets	9.14	10.79	23	9.90	11.12	33	9.81	11.16	31	9.96	12.43	22	10.57	12.22	28
Total equity capital (including minority interest) / Total assets	9.16	10.91	21	9.91	11.24	32	9.82	11.29	29	9.98	12.57	21	10.59	12.27	29
Common equity tier 1 capital / Total risk-weighted assets	13.02	12.64	64	12.22	12.26	54	12.24	12.38	53	11.67	12.17	45	12.20	12.12	63
Net loans and leases / Equity capital (X)	6.24	5.47	67	6.74	5.73	75	6.53	5.58	73	6.75	5.21	80	6.73	5.29	79
Cash dividends / Net income	0	27.22	3	0	49.74	4	0	42.30	4	83.99	33.12	95	40.86	27.31	76
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	20.35	9.51	87	18.57	16.67	66	20.18	16.68	64	11.89	9.26	72	5.54	7	55
Equity capital	11.16	7.52	75	18.65	6.54	87	18.34	6.99	88	5.43	10.49	34	7.89	7.89	66
Net loans and leases	3.03	-0.66	72	16.35	12.75	71	14.37	9.07	76	5.77	9.10	51	5.42	7.89	42
Noncore funding	-5.37	-21.64	73	0.51	-6.57	61	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0.82	1.02	78	0.43	1.14	78
Long-term debt / Equity capital	7.23	10.65	48	8.98	13.73	52	7.83	13.56	48	10.36	13.04	61	0	13.37	15
Equity investment in subsidiaries / Equity capital	104.39	103.15	61	106.74	103.27	74	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22
Cash from ops + noncash items + op expense / Op expense + dividends	80.12	155.61	23	303.60	142.45	92	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27

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	349,120	326,621	439,237	415,974	375,136	6.89	54.33
Income from lease financing receivables	0	9	9	34	74	-100.00	-100.00
Fully taxable income on loans and leases	346,571	324,976	436,815	413,930	373,414	6.65	53.91
Tax-exempt income on loans and leases	2,549	1,654	2,431	2,078	1,796	54.11	111.36
Estimated tax benefit on income on loans and leases	40	0	0	0	0		
Income on loans and leases (tax equivalent)	349,160	326,630	439,246	416,008	375,210	6.90	54.24
Investment interest income (tax equivalent)	47,322	43,352	57,523	54,614	43,856	9.16	70.95
Interest on balances due from depository institutions	1,462	3,626	3,917	10,328	2,313	-59.68	101.93
Interest income on other earning assets	236	268	362	399	921	-11.94	-42.01
Total interest income (tax equivalent)	398,180	373,876	501,048	481,349	422,300	6.50	56.03
Interest on time deposits of $250K or more	3,751	6,318	7,924	10,147	5,494	-40.63	
Interest on time deposits < $250K	8,265	19,604	23,843	30,350	15,034	-57.84	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,609	15,192	18,022	40,149	24,491	-43.33	29.77
Interest on other borrowings and trading liabilities	2,631	3,289	4,305	6,076	5,024	-20.01	-40.42
Interest on subordinated debt and mandatory convertible securities	2,064	2,302	3,070	1,701	0	-10.34	
Total interest expense	25,320	46,705	57,164	88,423	50,043	-45.79	29.89
Net interest income (tax equivalent)	372,860	327,171	443,884	392,926	372,257	13.96	58.20
Non-interest income	72,596	69,885	99,198	97,077	80,178	3.88	19.46
Adjusted operating income (tax equivalent)	445,456	397,056	543,082	490,003	452,435	12.19	50.26
Overhead expense	226,034	217,419	295,739	273,421	262,049	3.96	33.90
Provision for credit losses	4,071	14,140	17,920	3,803	11,695		-0.97
Securities gains (losses)	0	4	1	-5	5,146	-100.00	-100.00
Other tax equivalent adjustments	-98	0	0	0	0		
Pretax net operating income (tax equivalent)	221,678	164,916	231,642	214,957	182,674	34.42	79.28
Applicable income taxes	47,998	35,037	50,126	46,750	10,157	36.99	2774.13
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	47,998	35,037	50,126	46,750	10,157	36.99	2774.13
Minority interest	424	387	474	657	731	9.56	3.67
Net income before discontinued operations, net of minority interest	173,256	129,492	181,042	167,550	171,786	33.80	42.51
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	173,256	129,492	181,042	167,550	171,786	33.80	42.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest	173,680	129,879	181,516	168,207	172,517	33.72	42.38
Investment securities income (tax equivalent)	47,322	43,352	57,523	54,614	43,856	9.16	70.95
US Treasury and agency securities (excluding mortgage-backed securities)	12,699	9,038	12,037	17,059	12,610	40.51	123.06
Mortgage-backed securities	29,769	30,212	39,618	33,122	25,852	-1.47	74.06
All other securities	4,854	4,102	5,868	4,433	5,394	18.32	-0.66
Cash dividends declared	0	0	0	140,720	70,200		-100.00
Common	0	0	0	140,720	70,200		-100.00
Preferred	0	0	0	0	0		

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)	3.31	2.90	78	3.71	3.35	74	3.65	3.27	74	4.13	4	61	3.99	3.87	62
Less: Interest expense	0.21	0.24	52	0.46	0.54	45	0.42	0.48	48	0.76	0.98	34	0.47	0.79	21
Equals: Net interest income (tax equivalent)	3.10	2.65	81	3.25	2.80	80	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73
Plus: Non-interest income	0.60	1.09	27	0.69	1.21	29	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25
Equals: adjusted operating income (tax equivalent)	3.70	3.80	49	3.94	4.06	49	3.96	4.04	49	4.20	4.41	40	4.27	4.46	40
Less: Overhead expense	1.88	2.21	30	2.16	2.59	30	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36
Less: Provision for credit losses	0.03	-0.12	83	0.14	0.66	8	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47
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	0.01	24	0	0.03	29	0	0.02	28	0	0.01	26	0.05	0	97
Plus: other tax equivalent adjustments	0	0	6	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.84	1.76	60	1.64	0.91	90	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63
Less: Applicable income taxes (tax equivalent)	0.40	0.41	53	0.35	0.21	87	0.37	0.23	86	0.40	0.36	61	0.10	0.33	5
Less: Minority interest	0	0	87	0	0	88	0	0	88	0.01	0	84	0.01	0	87
Equals: Net operating income	1.44	1.34	62	1.29	0.70	89	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.44	1.34	62	1.29	0.71	88	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Memo: Net income (last four quarters)	1.43	1.30	66	1.31	0.81	86	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Net income–BHC and noncontrolling (minority) interest	1.44	1.35	62	1.29	0.72	88	1.32	0.83	86	1.44	1.20	77	1.63	1.25	84
Margin Analysis															
Average earning assets / Average assets	95.94	93.09	82	94.71	92.11	80	94.79	92.32	80	94.80	91.05	86	94.26	91.48	78
Average interest-bearing funds / Average assets	79.06	61.98	91	78.16	64.67	89	78.09	64.06	89	79.65	65.57	91	79.45	65.56	89
Interest income (tax equivalent) / Average earning assets	3.45	3.12	70	3.92	3.64	67	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51
Interest expense / Average earning assets	0.22	0.26	50	0.49	0.58	44	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19
Net interest income (tax equivalent) / Average earning assets	3.23	2.85	76	3.43	3.05	70	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66
Yield or Cost															
Total loans and leases (tax equivalent)	4.78	4.07	84	4.81	4.35	77	4.79	4.27	79	5.12	5.09	59	4.90	4.95	55
Interest-bearing bank balances	0.15	0.13	81	0.54	0.36	87	0.42	0.27	86	2.20	2.04	59	1.82	1.64	65
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44		0.82	2.17	9
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.45	3.09	73	3.92	3.61	69	3.85	3.51	72	4.36	4.36	52	4.23	4.20	52
Investment securities (tax equivalent)	1.49	1.77	31	2.11	2.36	27	1.99	2.25	29	2.26	2.76	7	1.97	2.68	2
US Treasury and agency securities (excluding mortgage-backed securities)	0.94	1.23	33	1.72	1.85	50	1.54	1.75	38	2.24	2.32	49	1.99	2.05	49
Mortgage-backed securities	1.65	1.55	61	2.36	2.17	67	2.25	2.05	67	2.29	2.61	16	2.06	2.50	3
All other securities	1.44	2.85	10	1.54	3.28	6	1.51	3.24	6	1.79	4.06	4	1.68	4.20	1
Interest-bearing deposits	0.22	0.22	54	0.52	0.60	48	0.46	0.53	49	0.88	1.10	32	0.54	0.81	27
Time deposits of $250K or more	0.92	0.70	76	1.45	1.53	40	1.38	1.42	43	1.82	1.96	36	1.21	1.44	30
Time deposits < $250K	0.91	0.67	75	1.86	1.47	83	1.73	1.36	81	2.07	1.82	63	1.24	1.29	43
Other domestic deposits	0.11	0.16	40	0.25	0.41	23	0.22	0.36	25	0.59	0.93	23	0.38	0.67	22
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.19	0.18	71	0.41	0.71	31	0.37	0.62	35	1.22	1.86	33	0.92	1.51	32
Other borrowed funds and trading liabilities	1.43	1.29	55	1.42	1.54	45	1.44	1.50	49	1.83	2.38	19	2.85	2.28	83
All interest-bearing funds	0.27	0.38	31	0.59	0.82	29	0.53	0.74	31	0.95	1.49	21	0.59	1.19	12

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	72,596	69,885	99,198	97,077	80,178
Fiduciary activities income	1,884	1,525	2,062	2,256	2,083
Service charges on deposit accounts - domestic	14,159	13,337	17,882	21,379	21,777
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	4,914	3,728	5,138	5,364	5,044
Insurance activities revenue	7,089	6,940	8,962	9,791	9,827
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	32,538	26,318	40,863	24,558	14,018
Other non-interest income	12,012	18,037	24,291	33,729	27,429
Total overhead expenses	226,034	217,419	295,739	273,421	262,049
Personnel expense	144,585	134,263	184,298	164,125	147,432
Net occupancy expense	26,113	25,078	33,512	31,671	28,600
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,539	2,760	3,615	4,740	5,263
Other operating expenses	52,797	55,318	74,314	72,885	80,754
Fee income on mutual funds and annuities	4,979	3,738	5,151	5,410	5,119
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,087	2,051	2,070	2,025	1,954
Average personnel expense per employee	69.28	65.46	89.03	81.05	75.45
Average assets per employee	7,686.71	6,549.51	6,629.88	5,756.10	5,419.28

	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	6.86	2.14	91	5.35	2.09	83	5.19	2.02	83	5.57	2.72	78	6.38	3.08	79
Overhead expenses / Net Interest Income + non-interest income	50.75	58.85	19	54.76	62.06	22	54.46	62.28	20	55.80	61.29	27	57.92	60.88	33
Percent of Average Assets															
Total overhead expense	1.88	2.21	30	2.16	2.59	30	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36
Personnel expense	1.20	1.23	47	1.33	1.30	57	1.34	1.30	57	1.41	1.41	47	1.39	1.44	42
Net occupancy expense	0.22	0.24	38	0.25	0.26	48	0.24	0.26	42	0.27	0.28	48	0.27	0.28	49
Other operating expenses	0.46	0.72	9	0.58	0.95	17	0.57	0.94	17	0.67	0.97	25	0.81	0.97	41
Overhead less non-interest income	1.28	1.08	61	1.46	1.27	70	1.43	1.25	67	1.51	1.32	60	1.72	1.38	70
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.74	58.34	21	54.76	61.60	23	54.46	61.82	21	55.80	60.64	31	57.92	60.37	38
Personnel expense	32.46	32.89	40	33.81	32.31	55	33.94	32.36	55	33.49	32.39	54	32.59	32.51	46
Net occupancy expense	5.86	6.26	43	6.32	6.55	44	6.17	6.58	42	6.46	6.52	48	6.32	6.48	47
Other operating expenses	12.42	18.68	7	14.63	22.16	12	14.35	22.28	10	15.84	21.20	19	19.01	20.90	42
Total non-interest income	16.30	28.20	26	17.60	28.52	28	18.27	28.83	30	19.81	29.23	31	17.72	28.50	25
Fiduciary activities income	0.42	2.27	33	0.38	2.06	34	0.38	2.09	34	0.46	1.97	36	0.46	2.14	37
Service charges on domestic deposit accounts	3.18	3.25	46	3.36	3.23	51	3.29	3.27	50	4.36	3.88	55	4.81	4.15	57
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	1.10	2.46	43	0.94	2.59	38	0.95	2.46	40	1.09	3.54	39	1.11	3.42	40
Insurance activities revenue	1.59	0.38	86	1.75	0.41	87	1.65	0.41	86	2	0.47	88	2.17	0.47	90
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.30	3.64	82	6.63	3.74	77	7.52	3.92	78	5.01	1.86	88	3.10	1.61	76
Other non-interest income	2.70	9.39	6	4.54	9.49	25	4.47	9.65	23	6.88	10.04	36	6.06	9.86	28
Overhead less non-interest income	34.45	29.67	58	37.16	31.97	63	36.19	31.93	58	35.99	31.06	53	40.20	31.46	78
Applicable income taxes / Pretax net operating income (tax equivalent)	21.65	21.49	48	21.25	18.64	63	21.64	18.63	67	21.75	20.56	60	5.56	19.04	4
Applicable income tax + TE / Pretax net operating income + TE	21.65	23.11	27	21.25	22.16	37	21.64	21.18	45	21.75	23.23	36	5.56	21.56	3

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	7,996,649	7,093,024	7,282,997	6,653,652	6,237,883	12.74	50.80
Commercial and industrial loans	861,402	1,434,487	1,185,621	681,124	651,722	-39.95	47.68
Loans to individuals	132,076	136,454	135,781	146,241	149,158	-3.21	1.99
Loans to depository institutions and acceptances of other banks	16,410	16,682	16,660	0	0	-1.63	
Agricultural loans	811,561	824,387	823,637	836,559	831,319	-1.56	7.81
Other loans and leases	125,829	154,328	159,618	68,836	62,345	-18.47	72.41
Less: Unearned income	25,001	35,272	26,271	11,768	10,199	-29.12	241.92
Loans and leases, net of unearned income	9,918,926	9,624,090	9,578,043	8,374,644	7,922,228	3.06	45.14
Less: Allowance for loan and lease losses	137,255	130,368	133,437	116,856	114,748	5.28	38.19
Net loans and leases	9,781,671	9,493,722	9,444,606	8,257,788	7,807,480	3.03	45.24
Debt securities that reprice or mature in over 1 year	5,116,467	2,711,739	3,153,387	2,216,860	1,980,462	88.68	162.34
Mutual funds and equity securities	41,355	32,127	34,930	25,559	23,377	28.72	146.63
Subtotal	14,939,493	12,237,588	12,632,923	10,500,207	9,811,319	22.08	71.68
Interest-bearing bank balances	956,612	991,422	1,054,817	739,617	222,212	-3.51	414.09
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	527,168	337,082	373,302	356,041	246,295	56.39	429.64
Trading assets	0	0	0	0	0		
Total earning assets	16,423,273	13,566,092	14,061,042	11,595,865	10,279,826	21.06	82.74
Non-interest-bearing cash and due from depository institutions	212,134	186,206	207,910	202,516	213,750	13.92	18.20
Premises, fixed assets, and leases	230,786	227,349	231,222	224,533	197,031	1.51	31.57
Other real estate owned	1,153	4,357	1,328	3,375	5,614	-73.54	-81.12
Investment in unconsolidated subsidiaries	488	300	105	433	1,312	62.67	-62.63
Intangible and other assets	272,256	256,986	251,619	248,808	273,078	5.94	10.39
Total assets	17,140,090	14,241,290	14,753,226	12,275,530	10,970,611	20.35	78.61
Quarterly average assets	16,713,560	14,201,421	14,596,298	12,290,361	10,892,959	17.69	76.43
Average loans and leases (YTD)	9,738,393	9,048,388	9,175,299	8,125,350	7,664,824	7.63	48.23
Memoranda							
Loans held-for-sale	52,278	93,497	82,641	41,720	13,854	-44.09	70.54
Loans not held-for-sale	9,866,648	9,530,593	9,495,402	8,332,924	7,908,374	3.53	45.03
Real estate loans secured by 1–4 family	1,726,332	1,576,021	1,588,750	1,494,441	1,422,159	9.54	33.99
Commercial real estate loans	5,314,090	4,583,112	4,771,447	4,223,672	3,895,842	15.95	69.45
Construction and land development	1,194,932	1,036,208	1,059,658	905,836	795,369	15.32	100.33
Multifamily	512,972	443,567	506,383	388,628	295,922	15.65	87.37
Nonfarm nonresidential	3,606,186	3,103,337	3,205,406	2,929,208	2,804,551	16.20	59.15
Real estate loans secured by farmland	956,227	933,891	922,800	935,539	919,882	2.39	8.88
Total investment securities	5,684,990	3,080,948	3,561,619	2,598,460	2,250,134	84.52	175.09
U.S. Treasury securities	1,682,755	73,238	72,932	126,506	103,979	2197.65	6362.19
US agency securities (excluding mortgage-backed securities)	845,914	741,647	959,032	577,216	598,638	14.06	142.90
Municipal securities	416,742	425,676	495,287	212,055	281,610	-2.10	6.00
Mortgage-backed securities	2,698,181	1,808,235	1,999,409	1,657,092	1,242,357	49.22	110.50
Asset-backed securities	0	0	0	0	0		
Other debt securities	43	25	29	32	173	72.00	-93.09
Mutual funds and equity securities	41,355	32,127	34,930	25,559	23,377	28.72	146.63
Available-for-sale securities	5,643,635	3,048,821	3,526,689	2,572,901	2,226,757	85.11	173.09
U.S. Treasury securities	1,682,755	73,238	72,932	126,506	103,979	2197.65	6362.19
US agency securities (excluding mortgage-backed securities)	845,914	741,647	959,032	577,216	598,638	14.06	142.90
Municipal securities	416,742	425,676	495,287	212,055	281,610	-2.10	6.00
Mortgage-backed securities	2,698,181	1,808,235	1,999,409	1,657,092	1,242,357	49.22	110.50
Asset-backed securities	0	0	0	0	0		
Other debt securities	43	25	29	32	173	72.00	-93.09
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	19,081	95,761	89,235	21,105	-30,440	-80.07	-49.90
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,913,177	1,490,120	1,470,547	1,202,799	1,256,847	28.39	32.79

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	1,841,401	1,500,663	1,615,654	1,264,258	1,095,130	22.71	110.77
NOW, ATS and transaction accounts	1,580,448	500,050	661,191	620,065	542,669	216.06	263.98
Time deposits less brokered deposits < $250K	1,173,119	1,308,168	1,262,054	1,520,172	1,171,749	-10.32	
MMDA and other savings accounts	9,896,776	8,384,435	8,648,371	6,519,689	5,969,878	18.04	89.73
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	14,491,744	11,693,316	12,187,270	9,924,184	8,779,426	23.93	100.10
Time deposits of $250K or more	540,217	550,783	550,897	591,530	504,572	-1.92	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	246,424	266,745	243,519	224,506	229,336	-7.62	-7.57
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,645	3,057	5,306	13,591	25,985	51.95	-88.56
Other borrowings w/remaining maturity over 1 year	79,708	99,861	105,698	101,920	69,602	-20.18	-47.10
Brokered deposits < $250K	0	0	0	0	119,071		
Noncore funding	870,994	920,446	905,420	931,547	948,566	-5.37	-32.96
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	113,245	126,620	113,245	126,620	0	-10.56	
Other liabilities	94,834	88,956	98,104	68,216	80,643	6.61	83.84
Total liabilities	15,570,817	12,829,338	13,304,039	11,050,567	9,808,635	21.37	81.20
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,796	608	608	608	608	524.34	524.34
Retained earnings	1,564,858	1,343,948	1,395,498	1,214,456	1,190,953	16.44	62.45
Accumulated other comprehensive income	5,825	65,025	60,023	7,568	-31,919	-91.04	-84.70
Other equity capital components	-7,657	0	-9,291	0	0		
Total holding company equity capital	1,566,822	1,409,581	1,446,838	1,222,632	1,159,642	11.16	56.37
Noncontrolling (minority) interest in subsidiaries	2,451	2,371	2,349	2,331	2,334	3.37	96.71
Total equity capital, including minority interest	1,569,273	1,411,952	1,449,187	1,224,963	1,161,976	11.14	56.42
Total liabilities and capital	17,140,090	14,241,290	14,753,226	12,275,530	10,970,611	20.35	78.61
Memoranda							
Non-interest-bearing deposits	1,841,401	1,500,663	1,615,654	1,264,258	1,095,130	22.71	110.77
Interest-bearing deposits	13,190,560	10,743,436	11,122,513	9,251,456	8,307,939	22.78	82.95
Total deposits	15,031,961	12,244,099	12,738,167	10,515,714	9,403,069	22.77	85.96
Long-term debt that reprices within 1 year	0	1,900	0	0	1,175	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,446,838	1,222,632	1,222,632	1,159,642	1,074,887		
Accounting restatements	0	0	0	0	12,340		
Net income	173,256	129,492	181,042	167,550	171,786		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,188	0	0	0	0		
Sale of treasury stock	5,394	0	17,000	30,010	0		
Less: Purchase of treasury stock	0	0	26,291	33,337	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	140,720	70,200		
Change in other comprehensive income	-54,197	57,457	52,455	39,487	-29,171		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-7,657	0	0	0	0		
Holding company equity capital, ending balance	1,566,822	1,409,581	1,446,838	1,222,632	1,159,642		

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	46.65	36.06	75	49.81	36.66	76	49.37	36.22	76	54.20	37.78	75	56.86	37.19	85
Commercial and industrial loans	5.03	11.11	15	10.07	14.40	28	8.04	13.52	19	5.55	12.02	19	5.94	12.85	21
Loans to individuals	0.77	3.60	37	0.96	3.57	41	0.92	3.40	39	1.19	4.20	39	1.36	4.31	38
Loans to depository institutions and acceptances of other banks	0.10	0.02	90	0.12	0.03	88	0.11	0.03	89	0	0.04	29	0	0.05	28
Agricultural loans	4.73	0.21	96	5.79	0.20	97	5.58	0.19	96	6.81	0.24	97	7.58	0.30	97
Other loans and leases	0.73	4.26	15	1.08	4.66	17	1.08	4.63	19	0.56	5.01	7	0.57	5	7
Net loans and leases	57.07	58.81	42	66.66	63	54	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Debt securities over 1 year	29.85	18.32	85	19.04	14.80	74	21.37	15.55	76	18.06	14.60	69	18.05	14.63	65
Mutual funds and equity securities	0.24	0.05	91	0.23	0.06	87	0.24	0.05	89	0.21	0.06	89	0.21	0.06	89
Subtotal	87.16	78.17	85	85.93	79.07	75	85.63	78.16	81	85.54	79.65	65	89.43	79.97	88
Interest-bearing bank balances	5.58	9.37	31	6.96	6.40	56	7.15	7.51	50	6.03	3.06	81	2.03	3.04	47
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	3.08	1.51	83	2.37	1.85	70	2.53	1.68	75	2.90	1.91	74	2.25	1.96	69
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	95.82	91.57	93	95.26	90.87	95	95.31	91.05	97	94.46	89.53	92	93.70	89.74	86
Non-interest cash and due from depository institutions	1.24	0.99	69	1.31	1.03	73	1.41	1.07	79	1.65	1.14	83	1.95	1.21	89
Other real estate owned	0.01	0.01	45	0.03	0.03	67	0.01	0.02	44	0.03	0.03	57	0.05	0.04	67
All other assets	2.94	7.39	3	3.43	8.03	1	3.28	7.82	1	3.89	9.27	3	4.35	8.98	9
Memoranda															
Short-term investments	8.66	12.31	38	9.33	10.21	54	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47
U.S. Treasury securities	9.82	1.18	96	0.51	0.91	65	0.49	0.84	67	1.03	1.03	65	0.95	1.04	61
US agency securities (excluding mortgage-backed securities)	4.94	0.75	95	5.21	0.59	96	6.50	0.63	97	4.70	0.54	96	5.46	0.69	96
Municipal securities	2.43	1.70	67	2.99	1.60	74	3.36	1.69	78	1.73	1.34	68	2.57	1.62	70
Mortgage-backed securities	15.74	13.46	63	12.70	11.20	58	13.55	11.75	59	13.50	11.44	63	11.32	11.13	52
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	17	0	0.40	19	0	0.42	20	0	0.39	19	0	0.41	21
Loans held-for-sale	0.31	0.50	57	0.66	0.52	64	0.56	0.52	64	0.34	0.39	59	0.13	0.30	44
Loans held for investment	57.56	58.34	42	66.92	63.22	52	64.36	61.72	48	67.88	63.50	49	72.09	63.93	67
Real estate loans secured by 1–4 family	10.07	11.57	42	11.07	12.28	45	10.77	11.91	45	12.17	13.29	46	12.96	13.46	47
Revolving	0.94	1.44	44	1.02	1.72	38	0.98	1.66	40	1.20	2.07	39	1.26	2.27	39
Closed-end, secured by first liens	8.82	9.73	47	9.55	10.10	49	9.33	9.81	50	10.33	10.69	49	10.92	10.57	52
Closed-end, secured by junior liens	0.31	0.19	81	0.50	0.24	85	0.45	0.22	84	0.65	0.28	87	0.79	0.31	90
Commercial real estate loans	31	22.35	72	32.18	22.30	74	32.34	22.22	78	34.41	22.23	76	35.51	21.58	78
Construction and land development	6.97	3.40	87	7.28	3.47	87	7.18	3.40	87	7.38	3.44	85	7.25	3.51	83
Multifamily	2.99	3.32	58	3.11	3.10	58	3.43	3.12	65	3.17	3.01	61	2.70	2.72	58
Nonfarm nonresidential	21.04	14.65	72	21.79	14.72	72	21.73	14.72	72	23.86	14.69	76	25.56	14.44	82
Real estate loans secured by farmland	5.58	0.35	99	6.56	0.33	98	6.25	0.33	99	7.62	0.36	99	8.38	0.41	99

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	80.62	60.51	85	73.70	56.15	83	76.04	57.15	85	79.45	57.46	88	78.74	56.49	83
Real estate loans secured by 1–4 family	17.40	20	39	16.38	19.51	36	16.59	19.43	37	17.84	20.75	37	17.95	21.10	34
Revolving	1.62	2.47	42	1.50	2.66	37	1.51	2.64	39	1.75	3.15	34	1.74	3.50	34
Closed-end	15.78	17.35	43	14.87	16.64	42	15.08	16.59	43	16.09	17.39	42	16.21	17.39	43
Commercial real estate loans	53.58	37.13	81	47.62	33.63	79	49.82	34.63	81	50.43	33.52	80	49.18	32.14	81
Construction and land development	12.05	5.69	86	10.77	5.18	89	11.06	5.26	89	10.82	5.09	85	10.04	5.20	83
1–4 family	4.09	1.19	91	3.50	0.94	93	3.61	0.93	93	3.69	0.94	94	3.69	1.02	94
Other	7.95	4.46	81	7.27	4.09	81	7.45	4.19	82	7.13	4.02	80	6.35	4.05	77
Multifamily	5.17	5.41	59	4.61	4.78	54	5.29	4.96	61	4.64	4.69	58	3.74	4.10	54
Nonfarm nonresidential	36.36	24.45	78	32.25	22.19	77	33.47	22.93	76	34.98	22.15	79	35.40	21.40	81
Owner-occupied	11.44	8.31	68	11.16	7.46	75	11.53	7.68	74	11.71	7.72	76	12.95	8.03	79
Other	24.92	15.83	82	21.09	14.52	75	21.94	14.95	77	23.27	14.34	80	22.46	13.38	84
Real estate loans secured by farmland	9.64	0.61	99	9.70	0.52	99	9.63	0.54	99	11.17	0.55	99	11.61	0.63	99
Loans to depository institutions and acceptances of other banks	0.17	0.03	90	0.17	0.06	87	0.17	0.06	87	0	0.11	29	0	0.12	28
Commercial and industrial loans	8.68	19.45	12	14.91	22.98	21	12.38	22.17	13	8.13	19.53	12	8.23	20.32	11
Loans to individuals	1.33	6.58	36	1.42	6.23	38	1.42	6.13	38	1.75	7.13	37	1.88	7.36	34
Credit card loans	0.06	0.51	60	0.07	0.63	59	0.07	0.65	58	0.09	0.81	56	0.10	1.02	53
Agricultural loans	8.18	0.38	96	8.57	0.31	97	8.60	0.32	96	9.99	0.37	97	10.49	0.46	97
Other loans and leases	1.27	8.42	16	1.60	9.11	19	1.67	9.09	18	0.82	9.85	7	0.79	9.66	8
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	505.83	383.43	77	524.05	387.92	77	520.27	381.27	78	555.37	391.26	78	533.98	379.80	72
Real estate loans secured by 1–4 family	109.20	124.74	44	116.44	130.23	46	113.50	125.03	46	124.74	138.18	45	121.74	137.84	43
Revolving	10.17	15.53	44	10.68	18.32	38	10.34	17.42	40	12.25	21.26	37	11.83	23.33	36
Closed-end	99.03	107.54	50	105.76	110.40	50	103.15	106.14	50	112.49	115.20	50	109.91	112.79	52
Commercial real estate loans	336.15	238.58	77	338.61	237.16	76	340.86	234.65	77	352.54	229.44	77	333.49	219.72	74
Construction and land development	75.59	36.07	89	76.56	36.48	86	75.70	35.62	85	75.61	34.95	86	68.09	35.36	82
1–4 family	25.68	7.44	92	24.87	6.64	93	24.70	6.34	94	25.79	6.61	93	25.02	7.04	93
Other	49.90	28.34	81	51.69	28.60	80	50.99	28.16	79	49.82	27.32	79	43.07	27.26	74
Multifamily	32.45	35.29	62	32.77	32.93	58	36.17	32.74	66	32.44	31.04	62	25.33	27.85	53
Nonfarm nonresidential	228.11	156.30	77	229.28	156.60	74	228.98	155.06	75	244.49	152.10	79	240.08	147.22	77
Owner-occupied	71.76	52.63	69	79.36	52.43	75	78.90	52.37	74	81.84	53.07	73	87.79	54.89	73
Other	156.35	100.99	78	149.93	101.87	70	150.09	100.54	71	162.66	97.41	76	152.29	91.80	77
Real estate loans secured by farmland	60.49	3.67	99	69	3.43	99	65.92	3.44	99	78.09	3.60	99	78.74	4.02	98
Loans to depository institutions and acceptances of other banks	1.04	0.20	90	1.23	0.31	88	1.19	0.28	88	0	0.44	29	0	0.54	28
Commercial and industrial loans	54.49	116.17	16	105.98	150.16	31	84.70	139.91	22	56.85	122.02	18	55.79	128.82	18
Loans to individuals	8.35	36.56	36	10.08	36.83	39	9.70	37.47	41	12.21	43.51	39	12.77	42.67	38
Credit card loans	0.38	2.58	60	0.46	3.28	60	0.46	3.30	60	0.60	4.34	57	0.67	5.31	55
Agricultural loans	51.34	2.03	99	60.91	1.99	98	58.84	1.88	98	69.83	2.18	98	71.16	2.72	98
Other loans and leases	7.96	47.63	15	11.40	49.92	18	11.40	49.54	20	5.75	52.44	8	5.34	51.79	6
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.21	29.25	81	36.53	26.62	74	38.38	27.32	79	38.77	26.45	80	36.28	24.79	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	264.85	187.63	77	259.77	186.45	73	262.58	183.76	78	271.01	178.57	77	246.06	167.93	72
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.61	244.92	75	339.12	243.47	76	341.48	240.85	77	352.85	236.10	76	333.85	225.98	74

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	8.66	12.31	38	9.33	10.21	54	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47
Liquid assets	37.31	29.12	74	26.69	24.65	63	29.11	26.22	62	26.91	22.44	73	21.70	22.72	62
Investment securities	33.17	20.37	87	21.63	17.19	74	24.14	17.85	76	21.17	16.99	72	20.51	17.27	68
Net loans and leases	57.07	58.81	42	66.66	63	54	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Net loans, leases and standby letters of credit	57.48	59.61	42	67.09	63.89	55	64.41	62.48	47	67.66	64.84	46	71.48	65.07	60
Core deposits	84.55	75.52	90	82.11	69.20	91	82.61	70.67	91	80.85	63.09	94	80.03	62.13	93
Noncore funding	5.08	10.15	35	6.46	15.53	20	6.14	14.13	26	7.59	19.36	17	8.65	21.34	13
Time deposits of $250K or more	3.15	1.67	84	3.87	2.35	77	3.73	2.11	82	4.82	2.94	81	4.60	2.89	80
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.44	1.19	69	1.87	1.44	71	1.65	1.47	69	1.83	1.94	64	2.09	1.97	67
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.44	0.54	78	1.87	0.59	82	1.65	0.54	80	1.83	0.48	80	2.09	0.54	79
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.03	0.88	34	0.02	1.75	16	0.04	1.24	27	0.11	3.01	15	0.24	3.67	13
Earning assets that reprice within 1 year	21.30	38.80	13	24.80	38.76	16	23.70	39.38	15	28.23	39.29	19	25.41	40.29	11
Interest-bearing liabilities that reprice within 1 year	7.22	6.64	72	9.58	8.86	68	9.02	8.20	71	12.76	10.19	76	11.14	10.01	67
Long-term debt that reprices within 1 year	0	0.27	31	0.01	0.52	56	0	0.47	27	0	0.96	25	0.01	1.34	51
Net assets that reprice within 1 year	14.08	30.83	17	15.20	27.76	21	14.68	29.11	20	15.48	26.63	20	14.25	27.38	21
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.10	-3.31	46	-3.33	6.19	24	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16
Net short-term noncore funding dependence	-5.58	-9.17	59	-5.31	-2.71	31	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26
Short-term investment / Short-term noncore funding	228.21	304.29	51	195.72	149.65	75	217.27	184.19	65	158.46	77.77	81	71.36	66.46	69
Liquid assets - short-term noncore funding / Nonliquid assets	53.47	36.72	73	29.90	24.47	66	34.77	28.18	67	29.11	16.97	81	20.08	16.04	67
Net loans and leases / Total deposits	65.07	73.05	30	77.54	82.06	36	74.14	79.43	31	78.53	90.31	23	83.03	90.08	28
Net loans and leases / Core deposits	67.50	78.83	30	81.19	92.26	30	77.50	88.34	30	83.21	103.93	17	88.93	105	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.32	1.06	62	7.83	4.54	83	7.05	4.31	80	1.95	1.36	72	-2.89	-1.98	24
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.27	84.59	71	98.96	86.72	67	99.02	87.23	68	99.02	85.40	73	98.96	81.88	77
U.S. Treasury securities	29.60	6.01	90	2.38	5.26	62	2.05	4.72	64	4.87	6.15	64	4.62	6.99	57
US agency securities (excluding mortgage-backed securities)	14.88	4.24	87	24.07	3.94	96	26.93	4.01	97	22.21	3.49	95	26.60	4.02	94
Municipal securities	7.33	8.38	60	13.82	9.87	70	13.91	9.83	71	8.16	7.75	61	12.52	9.16	64
Mortgage-backed securities	47.46	66.09	18	58.69	66.61	36	56.14	66.64	33	63.77	67.43	40	55.21	65.45	33
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	17	0	2.93	18	0	3.01	19	0	2.94	18	0.01	2.79	22
Mutual funds and equity securities	0.73	0.29	80	1.04	0.38	82	0.98	0.35	83	0.98	0.40	80	1.04	0.42	83
Debt securities 1 year or less	9.27	8.18	65	10.94	11.25	58	10.48	10.55	60	13.70	11.86	65	10.95	11.91	60
Debt securities 1 to 5 years	25.98	17.39	72	38.33	17.70	86	32.06	17.03	82	42.28	17.94	85	50.06	19.18	89
Debt securities over 5 years	64.02	72.07	30	49.69	68.10	23	56.48	69.86	24	43.04	66.02	23	37.96	64.73	22
Pledged securities	33.65	33.37	51	48.37	37.16	66	41.29	35.67	57	46.29	30.57	71	55.86	33.30	78
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	11.69	64.27	30	24.73	124.80	27	30.34	183.32	25	133.86	26.69	88	64.52	6.77	93
Investment securities	84.52	32.48	89	19.13	20.30	57	37.07	23.62	74	15.48	11.75	70	-0.26	9.42	33
Core deposits	23.93	16.96	78	20.63	26	37	22.80	26.88	39	13.04	11.23	67	4.01	7.29	46
Noncore funding	-5.37	-21.64	73	0.51	-6.57	61	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65

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)			2,469,039	2,246,454	1,966,489
Commit: Secured commercial real estate loans	1,012,808	932,959	938,238	940,202	712,172
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			72,693	69,180	65,750
Securities underwriting	0	0	0	0	0
Standby letters of credit	69,855	60,386	58,084	47,330	34,340
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	33,500	0
Written options contracts (interest rate)	246,548	442,945	374,188	122,787	58,585
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	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
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							16.74	22.01	34	18.30	23.52	37	17.93	24.05	35
Standby letters of credit	0.41	0.66	44	0.42	0.72	45	0.39	0.71	41	0.39	0.84	34	0.31	0.92	27
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.44	47.31	10	3.11	51.49	11	2.54	48.62	10	1.27	68.47	7	0.53	65.81	5
Interest rate contracts	1.44	35.15	10	3.11	36.10	12	2.54	34.36	10	1.27	47.31	7	0.53	43.84	5
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0.27	10.67	40	0	11.40	13
Written options contracts (interest rate)	1.44	1.69	67	3.11	2.33	77	2.54	2.18	73	1	2.47	63	0.53	2.16	52
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0	20.27	4	0	20.71	3	0	20.83	3	0	28.86	3	0	26.74	2
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							26.91	42.82	35	27.65	45.53	35	25.66	44.93	28

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	246,548	442,945	374,188	156,287	58,585
Interest rate contracts	246,548	442,945	374,188	156,287	58,585
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	33,500	0
Written options	246,548	442,945	374,188	122,787	58,585
Exchange-traded	0	0	0	0	0
Over-the-counter	246,548	442,945	374,188	122,787	58,585
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	246,548	442,945	374,188	156,287	58,585
Interest rate contracts	246,548	442,945	374,188	156,287	58,585
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	33,500	0
One year or less	0	0	0	33,500	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	768	369	219	154	55
Gross positive fair value	415	4,159	1,664	361	188
Held for trading	0	0	0	0	0
Non-traded	415	4,159	1,664	361	188
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	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	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.59	8	0	14.59	8	0	14.05	7	21.43	13.49	73	0	12.78	8
Written options	100	7.18	98	100	8.60	98	100	8.18	98	78.57	5.91	99	100	6.60	99
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	100	6.91	99	100	8.13	99	100	7.73	99	78.57	5.10	99	100	5.49	99
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	0	71.71	3	0	67.37	3	0	68.76	3	0	69.75	2	0	70.34	2
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	0	91.91	1	0	90.28	1	0	91.48	1	21.43	93.86	4	0	94.47	1
One year or less	0	27.90	3	0	31.66	3	0	32.05	4	21.43	32.17	51	0	32.51	3
Over 1 year to 5 years	0	29.78	4	0	27.15	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.31	1.18	17	0.08	1.65	7	0.06	1.55	4	0.10	0.83	9	0.09	0.72	5
Gross positive fair value	0.17	1.59	6	0.94	2.48	16	0.44	2.23	7	0.23	1.19	8	0.32	0.85	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	12	0	0.07	7	0	0.07	5	0	0.06	8	0	0.06	5
Gross positive fair value (X)	0	0.06	5	0	0.10	12	0	0.09	7	0	0.07	7	0	0.06	5
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	15	0	0.02	32	0	0.02	23	0	0.01	22	0	0.01	12
Current credit exposure (X)	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

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	133,437	116,856	116,856	114,748	108,642
Gross losses	1,646	1,441	2,354	2,971	7,454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,393	813	1,015	1,276	1,865
Net losses	253	628	1,339	1,695	5,589
Provision for loan and lease losses	4,071	14,140	17,920	3,803	11,695
Adjustments	0	0	0	0	0
Ending balance	137,255	130,368	133,437	116,856	114,748
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	0.03	-0.12	83	0.14	0.66	8	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47
Provision for loan and lease losses / Average loans and leases	0.06	-0.21	84	0.21	1.06	5	0.20	0.82	5	0.05	0.24	18	0.15	0.24	42
Provision for loan and lease losses / Net loan and lease losses	1,609.09	-65.12	93	2,251.59	587.54	93	1,338.31	487.86	88	224.37	130.58	89	209.25	134.68	84
Allowance for loan and lease losses / Total loans and leases not held for sale	1.39	1.32	60	1.37	1.58	38	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89
Allowance for loan and lease losses / Total loans and leases	1.38	1.30	60	1.35	1.55	38	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89
Allowance for loan and lease losses / Net loans and leases losses (X)	406.88	17.40	97	155.69	11.29	95	99.65	11.58	95	68.94	8.03	97	20.53	7.54	88
Allowance for loan and lease losses / Nonaccrual assets	602.97	330.05	86	399.20	301.93	74	402.77	299.17	74	620.88	218.72	90	332.12	214.03	83
ALLL / 90+ days past due + nonaccrual loans and leases	529.10	271.93	84	362.81	249.38	76	331.98	244.34	73	465.04	151.73	93	281.87	160.51	83
Gross loan and lease losses / Average loans and leases	0.02	0.20	7	0.02	0.35	5	0.03	0.34	5	0.04	0.28	8	0.10	0.30	24
Recoveries / Average loans and leases	0.02	0.08	18	0.01	0.07	10	0.01	0.07	11	0.02	0.08	15	0.02	0.09	14
Net losses / Average loans and leases	0	0.12	15	0.01	0.28	7	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29
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	59.18	25.09	87	27.36	24.77	64	34.16	33.98	60	17.12	36.22	16	38.37	41.30	59
Earnings coverage of net loan and lease losses (X)	892.29	26.30	97	285.12	20.97	96	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	27	0	0.04	22	0	0.04	21	0	0.01	43	0.01	0.02	48
Real estate loans secured by 1–4 family	0	-0.01	55	-0.01	0.01	35	0	0.01	36	-0.01	0.01	23	0.03	0.01	68
Revolving	0	-0.07	56	-0.10	0.01	13	-0.07	0.01	17	-0.08	0.02	12	0.01	0.03	46
Closed-end	0	-0.01	56	0	0.01	59	0	0	54	0	0	35	0.04	0.01	79
Commercial real estate loans	-0.01	0.04	12	0	0.06	29	0	0.07	21	0.01	0.01	52	0	0.01	55
Construction and land development	0	0.01	78	0	0	44	-0.01	0	35	0.01	-0.01	79	0	-0.03	52
1–4 family	0	0	18	0	0	23	-0.01	0	14	0.01	0	90	0	-0.01	32
Other	0	0.01	82	0	0	76	0	0	42	0	-0.01	44	0	-0.02	54
Multifamily	0	0.01	20	0	0	25	0	0	26	0.12	0	96	0	0	27
Nonfarm nonresidential	-0.02	0.05	12	0	0.08	27	0	0.11	22	-0.01	0.02	15	0.01	0.02	49
Owner-occupied	0	0.01	17	0	0.02	15	0	0.02	12	0	0.01	33	0	0.01	46
Other	-0.02	0.04	10	0	0.05	44	0	0.08	34	-0.01	0.01	9	0	0.01	60
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	21	0	0	75
Commercial and industrial loans	0.02	0.19	25	0.03	0.46	17	0.07	0.47	18	0.13	0.37	24	0.57	0.31	78
Loans to individuals	0.64	0.72	58	0.32	1.25	17	0.38	1.13	22	0.53	1.17	29	0.69	1.16	46
Credit card loans	2.11	2.27	52	1.30	3.33	21	1.10	2.92	19	1.27	3.11	20	2.14	2.92	29
Agricultural loans	0.01	0.02	75	0	0.11	63	0	0.19	58	0	0.08	13	0.03	0.15	62
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	21	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

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	29,392	43,837	36,435	36,831	36,193
90+ days past due loans and leases	3,178	3,276	7,064	6,307	6,160
Nonaccrual loans and leases	22,763	32,657	33,130	18,821	34,550
Total past due and nonaccrual loans and leases	55,333	79,770	76,629	61,959	76,903
Restructured 30–89 days past due	0	0	0	70	305
Restructured 90+ days past due	0	0	61	0	0
Restructured nonaccrual	692	1,251	786	784	11,764
Total restructured loans and leases	692	1,251	847	854	12,069
30–89 days past due loans held for sale	0	0	642	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	642	0	0
Restructured loans and leases in compliance	160	672	750	574	3,142
Other real estate owned	1,153	4,357	1,328	3,375	5,614
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 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	0.30	0.29	60	0.46	0.37	70	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60
90+ days past due loans and leases	0.03	0.09	51	0.03	0.13	49	0.07	0.12	59	0.08	0.15	52	0.08	0.17	53
Nonaccrual loans and leases	0.23	0.54	16	0.34	0.66	24	0.35	0.66	23	0.22	0.51	18	0.44	0.54	42
90+ days past due and nonaccrual loans and leases	0.26	0.68	15	0.37	0.84	19	0.42	0.85	22	0.30	0.71	15	0.51	0.75	33
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	33	0	0.02	45
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	64	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.01	0.12	12	0.01	0.14	13	0.01	0.13	10	0.01	0.14	15	0.15	0.16	50
30–89 days past due loans held for sale	0	0	39	0	0	40	0.01	0	87	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.30	0.29	60	0.46	0.37	70	0.38	0.40	58	0.44	0.43	62	0.46	0.44	60
90+ days past due assets	0.03	0.09	51	0.03	0.13	48	0.07	0.12	59	0.08	0.15	51	0.08	0.18	53
Nonaccrual assets	0.23	0.55	16	0.34	0.67	24	0.35	0.67	23	0.22	0.53	18	0.44	0.57	42
30+ days past due and nonaccrual assets	0.56	1	23	0.83	1.25	32	0.80	1.29	33	0.74	1.19	34	0.97	1.26	44
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15	0.40	15	0.25	0.52	21	0.27	0.52	26	0.20	0.44	17	0.37	0.48	40
90+ days past due and nonaccrual assets + other real estate owned	0.16	0.42	13	0.28	0.55	21	0.28	0.55	24	0.23	0.48	19	0.42	0.52	41
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.14	0.48	12	0.26	0.61	18	0.24	0.60	14	0.19	0.53	15	0.40	0.60	31
Allowance for loan and lease losses	17.54	67.85	6	28.91	66.38	12	26.43	66.66	13	19.55	115.41	4	38.01	118.28	10
Equity capital + allowance for loan and lease losses	1.41	4.12	15	2.45	5.10	22	2.23	4.97	20	1.71	4.28	17	3.42	4.79	36
Tier 1 capital + allowance for loan and lease losses	1.52	4.89	10	2.78	6.26	17	2.52	6.05	16	1.91	5.65	13	3.73	6.16	29
Loans and leases + other real estate owned	0.24	0.82	9	0.39	0.98	13	0.37	0.97	10	0.27	0.85	10	0.55	0.96	23

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	0.25	0.25	60	0.46	0.35	70	0.30	0.39	47	0.36	0.38	60	0.38	0.42	52
	90+ days past due	0.02	0.12	54	0.03	0.17	54	0.07	0.16	64	0.08	0.16	61	0.05	0.22	50
	Nonaccrual	0.25	0.60	25	0.36	0.70	25	0.37	0.76	24	0.21	0.46	27	0.51	0.57	53
Commercial and industrial	30–89 days past due	0.24	0.24	62	0.15	0.24	48	0.20	0.23	58	0.54	0.31	78	1.01	0.30	92
	90+ days past due	0.01	0.02	57	0.02	0.03	65	0.02	0.03	59	0.16	0.05	87	0.06	0.05	69
	Nonaccrual	0.21	0.65	20	0.38	0.80	24	0.39	0.75	31	0.51	0.83	36	0.16	0.76	14
Individuals	30–89 days past due	0.52	0.60	53	0.80	0.74	61	0.67	0.83	44	1.20	0.83	72	1.08	0.84	63
	90+ days past due	0.04	0.08	54	0.04	0.11	48	0.14	0.14	67	0.09	0.17	56	0.05	0.16	49
	Nonaccrual	0.03	0.17	30	0.14	0.24	48	0.14	0.28	47	0.03	0.17	34	0.11	0.23	45
Depository institution loans	30–89 days past due	0	0.03	44	0	0.01	45	0	0	46		0			0	
	90+ days past due	0	0	47	0	0	48	0	0	46		0			0	
	Nonaccrual	0	0	47	0	0	49	0	0	47		0			0	
Agricultural	30–89 days past due	0.78	0.11	93	0.89	0.15	92	1.34	0.17	92	0.81	0.24	84	0.51	0.17	82
	90+ days past due	0.15	0	96	0.07	0	94	0.06	0	96	0	0	42	0.29	0	97
	Nonaccrual	0.13	0.51	61	0.21	0.72	53	0.18	0.49	55	0.14	0.67	53	0.17	0.75	53
Foreign governments	30–89 days past due		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0.21	0.11	75	0.46	0.14	86	0.14	0.18	61	0.58	0.20	85	0.45	0.17	83
	90+ days past due	0	0.01	74	0	0.01	72	0.50	0.01	97	0.01	0.01	83	0.38	0.01	97
	Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		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	0.37	0.36	61	0.51	0.51	56	0.45	0.65	43	0.36	0.67	27	0.53	0.71	46
	90+ days past due	0.01	0.25	41	0.10	0.36	62	0.04	0.33	53	0.06	0.31	52	0.05	0.46	41
	Nonaccrual	0.19	0.76	15	0.23	0.91	14	0.22	0.89	14	0.27	0.73	17	0.27	0.86	19
Revolving	30–89 days past due	0.61	0.33	81	0.14	0.40	23	0.26	0.48	32	0.06	0.45	12	0.74	0.50	75
	90+ days past due	0	0.03	32	0.06	0.02	81	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.06	1.05	15	0.07	1.28	13	0.13	1.13	17	0.08	1	13	0.26	1.17	19
Closed-end	30–89 days past due	0.35	0.36	60	0.55	0.52	60	0.46	0.65	44	0.40	0.70	30	0.51	0.75	40
	90+ days past due	0.01	0.27	43	0.11	0.41	62	0.04	0.38	56	0.06	0.35	54	0.05	0.53	42
	Nonaccrual	0.20	0.71	16	0.25	0.89	15	0.23	0.87	16	0.29	0.70	23	0.27	0.84	22
Junior lien	30–89 days past due	0	0.01	30	0.07	0.02	94	0.05	0.02	87	0.04	0.02	75	0.04	0.03	72
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	73	0.01	0	84
	Nonaccrual	0.01	0.04	33	0.02	0.05	33	0.01	0.04	28	0.02	0.04	34	0.01	0.06	33
Commercial real estate	30–89 days past due	0.24	0.16	73	0.52	0.21	81	0.23	0.26	61	0.30	0.18	80	0.30	0.17	77
	90+ days past due	0.01	0.01	65	0.01	0.02	64	0.02	0.02	76	0.09	0.03	81	0.01	0.03	61
	Nonaccrual	0.22	0.48	33	0.28	0.53	35	0.31	0.62	30	0.03	0.23	13	0.18	0.28	42
Construction and development	30–89 days past due	0.73	0.15	89	0.63	0.24	82	0.71	0.28	81	0.25	0.28	62	0.42	0.21	77
	90+ days past due	0.05	0.01	93	0.03	0.01	87	0.09	0.01	95	0.05	0.02	84	0	0.02	31
	Nonaccrual	0.04	0.31	43	0.02	0.32	28	0.03	0.41	31	0.03	0.20	34	0.10	0.19	53
1–4 family	30–89 days past due	0.08	0.03	82	0.35	0.03	93	0.03	0.03	68	0.13	0.06	78	0.36	0.06	93
	90+ days past due	0	0	45	0.03	0	94	0.03	0	91	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0.02	0.03	66	0.03	0.03	72	0.03	0.02	73	0.10	0.02	87
Other	30–89 days past due	0.66	0.10	90	0.27	0.17	75	0.68	0.22	86	0.12	0.20	61	0.06	0.13	50
	90+ days past due	0.05	0	94	0	0	39	0.06	0	95	0.05	0.01	88	0	0.02	33
	Nonaccrual	0.04	0.25	51	0	0.26	28	0	0.35	26	0	0.17	33	0.01	0.15	33
Multifamily	30–89 days past due	0.05	0.09	66	0.03	0.09	60	0	0.09	22	0	0.08	19	0.22	0.10	78
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.13	66	0.10	0.09	66	0.09	0.11	62	0.13	0.05	82	0.35	0.08	88
Nonfarm non-residential	30–89 days past due	0.10	0.12	57	0.55	0.21	83	0.10	0.23	48	0.36	0.14	86	0.27	0.17	75
	90+ days past due	0	0.01	57	0	0.02	30	0	0.02	62	0.11	0.03	83	0.02	0.03	66
	Nonaccrual	0.31	0.58	38	0.39	0.68	40	0.43	0.80	39	0.02	0.28	11	0.18	0.30	40
Owner Occupied	30–89 days past due	0.07	0.04	73	0.03	0.07	45	0.02	0.07	35	0.08	0.07	62	0.17	0.09	75
	90+ days past due	0	0	72	0	0	34	0	0	72	0.10	0.01	95	0	0.01	25
	Nonaccrual	0.30	0.20	74	0.37	0.26	69	0.42	0.27	72	0.02	0.16	17	0.06	0.17	26
Other	30–89 days past due	0.03	0.07	53	0.52	0.13	87	0.08	0.14	57	0.28	0.07	91	0.10	0.07	71
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0.01	0.01	69	0.02	0.01	77
	Nonaccrual	0.01	0.31	12	0.02	0.36	14	0.01	0.44	12	0	0.10	9	0.12	0.13	65
Farmland	30–89 days past due	0.11	0.13	69	0.09	0.24	58	0.42	0.11	87	0.65	0.23	84	0.48	0.25	78
	90+ days past due	0.11	0.01	91	0.05	0.01	90	0.41	0	98	0.06	0.01	88	0.21	0.01	93
	Nonaccrual	0.49	1.06	58	0.94	1.49	51	0.94	1.13	64	0.94	0.84	65	2.30	1.23	79
Credit card	30–89 days past due	0.07	0.79	14	0.06	0.92	17	0.11	0.95	18	0.10	1.19	12	0.08	1.22	12
	90+ days past due	0	0.40	16	0	0.55	14	0.02	0.63	29	0.06	0.78	27	0	0.73	11
	Nonaccrual	0.23	0.08	81	0.08	0.06	81	0.06	0.05	81	0.21	0.11	81	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	-3,861	608	-8,683	608	608
Retained earnings	1,564,858	1,343,948	1,395,498	1,214,456	1,190,953
Accumulated other comprehensive income (AOCI)	5,825	65,025	60,023	7,568	-31,919
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,566,822	1,409,581	1,446,838	1,222,632	1,159,642
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	117,371	121,433	120,412	133,853	137,313
Accumulated other comprehensive income-related adjustments	5,825	65,025	60,023	7,568	-31,919
Other deductions from common equity tier 1 capital	0	0	0	0	799
Subtotal:	1,443,626	1,223,123	1,266,403	1,081,211	1,053,449
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,443,626	1,223,123	1,266,403	1,081,211	1,053,449
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,443,626	1,223,123	1,266,403	1,081,211	1,053,449
Tier 2 Capital					
Tier 2 capital instruments and related surplus	71,930	85,818	85,818	99,533	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	137,255	125,199	129,382	115,851	108,009
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	209,185	211,017	215,200	215,384	108,009
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	209,185	211,017	215,200	215,384	108,009
Exited advanced approach tier 2 capital					
Total capital	1,652,811	1,434,140	1,481,603	1,296,595	1,161,458
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,713,560	14,201,421	14,596,298	12,290,361	10,892,959
Less: Deductions from common equity tier 1 capital	117,371	121,433	120,412	133,853	138,112
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,596,189	14,079,988	14,475,886	12,156,508	10,754,847
Total risk-weighted assets	11,091,024	10,010,769	10,346,504	9,267,049	8,633,971
Exited advanced approach total RWA					

	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	13.02	12.59	65	12.22	12.26	55	12.24	12.35	54	11.67	12.11	46	12.20	12.09	63
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.02	13.31	55	12.22	12.97	44	12.24	13.08	41	11.67	12.78	36	12.20	12.85	46
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.90	15.21	52	14.33	15.12	41	14.32	15.23	41	13.99	14.36	55	13.45	14.45	37
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.70	9.07	42	8.69	9.05	45	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

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	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	7,089	6,940	8,962	9,791	9,827	2.15	17.87
Other insurance activities income	7,089	6,940	8,962	9,791	9,827	2.15	17.87
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	2,308	2,921	3,014	2,896	2,779	-20.99	-6.79

	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	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	1.59	0.38	86	1.75	0.41	87	1.65	0.41	86	2	0.47	88	2.17	0.47	90
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
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	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.15	11.72	7	0.22	11.07	9	0.22	11.03	8	0.24	11.51	10	0.24	10.22	13
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

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	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34		0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

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	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

Servicing, Securitization and Asset Sale Activities—Part 2

	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					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	26.76	32.41	37.28	10.29	7.31

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	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	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	7,386	22,618	52,990	27,853	97,940	-67.34	-91.01
Dividends	0	15,500	43,500	19,000	91,000	-100.00	-100.00
Interest	20	23	30	112	25	-13.04	233.33
Management and service fees	7,366	7,095	9,460	8,741	6,915	3.82	61.85
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,176	1,174	1,566	1,116	1,089	0.17	-3.29
Dividends	1,176	1,174	1,566	1,116	1,089	0.17	-3.29
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	8,562	23,792	54,556	28,969	99,029	-64.01	-89.73
Securities gains (losses)	0	0	0	0	4,525		
Other operating income	3,153	2,120	2,358	4,916	1,959	48.73	96.20
Total operating income	11,715	25,912	56,914	33,885	105,513	-54.79	-86.22
Operating Expenses							
Personnel expenses	6,733	6,613	9,223	8,323	7,813	1.81	41.93
Interest expense	2,064	2,418	3,186	2,208	627	-14.64	99.23
Other expenses	2,761	2,275	2,823	2,983	7,441	21.36	65.53
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,558	11,306	15,232	13,514	15,881	2.23	55.18
Income (loss) before taxes	6,582	14,021	43,900	22,554	88,469	-53.06	-91.51
Applicable income taxes (credit)	1,517	-411	14	1,080	1,545		368.21
Extraordinary items							
Income before undistributed income of subsidiaries	5,065	14,432	43,886	21,474	86,924	-64.90	-93.44
Equity in undistributed income of subsidiaries	168,191	115,060	137,156	146,076	84,862	46.18	279.37
Bank subsidiaries	168,548	114,666	136,966	145,435	84,437	46.99	278.07
Nonbank subsidiaries	-357	394	190	641	425		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	173,256	129,492	181,042	167,550	171,786	33.80	42.51
Memoranda							
Bank net income	168,548	130,166	180,466	164,435	175,437	29.49	37.92
Nonbank net income	819	1,568	1,756	1,757	1,514	-47.77	-15.48
Subsidiary holding companys' net income	0	0	0	0	0		

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	1,621,803	95.30	1,490,155	95.70	1,507,453	95.39	1,318,032	1,133,109	8.83	58.12
Common and preferred stock	1,621,803	95.30	1,490,155	95.70	1,507,453	95.39	1,318,032	1,133,109	8.83	58.12
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	13,823	0.81	14,384	0.92	14,180	0.90	17,340	8,800	-3.90	60.51
Common and preferred stock	13,823	0.81	14,384	0.92	14,180	0.90	17,340	8,800	-3.90	60.51
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	41,355	2.43	32,127	2.06	34,930	2.21	25,559	23,377	28.72	151.66
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	22,923	1.35	15,964	1.03	16,904	1.07	6,251	6,745	43.59	433.71
Cash and due from unrelated depository institution	0	0	0	0	0	0	1,523	0		
Premises, furnishings, fixtures and equipment	499	0.03	3,966	0.25	5,431	0.34	1,571	1,725	-87.42	-72.42
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,297	0.08	475	0.03	1,471	0.09	1,468	1,236	173.05	-17.55
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,701,700	100.00	1,557,071	100.00	1,580,369	100.00	1,371,744	1,174,992	9.29	60.78
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	10,000	5,000		-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures	113,245	6.65	126,620	8.13	113,245	7.17	126,620	0	-10.56	
Other liabilities	21,633	1.27	20,870	1.34	20,286	1.28	12,492	10,350	3.66	318.51
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	134,878	7.93	147,490	9.47	133,531	8.45	149,112	15,350	-8.55	139.06
Equity Capital	1,566,822	92.07	1,409,581	90.53	1,446,838	91.55	1,222,632	1,159,642	11.16	56.37
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	3,796	0.22	608	0.04	608	0.04	608	608	524.34	524.34
Retained earnings	1,564,858	91.96	1,343,948	86.31	1,395,498	88.30	1,214,456	1,190,953	16.44	62.45
Accumulated other comprehensive income	5,825	0.34	65,025	4.18	60,023	3.80	7,568	-31,919	-91.04	-84.70
Other equity capital components	-7,657	-0.45	0	0	-9,291	-0.59	0	0		
Total liabilities and equity capital	1,701,700	100.00	1,557,071	100.00	1,580,369	100.00	1,371,744	1,174,992	9.29	60.78
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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	15.17	12.52	73	13.07	6.29	91	13.41	7.29	91	14.15	9.68	90	15.44	10.40	90
Bank net income / Average equity investment in banks	14.40	12.35	70	12.35	6.43	87	12.66	7.45	88	13.34	10.51	81	16.05	11.19	86
Nonbank net income / Average equity investment in nonbanks	7.69	13.18	45	12.70	8.01	72	10.97	9.75	65	16.72	7.89	77	17.85	7.10	82
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	97.28	96.45	26	100.52	87.60	34	99.68	88.16	30	98.14	82.22	31	102.13	82.56	47
Nonbank net income / Parent net income	0.47	3.22	44	1.21	4.43	56	0.97	3.59	52	1.05	5.93	55	0.88	3.78	54
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	8.61	16.51	36	10.46	20.37	41	9.23	20.06	37	12.20	20.43	55	1.32	20.88	12
Total debt / Equity capital	7.23	11.37	48	8.98	14.74	51	7.83	14.41	47	11.17	14.31	61	0.43	14.69	30
Total debt + notes payable to subs that issued TPS / Equity capital	7.23	13.41	35	8.98	17.04	40	7.83	16.67	32	11.17	16.36	56	0.43	17.10	14
Total debt + Loans guaranteed for affiliate / Equity capital	7.23	11.46	47	8.98	15.02	51	7.83	14.68	46	11.17	14.56	61	0.43	15.14	30
Total debt / Equity capital – excess over fair value	7.23	11.47	48	8.98	14.86	51	7.83	14.52	47	11.17	14.51	61	0.43	14.81	30
Long-term debt / Equity capital	7.23	10.65	48	8.98	13.73	52	7.83	13.56	48	10.36	13.04	61	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0.82	1.02	78	0.43	1.14	78
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	58.69	40.69	63	55.91	32.61	73	51.72	34.67	65	55.40	28.44	76	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	104.39	103.15	61	106.74	103.27	74	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22
Total investment in subs / Equity capital	104.39	108.29	49	106.74	110.46	59	105.17	110.16	51	109.22	111.07	63	98.47	112.48	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.30	0.27	57	0.55	0.69	56	0.41	0.47	54	0.67	0.36	67	-0.10	0.35	23
Equity investment in subs – equity cap / Net income-div (X)	0.30	0.85	26	0.55	2.31	28	0.41	1.82	15	4.20	1.22	91		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	88.93	152.56	25	233.65	128.63	86	374.36	136.59	96	21.35	177.68	2	120.99	162.34	35
Cash from ops + noncash items + op expense / Op expense + dividend	80.12	155.61	23	303.60	142.45	92	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	152.77	94.59	83	173.27	140.42	68	132.35	134.08	60	100.75	116.34	34	95.87	103.19	39
Pretax operating income + interest expense / Interest expense	418.90	1,645.53	24	679.86	1,826.91	43	1,477.90	2,016.32	62	1,121.47	1,968.54	42	14,209.89	2,898.75	90
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	418.90	1,896.20	22	679.86	1,413.95	45	1,477.90	1,539.23	71	1,121.47	1,632.83	50	14,209.89	1,369.37	97
Dividends + interest from subsidiaries / Interest expense + dividends	57.95	174.48	14	690.53	144.62	97	1,415.44	150.43	99	14.15	210.80	2	130.05	188.90	33
Fees + other income from subsidiaries / Salary + other expenses	77.59	12.03	93	79.83	14.76	92	78.53	13.95	92	77.31	16.52	91	45.33	16.08	78
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.87	3.29	37	0.42	3.69	36	0.78	3.85	38	-0.38	2.64	20	-0.21	2.61	22
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	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.10	1.76	51	0.12	2.95	52	0.12	2.66	51	0.17	5.62	50	0.13	5.50	44
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	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

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	0	69.90	1	0	84.44	1	0	81.10	1	655.30	57.84	97	80.76	57.26	72
Dividends declared / Net income	0	27.22	3	0	49.77	4	0	42.29	4	83.99	33.08	95	40.86	27.33	76
Net income – dividends / Average equity	15.17	9.25	85	13.07	3.19	93	13.41	4.14	93	2.27	6.46	9	9.13	7.33	73
Percent of Dividends Paid															
Dividends from bank subsidiaries		160.45			130.19			132.17		13.50	178.13	20	129.63	157.73	43
Dividends from nonbank subsidiaries		6.19			3.74			3.41		0.79	7.53	56	1.55	7.13	69
Dividends from subsidiary holding companies		6.32			2.34			4.85		0	21.40	42	0	16.86	42
Dividends from all subsidiaries		213.42			167.02			174.85		14.30	260.40	6	131.18	215.26	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6	11.91	61.85	14	24.10	60.28	19	11.55	66.55	12	51.87	60.71	44
Interest income from bank subsidiaries	0.01	0.11	59	0.02	0.48	52	0.02	0.36	52	0.07	0.54	58	0.01	0.52	50
Management and service fees from bank subsidiaries	4.37	0.87	86	5.45	1.79	82	5.24	1.47	83	5.32	1.55	83	3.94	1.88	79
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	4.38	48.70	12	17.38	71.13	14	29.36	62.88	21	16.94	69.36	12	55.83	63.43	42
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	143.59	66.90	86	74.87	52.29	62	89.18	56.39	64	63.52	82.95	54	71.93	51.40	65
Interest income from nonbank subsidiaries	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	143.59	94.31	79	74.87	70.62	58	89.18	79.84	57	63.52	150.41	35	71.93	99.33	43
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	59.82	68	27	76.43	69.76	31	56.07	67.32	27	86.25	65.18	41
Interest income from bank subsidiaries	0.17	0.27	75	0.09	1.03	54	0.05	0.63	51	0.33	0.80	64	0.02	0.92	46
Management and service fees from bank subsidiaries	62.88	1.64	98	27.38	2.06	96	16.62	1.87	92	25.80	1.81	94	6.55	2.01	85
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	63.05	82.68	22	87.29	80.80	33	93.11	82.20	36	82.20	78.80	31	92.82	74.20	40
Dividends from nonbank subsidiaries	10.04	3.56	85	4.53	2.36	80	2.75	1.95	77	3.29	2.65	77	1.03	2.57	70
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
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	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	10.04	5.69	81	4.53	5.80	70	2.75	4.70	69	3.29	7.29	70	1.03	7.64	59
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	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt		152.66			216.76			135.13		0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12