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

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BHC Name FIRST CITIZENS BANCSHARES, INC.

City/State RALEIGH, NC

Bank Holding Company Information

Federal Reserve District: 5
Consolidated Assets ($000): 56,901,977
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST CITIZENS BANCSHARES, INC.
4300 SIX FORKS ROAD

RALEIGH, NC 27609

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	53,845,542	44,709,012	45,893,796	37,167,724	34,985,933
Net income ($000)	424,177	353,639	491,723	457,371	400,313
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)	2.57	2.65	38	3.08	2.80	68	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68
+ Non-interest income	1.18	1.09	60	1.17	1.21	57	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65
– Overhead expense	2.62	2.21	80	2.96	2.59	72	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84
– Provision for credit losses	-0.08	-0.12	53	0.16	0.66	9	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35
+ Securities gains (losses)	0.08	0.01	94	0.16	0.03	95	0.13	0.02	96	0.02	0.01	83	0	0	73
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.36	1.76	21	1.33	0.91	77	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38
Net operating income	1.05	1.34	21	1.05	0.70	77	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35
Net income	1.05	1.34	21	1.05	0.71	76	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.84	3.12	29	3.52	3.64	38	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20
Interest expense	0.12	0.26	18	0.25	0.58	11	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0
Net interest income (tax equivalent)	2.72	2.85	36	3.27	3.05	61	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.12	27	0.07	0.28	25	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41
Earnings coverage of net loan and lease losses (X)	54.80	26.30	79	28.48	20.97	74	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.56	1.32	8	0.68	1.58	9	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48
Allowance for loan and lease losses / Total loans and leases	0.56	1.30	9	0.68	1.55	10	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.58	61	0.72	0.71	57	0.74	0.71	58	0.58	0.57	53	0.52	0.61	43
30–89 days past due loans and leases / Total loans and leases	0.22	0.29	48	0.40	0.37	64	0.38	0.39	59	0.57	0.43	76	0.46	0.44	61
Liquidity and Funding															
Net noncore funding dependence	-20.50	-3.31	9	-5.73	6.19	17	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6
Net short-term noncore funding dependence	-22.34	-9.17	15	-8.37	-2.71	22	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16
Net loans and leases / Total assets	57	58.81	42	67.28	63	58	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66
Capitalization															
Tier 1 leverage ratio	7.68	9.07	13	7.80	9.05	14	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52
Holding company equity capital / Total assets	8.05	10.79	11	8.37	11.12	14	8.47	11.16	13	9	12.43	9	9.85	12.22	16
Total equity capital (including minority interest) / Total assets	8.05	10.91	9	8.37	11.24	12	8.47	11.29	12	9	12.57	7	9.85	12.27	15
Common equity tier 1 capital / Total risk-weighted assets	11.34	12.64	30	10.43	12.26	24	10.61	12.38	25	10.86	12.17	28	12.67	12.12	69
Net loans and leases / Equity capital (X)	7.08	5.47	81	8.04	5.73	86	7.73	5.58	85	8.01	5.21	90	7.26	5.29	85
Cash dividends / Net income	6.54	27.22	13	6.08	49.74	11	6.25	42.30	12	3.88	33.12	9	4.31	27.31	13
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	16.92	9.51	81	28.92	16.67	81	25.44	16.68	77	12.47	9.26	73	2.55	7	32
Equity capital	12.44	7.52	79	14.18	6.54	80	17.93	6.99	86	2.79	10.49	21	4.65	7.89	48
Net loans and leases	-0.95	-0.66	58	21.03	12.75	76	13.82	9.07	74	13.33	9.10	75	8.19	7.89	64
Noncore funding	-8.88	-21.64	70	34.75	-6.57	90	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2
Parent Company Ratios															
Short-term debt / Equity capital	1.56	0.55	82	0	0.92	36	0	0.77	38	1.12	1.02	80	0	1.14	37
Long-term debt / Equity capital	7.58	10.65	50	10.60	13.73	56	10.14	13.56	55	2.69	13.04	34	0	13.37	15
Equity investment in subsidiaries / Equity capital	106.59	103.15	75	110.18	103.27	85	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15
Cash from ops + noncash items + op expense / Op expense + dividends	228.53	155.61	77	412.83	142.45	96	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97

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	952,874	969,428	1,308,803	1,184,270	1,035,974	-1.71	51.43
Income from lease financing receivables	13,651	18,601	23,917	33,036	37,077	-26.61	-37.72
Fully taxable income on loans and leases	966,448	987,803	1,332,488	1,216,986	1,072,616	-2.16	48.61
Tax-exempt income on loans and leases	77	226	232	320	435	-65.93	-90.97
Estimated tax benefit on income on loans and leases	1,826	1,385	1,865	3,560	3,494	31.89	-53.71
Income on loans and leases (tax equivalent)	968,351	989,414	1,334,585	1,220,866	1,076,545	-2.13	47.82
Investment interest income (tax equivalent)	105,524	113,666	144,999	159,544	150,781	-7.16	47.90
Interest on balances due from depository institutions	6,954	6,012	7,038	27,172	21,973	15.67	-33.61
Interest income on other earning assets	1,644	0	0	0	24		82100.00
Total interest income (tax equivalent)	1,082,473	1,109,092	1,486,622	1,407,582	1,249,323	-2.40	46.89
Interest on time deposits of $250K or more	2,968	7,292	8,360	9,752	1,281	-59.30	
Interest on time deposits < $250K	9,711	23,733	28,641	35,469	8,491	-59.08	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	12,729	24,553	29,635	31,034	12,712	-48.16	113.75
Interest on other borrowings and trading liabilities	10,473	13,677	17,290	14,745	13,744	-23.43	-40.49
Interest on subordinated debt and mandatory convertible securities	10,190	8,442	11,931	1,642	629	20.71	1032.22
Total interest expense	46,071	77,697	95,857	92,642	36,857	-40.70	43.00
Net interest income (tax equivalent)	1,036,402	1,031,395	1,390,765	1,314,940	1,212,466	0.49	47.07
Non-interest income	475,007	392,167	535,826	532,245	532,152	21.12	37.77
Adjusted operating income (tax equivalent)	1,511,409	1,423,562	1,926,591	1,847,185	1,744,618	6.17	44.01
Overhead expense	1,058,706	990,927	1,337,409	1,247,865	1,201,715	6.84	36.41
Provision for credit losses	-33,039	52,949	58,352	31,441	28,468		
Securities gains (losses)	33,119	54,972	60,253	7,115	351	-39.75	89.15
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	549,876	445,119	620,478	595,619	507,176	23.53	100.71
Applicable income taxes	123,873	89,538	126,159	134,677	103,297	38.35	27.42
Tax equivalent adjustments	1,826	1,942	2,596	3,571	3,566	-5.97	-53.82
Applicable income taxes (tax equivalent)	125,699	91,480	128,755	138,248	106,863	37.41	24.24
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	424,177	353,639	491,723	457,371	400,313	19.95	145.48
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	424,177	353,639	491,723	457,371	400,313	19.95	145.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest	424,177	353,639	491,723	457,371	400,313	19.95	145.48
Investment securities income (tax equivalent)	105,524	113,666	144,999	159,544	150,781	-7.16	47.90
US Treasury and agency securities (excluding mortgage-backed securities)	5,994	9,498	11,278	35,491	30,226	-36.89	-45.85
Mortgage-backed securities	74,936	87,474	108,605	114,819	113,699	-14.33	28.32
All other securities	24,594	16,694	25,116	9,234	6,856	47.32	1208.71
Cash dividends declared	27,750	21,501	30,750	17,725	17,243	29.06	156.73
Common	13,908	12,075	16,688	17,725	17,243	15.18	28.67
Preferred	13,842	9,426	14,062	0	0	46.85	

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)	2.68	2.90	31	3.31	3.35	48	3.24	3.27	48	3.79	4	32	3.57	3.87	26
Less: Interest expense	0.11	0.24	19	0.23	0.54	12	0.21	0.48	12	0.25	0.98	3	0.11	0.79	0
Equals: Net interest income (tax equivalent)	2.57	2.65	38	3.08	2.80	68	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68
Plus: Non-interest income	1.18	1.09	60	1.17	1.21	57	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65
Equals: adjusted operating income (tax equivalent)	3.74	3.80	50	4.25	4.06	64	4.20	4.04	63	4.97	4.41	79	4.99	4.46	81
Less: Overhead expense	2.62	2.21	80	2.96	2.59	72	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84
Less: Provision for credit losses	-0.08	-0.12	53	0.16	0.66	9	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35
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	0.08	0.01	94	0.16	0.03	95	0.13	0.02	96	0.02	0.01	83	0	0	74
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.36	1.76	21	1.33	0.91	77	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38
Less: Applicable income taxes (tax equivalent)	0.31	0.41	21	0.27	0.21	67	0.28	0.23	63	0.37	0.36	50	0.31	0.33	42
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.05	1.34	21	1.05	0.70	77	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.05	1.34	21	1.05	0.71	76	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Memo: Net income (last four quarters)	1.07	1.30	27	1.06	0.81	70	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Net income–BHC and noncontrolling (minority) interest	1.05	1.35	19	1.05	0.72	76	1.07	0.83	73	1.23	1.20	50	1.14	1.25	35
Margin Analysis															
Average earning assets / Average assets	94.35	93.09	65	94	92.11	73	94.18	92.32	72	93.82	91.05	79	94.19	91.48	78
Average interest-bearing funds / Average assets	53.78	61.98	17	54.64	64.67	10	54.49	64.06	12	55.76	65.57	14	54.88	65.56	13
Interest income (tax equivalent) / Average earning assets	2.84	3.12	29	3.52	3.64	38	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20
Interest expense / Average earning assets	0.12	0.26	18	0.25	0.58	11	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0
Net interest income (tax equivalent) / Average earning assets	2.72	2.85	36	3.27	3.05	61	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63
Yield or Cost															
Total loans and leases (tax equivalent)	3.91	4.07	41	4.24	4.35	48	4.22	4.27	50	4.58	5.09	20	4.40	4.95	17
Interest-bearing bank balances	0.12	0.13	42	0.40	0.36	64	0.28	0.27	58	2.27	2.04	65	1.74	1.64	60
Federal funds sold and reverse repos		0.25		0	0.75	5	0	0.68	7		2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	2.84	3.09	30	3.51	3.61	42	3.43	3.51	40	4.03	4.36	29	3.78	4.20	23
Investment securities (tax equivalent)	1.37	1.77	22	1.75	2.36	11	1.62	2.25	10	2.31	2.76	14	2.10	2.68	5
US Treasury and agency securities (excluding mortgage-backed securities)	3.17	1.23	95	1.57	1.85	40	1.41	1.75	33	3.45	2.32	89	2.03	2.05	54
Mortgage-backed securities	1.03	1.55	8	1.48	2.17	3	1.36	2.05	3	2.04	2.61	3	2.11	2.50	5
All other securities	5.52	2.85	93	5.50	3.28	92	5.56	3.24	93	4.82	4.06	79	6.13	4.20	88
Interest-bearing deposits	0.13	0.22	27	0.33	0.60	19	0.29	0.53	19	0.39	1.10	7	0.12	0.81	1
Time deposits of $250K or more	0.65	0.70	48	1.26	1.53	25	1.12	1.42	24	1.42	1.96	14	0.30	1.44	5
Time deposits < $250K	0.62	0.67	49	1.17	1.47	23	1.10	1.36	23	1.35	1.82	20	0.42	1.29	7
Other domestic deposits	0.07	0.16	24	0.17	0.41	11	0.15	0.36	13	0.19	0.93	1	0.08	0.67	0
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.21	0.18	76	0.27	0.71	17	0.25	0.62	19	0.38	1.86	13	0.32	1.51	12
Other borrowed funds and trading liabilities	1.29	1.29	52	1.50	1.54	50	1.46	1.50	50	2.73	2.38	68	2.81	2.28	83
All interest-bearing funds	0.21	0.38	21	0.42	0.82	12	0.38	0.74	12	0.45	1.49	3	0.19	1.19	0

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	475,007	392,167	535,826	532,245	532,152
Fiduciary activities income	46,140	37,862	51,379	49,074	47,869
Service charges on deposit accounts - domestic	68,277	64,776	87,662	105,191	105,486
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	53,018	39,883	54,636	53,112	53,118
Insurance activities revenue	13,038	11,639	16,512	14,429	14,046
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,376	-2,799	-2,225	3,538	4,217
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	31,121	17,312	25,633	11,492	8,893
Other non-interest income	261,037	223,494	302,229	295,409	298,523
Total overhead expenses	1,058,706	990,927	1,337,409	1,247,865	1,201,715
Personnel expense	565,589	539,848	722,264	671,613	645,894
Net occupancy expense	121,680	122,939	167,742	160,750	153,882
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,268	11,851	15,391	16,881	17,165
Other operating expenses	362,169	316,289	432,012	398,621	384,774
Fee income on mutual funds and annuities	29,249	24,323	33,328	32,750	32,654
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	6,690	6,681	6,600	6,999	6,522
Average personnel expense per employee	84.54	80.80	109.43	95.96	99.03
Average assets per employee	8,048.66	6,691.96	6,953.61	5,310.43	5,364.30

	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	6.16	2.14	87	6.20	2.09	86	6.22	2.02	87	6.15	2.72	81	6.14	3.08	78
Overhead expenses / Net Interest Income + non-interest income	70.13	58.85	89	69.70	62.06	80	69.51	62.28	79	67.69	61.29	76	69.02	60.88	81
Percent of Average Assets															
Total overhead expense	2.62	2.21	80	2.96	2.59	72	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84
Personnel expense	1.40	1.23	70	1.61	1.30	80	1.57	1.30	78	1.81	1.41	83	1.85	1.44	84
Net occupancy expense	0.30	0.24	76	0.37	0.26	87	0.37	0.26	86	0.43	0.28	92	0.44	0.28	93
Other operating expenses	0.92	0.72	81	0.98	0.95	70	0.97	0.94	69	1.12	0.97	73	1.15	0.97	78
Overhead less non-interest income	1.45	1.08	79	1.79	1.27	82	1.75	1.25	81	1.93	1.32	86	1.91	1.38	85
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	70.05	58.34	90	69.61	61.60	81	69.42	61.82	80	67.55	60.64	76	68.88	60.37	81
Personnel expense	37.42	32.89	72	37.92	32.31	84	37.49	32.36	81	36.36	32.39	73	37.02	32.51	74
Net occupancy expense	8.05	6.26	78	8.64	6.55	82	8.71	6.58	81	8.70	6.52	85	8.82	6.48	87
Other operating expenses	24.58	18.68	87	23.05	22.16	70	23.22	22.28	70	22.49	21.20	69	23.04	20.90	70
Total non-interest income	31.43	28.20	62	27.55	28.52	55	27.81	28.83	55	28.81	29.23	60	30.50	28.50	64
Fiduciary activities income	3.05	2.27	67	2.66	2.06	65	2.67	2.09	65	2.66	1.97	67	2.74	2.14	66
Service charges on domestic deposit accounts	4.52	3.25	73	4.55	3.23	74	4.55	3.27	73	5.69	3.88	72	6.05	4.15	73
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	3.51	2.46	75	2.80	2.59	71	2.84	2.46	71	2.88	3.54	68	3.04	3.42	72
Insurance activities revenue	0.86	0.38	81	0.82	0.41	80	0.86	0.41	79	0.78	0.47	77	0.81	0.47	79
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	0.16	0.56	47	-0.20	-0.04	19	-0.12	0.01	22	0.19	0.28	58	0.24	0.65	45
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	2.06	3.64	44	1.22	3.74	41	1.33	3.92	41	0.62	1.86	30	0.51	1.61	36
Other non-interest income	17.27	9.39	84	15.70	9.49	84	15.69	9.65	82	15.99	10.04	81	17.11	9.86	84
Overhead less non-interest income	38.62	29.67	76	42.06	31.97	77	41.61	31.93	75	38.74	31.06	71	38.38	31.46	69
Applicable income taxes / Pretax net operating income (tax equivalent)	22.53	21.49	58	20.12	18.64	57	20.33	18.63	57	22.61	20.56	66	20.37	19.04	56
Applicable income tax + TE / Pretax net operating income + TE	22.86	23.11	46	20.55	22.16	32	20.75	21.18	39	23.21	23.23	52	21.07	21.56	37

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	24,272,872	23,269,867	23,683,019	22,445,262	19,612,581	4.31	48.58
Commercial and industrial loans	5,274,026	6,734,489	6,164,892	3,461,899	2,867,481	-21.69	145.68
Loans to individuals	1,986,102	1,778,783	1,808,774	1,781,140	1,715,364	11.66	41.36
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	202,183	193,108	237,938	208,915	185,564	4.70	51.66
Other loans and leases	879,457	989,202	1,022,189	1,052,149	1,187,791	-11.09	-35.89
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	32,614,640	32,965,449	32,916,812	28,949,365	25,568,781	-1.06	52.46
Less: Allowance for loan and lease losses	183,194	223,936	224,314	225,141	223,712	-18.19	-13.57
Net loans and leases	32,431,446	32,741,513	32,692,498	28,724,224	25,345,069	-0.95	53.12
Debt securities that reprice or mature in over 1 year	9,921,813	8,357,313	8,537,338	5,898,188	5,292,351	18.72	102.14
Mutual funds and equity securities	123,147	93,074	91,680	82,333	92,599	32.31	32.40
Subtotal	42,476,406	41,191,900	41,321,516	34,704,745	30,730,019	3.12	62.23
Interest-bearing bank balances	9,877,072	3,140,201	4,349,592	1,138,840	797,406	214.54	238.01
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	828,385	1,407,951	1,291,631	1,161,486	1,449,412	-41.16	-43.21
Trading assets	0	0	0	0	0		
Total earning assets	53,181,863	45,740,052	46,962,739	37,005,071	32,976,837	16.27	74.01
Non-interest-bearing cash and due from depository institutions	337,450	352,419	362,048	376,719	327,440	-4.25	-31.93
Premises, fixed assets, and leases	1,213,063	1,188,758	1,182,283	1,164,052	1,126,345	2.04	6.92
Other real estate owned	40,649	52,789	50,890	46,591	48,030	-23.00	-41.06
Investment in unconsolidated subsidiaries	3,976	3,976	3,976	3,976	3,667	0.00	-1.24
Intangible and other assets	2,124,976	1,328,879	1,395,744	1,228,087	926,310	59.91	201.12
Total assets	56,901,977	48,666,873	49,957,680	39,824,496	35,408,629	16.92	72.58
Quarterly average assets	55,866,977	48,117,966	49,448,146	38,318,696	35,715,125	16.10	71.32
Average loans and leases (YTD)	32,986,765	31,143,018	31,598,361	26,649,692	24,478,518	5.92	59.52
Memoranda							
Loans held-for-sale	98,451	120,305	124,837	67,869	45,505	-18.17	2.65
Loans not held-for-sale	32,516,189	32,845,144	32,791,975	28,881,496	25,523,276	-1.00	52.68
Real estate loans secured by 1–4 family	7,801,054	7,963,205	7,955,833	7,970,076	7,160,258	-2.04	34.38
Commercial real estate loans	16,241,079	15,070,016	15,486,328	14,265,213	12,274,468	7.77	56.29
Construction and land development	1,650,053	1,416,066	1,347,068	1,391,636	1,024,853	16.52	83.39
Multifamily	276,438	333,836	315,939	348,071	262,524	-17.19	24.73
Nonfarm nonresidential	14,314,588	13,320,114	13,823,321	12,525,506	10,987,091	7.47	54.41
Real estate loans secured by farmland	230,739	236,646	240,858	209,973	177,855	-2.50	65.78
Total investment securities	10,873,345	9,858,338	9,920,649	7,142,007	6,834,362	10.30	68.32
U.S. Treasury securities	0	654,762	499,933	409,999	1,247,710	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	239,714	279,985	279,083	269,899	32,207	-14.38	30.10
Municipal securities	0	0	0	118,227	0		
Mortgage-backed securities	9,885,380	8,280,310	8,446,674	6,059,983	5,318,620	19.38	118.99
Asset-backed securities	0	0	0	0	0		
Other debt securities	625,104	550,207	603,279	201,566	143,226	13.61	425.10
Mutual funds and equity securities	123,147	93,074	91,680	82,333	92,599	32.31	32.40
Available-for-sale securities	7,371,129	9,019,788	7,014,243	7,059,674	4,557,110	-18.28	14.11
U.S. Treasury securities	0	654,762	499,933	409,999	1,247,710	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	239,714	279,985	279,083	269,899	32,207	-14.38	30.10
Municipal securities	0	0	0	118,227	0		
Mortgage-backed securities	6,506,311	7,534,834	5,631,948	6,059,983	3,133,967	-13.65	44.14
Asset-backed securities	0	0	0	0	0		
Other debt securities	625,104	550,207	603,279	201,566	143,226	13.61	425.10
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-28,000	13,520	21,517		16,850		
Available-for-sale securites appreciation (depreciation)	25,986	135,240	102,278	7,522	-50,007	-80.79	-46.55
Structured notes, fair value	0	31,534	31,100	4,750	4,650	-100.00	
Pledged securities	5,519,647	4,386,227	4,544,331	3,842,619	4,022,221	25.84	18.16

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	21,514,407	18,234,561	18,014,029	12,926,796	11,882,670	17.99	109.99
NOW, ATS and transaction accounts	3,765,445	3,056,808	4,043,074	4,463,950	4,116,159	23.18	11.63
Time deposits less brokered deposits < $250K	1,972,071	2,400,414	2,232,028	2,945,556	2,182,887	-17.84	
MMDA and other savings accounts	22,208,067	17,815,078	18,484,657	13,202,135	11,916,179	24.66	95.48
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	49,459,990	41,506,861	42,773,788	33,538,437	30,097,895	19.16	85.37
Time deposits of $250K or more	603,400	738,977	652,912	820,218	539,316	-18.35	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	663,575	693,889	641,487	442,956	543,936	-4.37	-11.58
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	85,583	9,000	10,000	357,273	38,370	850.92	736.26
Other borrowings w/remaining maturity over 1 year	636,219	738,635	733,645	363,230	169,107	-13.87	-4.51
Brokered deposits < $250K	2,372	4,768	4,909	72,581	35,249	-50.25	
Noncore funding	1,991,149	2,185,269	2,042,953	2,056,258	1,325,978	-8.88	-25.45
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	497,427	504,381	504,518	163,412	140,741	-1.38	246.60
Other liabilities	372,116	395,948	407,153	480,205	355,061	-6.02	-5.18
Total liabilities	52,320,682	44,592,459	45,728,412	36,238,312	31,919,675	17.33	75.05
Equity Capital							
Perpetual preferred stock (including surplus)	339,937	339,937	339,937	0	0	0.00	
Common stock	9,816	9,816	9,816	10,629	11,628	0.00	-18.27
Common surplus	0	0	0	44,081	493,962		-100.00
Retained earnings	4,263,679	3,738,417	3,867,252	3,658,197	3,218,551	14.05	75.63
Accumulated other comprehensive income	-32,137	-13,756	12,263	-126,723	-235,187		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,581,295	4,074,414	4,229,268	3,586,184	3,488,954	12.44	48.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,581,295	4,074,414	4,229,268	3,586,184	3,488,954	12.44	48.56
Total liabilities and capital	56,901,977	48,666,873	49,957,680	39,824,496	35,408,629	16.92	72.58
Memoranda							
Non-interest-bearing deposits	21,514,407	18,234,561	18,014,029	12,926,796	11,882,670	17.99	109.99
Interest-bearing deposits	28,551,355	24,016,045	25,417,580	21,504,440	18,789,790	18.88	61.49
Total deposits	50,065,762	42,250,606	43,431,609	34,431,236	30,672,460	18.50	79.28
Long-term debt that reprices within 1 year	71,400	85,700	82,125	96,425	0	-16.69	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,229,268	3,586,184	3,586,184	3,488,954	3,334,064		
Accounting restatements	0	36,943	36,943	0	0		
Net income	424,177	353,639	491,723	457,371	400,313		
Net sale of new perpetual preferred stock	0	339,937	339,937	0	0		
Net sale of new common stock	0	-333,755	-333,755	-450,880	-165,338		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	27,750	21,501	30,750	17,725	17,243		
Change in other comprehensive income	-44,400	112,967	138,986	108,464	-62,842		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,581,295	4,074,414	4,229,268	3,586,184	3,488,954		

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	42.66	36.06	66	47.81	36.66	71	47.41	36.22	74	56.36	37.78	83	55.39	37.19	82
Commercial and industrial loans	9.27	11.11	47	13.84	14.40	45	12.34	13.52	44	8.69	12.02	34	8.10	12.85	27
Loans to individuals	3.49	3.60	63	3.66	3.57	63	3.62	3.40	63	4.47	4.20	63	4.84	4.31	63
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.36	0.21	76	0.40	0.20	78	0.48	0.19	81	0.52	0.24	80	0.52	0.30	79
Other loans and leases	1.55	4.26	27	2.03	4.66	29	2.05	4.63	27	2.64	5.01	36	3.35	5	42
Net loans and leases	57	58.81	42	67.28	63	58	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66
Debt securities over 1 year	17.44	18.32	51	17.17	14.80	65	17.09	15.55	59	14.81	14.60	53	14.95	14.63	54
Mutual funds and equity securities	0.22	0.05	90	0.19	0.06	86	0.18	0.05	86	0.21	0.06	88	0.26	0.06	93
Subtotal	74.65	78.17	28	84.64	79.07	67	82.71	78.16	63	87.14	79.65	73	86.79	79.97	70
Interest-bearing bank balances	17.36	9.37	87	6.45	6.40	51	8.71	7.51	62	2.86	3.06	57	2.25	3.04	51
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	1.46	1.51	61	2.89	1.85	77	2.59	1.68	77	2.92	1.91	75	4.09	1.96	80
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	93.46	91.57	72	93.99	90.87	85	94	91.05	86	92.92	89.53	82	93.13	89.74	83
Non-interest cash and due from depository institutions	0.59	0.99	18	0.72	1.03	30	0.72	1.07	24	0.95	1.14	34	0.92	1.21	31
Other real estate owned	0.07	0.01	91	0.11	0.03	91	0.10	0.02	92	0.12	0.03	92	0.14	0.04	91
All other assets	5.94	7.39	32	5.29	8.03	19	5.27	7.82	20	6.13	9.27	17	5.94	8.98	21
Memoranda															
Short-term investments	18.81	12.31	79	9.35	10.21	54	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63
U.S. Treasury securities	0	1.18	12	1.35	0.91	77	1	0.84	75	1.03	1.03	64	3.52	1.04	85
US agency securities (excluding mortgage-backed securities)	0.42	0.75	55	0.58	0.59	63	0.56	0.63	62	0.68	0.54	65	0.09	0.69	34
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0.30	1.34	34	0	1.62	7
Mortgage-backed securities	17.37	13.46	69	17.01	11.20	80	16.91	11.75	75	15.22	11.44	73	15.02	11.13	73
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	1.10	0.51	79	1.13	0.40	83	1.21	0.42	82	0.51	0.39	70	0.40	0.41	68
Loans held-for-sale	0.17	0.50	46	0.25	0.52	44	0.25	0.52	41	0.17	0.39	45	0.13	0.30	45
Loans held for investment	57.14	58.34	40	67.49	63.22	56	65.64	61.72	55	72.52	63.50	74	72.08	63.93	66
Real estate loans secured by 1–4 family	13.71	11.57	62	16.36	12.28	66	15.93	11.91	66	20.01	13.29	75	20.22	13.46	78
Revolving	3.27	1.44	85	4.48	1.72	93	4.18	1.66	93	5.98	2.07	95	7.32	2.27	95
Closed-end, secured by first liens	10.22	9.73	58	11.51	10.10	58	11.42	9.81	60	13.45	10.69	69	12.16	10.57	58
Closed-end, secured by junior liens	0.22	0.19	72	0.37	0.24	77	0.33	0.22	78	0.58	0.28	84	0.74	0.31	89
Commercial real estate loans	28.54	22.35	63	30.97	22.30	67	31	22.22	68	35.82	22.23	80	34.67	21.58	77
Construction and land development	2.90	3.40	46	2.91	3.47	48	2.70	3.40	46	3.49	3.44	57	2.89	3.51	48
Multifamily	0.49	3.32	12	0.69	3.10	19	0.63	3.12	17	0.87	3.01	23	0.74	2.72	21
Nonfarm nonresidential	25.16	14.65	86	27.37	14.72	89	27.67	14.72	89	31.45	14.69	95	31.03	14.44	94
Real estate loans secured by farmland	0.41	0.35	69	0.49	0.33	72	0.48	0.33	72	0.53	0.36	73	0.50	0.41	71

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	74.42	60.51	71	70.59	56.15	73	71.95	57.15	76	77.53	57.46	80	76.71	56.49	78
Real estate loans secured by 1–4 family	23.92	20	63	24.16	19.51	64	24.17	19.43	64	27.53	20.75	71	28	21.10	74
Revolving	5.71	2.47	89	6.62	2.66	93	6.34	2.64	93	8.23	3.15	95	10.14	3.50	95
Closed-end	18.21	17.35	57	17.54	16.64	54	17.83	16.59	57	19.31	17.39	62	17.86	17.39	54
Commercial real estate loans	49.80	37.13	72	45.71	33.63	71	47.05	34.63	72	49.28	33.52	78	48.01	32.14	77
Construction and land development	5.06	5.69	50	4.30	5.18	48	4.09	5.26	46	4.81	5.09	55	4.01	5.20	47
1–4 family	0.86	1.19	56	0.77	0.94	54	0.77	0.93	53	0.90	0.94	60	0.64	1.02	50
Other	4.20	4.46	51	3.53	4.09	46	3.33	4.19	45	3.91	4.02	55	3.37	4.05	47
Multifamily	0.85	5.41	9	1.01	4.78	15	0.96	4.96	13	1.20	4.69	16	1.03	4.10	17
Nonfarm nonresidential	43.89	24.45	93	40.41	22.19	93	41.99	22.93	94	43.27	22.15	95	42.97	21.40	94
Owner-occupied	31.88	8.31	99	29.08	7.46	99	30.34	7.68	99	31.47	7.72	99	32.34	8.03	99
Other	12.01	15.83	33	11.32	14.52	35	11.66	14.95	34	11.80	14.34	41	10.63	13.38	42
Real estate loans secured by farmland	0.71	0.61	68	0.72	0.52	71	0.73	0.54	72	0.73	0.55	72	0.70	0.63	70
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	16.17	19.45	45	20.43	22.98	40	18.73	22.17	38	11.96	19.53	25	11.21	20.32	19
Loans to individuals	6.09	6.58	63	5.40	6.23	61	5.49	6.13	62	6.15	7.13	61	6.71	7.36	62
Credit card loans	0.83	0.51	79	0.86	0.63	77	0.89	0.65	77	1.14	0.81	76	1.41	1.02	79
Agricultural loans	0.62	0.38	75	0.59	0.31	77	0.72	0.32	80	0.72	0.37	79	0.73	0.46	77
Other loans and leases	2.70	8.42	28	3	9.11	29	3.11	9.09	29	3.63	9.85	34	4.65	9.66	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	546.20	383.43	81	589.39	387.92	87	580.41	381.27	86	628.82	391.26	90	531.94	379.80	71
Real estate loans secured by 1–4 family	175.54	124.74	75	201.70	130.23	80	194.98	125.03	79	223.29	138.18	79	194.20	137.84	73
Revolving	41.88	15.53	93	55.28	18.32	94	51.15	17.42	95	66.71	21.26	95	70.32	23.33	94
Closed-end	133.67	107.54	68	146.42	110.40	69	143.83	106.14	69	156.57	115.20	74	123.88	112.79	57
Commercial real estate loans	365.47	238.58	81	381.70	237.16	83	379.53	234.65	84	399.65	229.44	88	332.91	219.72	73
Construction and land development	37.13	36.07	56	35.87	36.48	51	33.01	35.62	52	38.99	34.95	58	27.80	35.36	48
1–4 family	6.30	7.44	57	6.40	6.64	57	6.18	6.34	57	7.31	6.61	61	4.44	7.04	51
Other	30.83	28.34	56	29.47	28.60	52	26.84	28.16	51	31.68	27.32	59	23.36	27.26	47
Multifamily	6.22	35.29	14	8.46	32.93	20	7.74	32.74	17	9.75	31.04	25	7.12	27.85	20
Nonfarm nonresidential	322.12	156.30	92	337.38	156.60	94	338.77	155.06	95	350.91	152.10	95	297.99	147.22	92
Owner-occupied	234	52.63	99	242.83	52.43	99	244.73	52.37	99	255.21	53.07	99	224.27	54.89	99
Other	88.11	100.99	38	94.54	101.87	45	94.04	100.54	45	95.70	97.41	49	73.72	91.80	43
Real estate loans secured by farmland	5.19	3.67	71	5.99	3.43	76	5.90	3.44	75	5.88	3.60	75	4.82	4.02	69
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	118.68	116.17	58	170.57	150.16	60	151.09	139.91	56	96.99	122.02	41	77.77	128.82	33
Loans to individuals	44.69	36.56	71	45.05	36.83	65	44.33	37.47	66	49.90	43.51	63	46.52	42.67	61
Credit card loans	6.08	2.58	82	7.15	3.28	81	7.17	3.30	81	9.22	4.34	79	9.77	5.31	82
Agricultural loans	4.55	2.03	81	4.89	1.99	82	5.83	1.88	83	5.85	2.18	82	5.03	2.72	80
Other loans and leases	19.79	47.63	29	25.05	49.92	34	25.05	49.54	32	29.48	52.44	37	32.22	51.79	40
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.59	29.25	25	16.63	26.62	25	16.71	27.32	24	17.81	26.45	32	15.67	24.79	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	143.75	187.63	34	138.87	186.45	34	134.80	183.76	34	144.44	178.57	39	108.64	167.93	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	377.75	244.92	82	381.70	243.47	83	379.53	240.85	84	399.65	236.10	88	332.91	225.98	73

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	18.81	12.31	79	9.35	10.21	54	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63
Liquid assets	35.74	29.12	69	26.11	24.65	61	27.90	26.22	60	20.73	22.44	54	21.81	22.72	63
Investment securities	19.11	20.37	50	20.26	17.19	67	19.86	17.85	60	17.93	16.99	57	19.30	17.27	60
Net loans and leases	57	58.81	42	67.28	63	58	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66
Net loans, leases and standby letters of credit	57.19	59.61	41	67.50	63.89	57	65.69	62.48	54	72.36	64.84	68	71.83	65.07	63
Core deposits	86.92	75.52	96	85.29	69.20	96	85.62	70.67	98	84.22	63.09	98	85	62.13	98
Noncore funding	3.50	10.15	20	4.49	15.53	12	4.09	14.13	13	5.16	19.36	10	3.74	21.34	3
Time deposits of $250K or more	1.06	1.67	37	1.52	2.35	38	1.31	2.11	35	2.06	2.94	38	1.52	2.89	27
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	1.17	1.19	63	1.43	1.44	62	1.28	1.47	62	1.11	1.94	53	1.54	1.97	59
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.17	0.54	73	1.43	0.59	73	1.28	0.54	75	1.11	0.48	66	1.54	0.54	74
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	0.15	0.88	44	0.02	1.75	14	0.02	1.24	24	0.90	3.01	29	0.11	3.67	10
Earning assets that reprice within 1 year	44.49	38.80	66	41.26	38.76	51	42.76	39.38	55	34.30	39.29	32	35.56	40.29	33
Interest-bearing liabilities that reprice within 1 year	3.59	6.64	29	4.53	8.86	23	4.26	8.20	27	7.40	10.19	34	4.96	10.01	24
Long-term debt that reprices within 1 year	0.13	0.27	69	0.18	0.52	64	0.16	0.47	63	0.24	0.96	57	0	1.34	25
Net assets that reprice within 1 year	40.77	30.83	74	36.56	27.76	67	38.34	29.11	69	26.66	26.63	45	30.60	27.38	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-20.50	-3.31	9	-5.73	6.19	17	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6
Net short-term noncore funding dependence	-22.34	-9.17	15	-8.37	-2.71	22	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16
Short-term investment / Short-term noncore funding	887.83	304.29	89	415.57	149.65	89	567	184.19	94	156.55	77.77	79	230.16	66.46	90
Liquid assets - short-term noncore funding / Nonliquid assets	52.33	36.72	72	32.30	24.47	71	35.93	28.18	69	21.50	16.97	70	24.37	16.04	76
Net loans and leases / Total deposits	64.78	73.05	29	77.49	82.06	36	75.27	79.43	36	83.42	90.31	31	82.63	90.08	27
Net loans and leases / Core deposits	65.57	78.83	24	78.88	92.26	26	76.43	88.34	26	85.65	103.93	22	84.21	105	17
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.66	0.50	11	0.36	1.73	30	0.56	1.57	37		0.72		0.49	-0.82	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.61	1.06	42	3.63	4.54	50	2.65	4.31	25	0.22	1.36	22	-1.44	-1.98	67
Structured notes appreciation (depreciation) / Tier 1 capital		0		0	0	60	0.01	0.02	63	0	0	20	0	-0.05	52
Percent of Investment Securities															
Held-to-maturity securities	31.08	13.65	77	7.56	11.41	56	28.37	11.38	78	0	12.67	14	31.97	16.19	73
Available-for-sale securities	67.79	84.59	22	91.49	86.72	43	70.70	87.23	19	98.85	85.40	71	66.68	81.88	24
U.S. Treasury securities	0	6.01	12	6.64	5.26	73	5.04	4.72	72	5.74	6.15	67	18.26	6.99	81
US agency securities (excluding mortgage-backed securities)	2.20	4.24	54	2.84	3.94	59	2.81	4.01	60	3.78	3.49	65	0.47	4.02	33
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	1.66	7.75	32	0	9.16	6
Mortgage-backed securities	90.91	66.09	84	83.99	66.61	73	85.14	66.64	74	84.85	67.43	75	77.82	65.45	65
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	5.75	3.01	78	5.58	2.93	80	6.08	3.01	79	2.82	2.94	66	2.10	2.79	61
Mutual funds and equity securities	1.13	0.29	88	0.94	0.38	80	0.92	0.35	82	1.15	0.40	84	1.35	0.42	89
Debt securities 1 year or less	7.62	8.18	54	14.28	11.25	70	13.02	10.55	70	16.26	11.86	72	21.21	11.91	81
Debt securities 1 to 5 years	5.15	17.39	26	4.21	17.70	26	4.86	17.03	27	1.97	17.94	14	2.79	19.18	19
Debt securities over 5 years	86.09	72.07	70	80.57	68.10	63	81.19	69.86	62	80.62	66.02	62	74.65	64.73	54
Pledged securities	50.76	33.37	72	44.49	37.16	61	45.81	35.67	65	53.80	30.57	84	58.85	33.30	81
Structured notes, fair value	0	0.06	41	0.32	0.02	92	0.31	0.02	92	0.07	0.03	88	0.07	0.04	86
Percent Change from Prior Like Quarter															
Short-term investments	135.38	64.27	79	86.37	124.80	52	145.24	183.32	55	2.38	26.69	43	2.16	6.77	47
Investment securities	10.30	32.48	29	38.13	20.30	79	38.91	23.62	76	4.50	11.75	45	-4.82	9.42	16
Core deposits	19.16	16.96	66	29.92	26	71	27.54	26.88	60	11.43	11.23	64	4.32	7.29	48
Noncore funding	-8.88	-21.64	70	34.75	-6.57	90	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2

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)			12,098,417	10,682,378	10,054,711
Commit: Secured commercial real estate loans	1,841,371	1,560,201	1,565,869	1,350,900	1,184,086
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			2,305,542	2,125,211	2,158,395
Securities underwriting	0	0	0	0	0
Standby letters of credit	111,829	107,060	126,109	94,739	88,528
Commercial and similar letters of credit	4,473	4,956	3,710	4,862	7,939
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	218,216	289,985	267,931	146,929	96,079
Written options contracts (interest rate)	217,406	265,153	284,908	97,961	57,373
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	6,549	849	1,335	288	1,105
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)							24.22	22.01	62	26.82	23.52	67	28.40	24.05	68
Standby letters of credit	0.20	0.66	19	0.22	0.72	22	0.25	0.71	25	0.24	0.84	23	0.25	0.92	22
Commercial and similar letters of credit	0.01	0.02	60	0.01	0.02	64	0.01	0.02	58	0.01	0.02	62	0.02	0.02	65
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	0.78	47.31	8	1.14	51.49	6	1.11	48.62	5	0.62	68.47	5	0.44	65.81	3
Interest rate contracts	0.77	35.15	8	1.14	36.10	6	1.11	34.36	6	0.61	47.31	6	0.43	43.84	5
Interest rate futures and forward contracts	0.38	4.39	54	0.60	8.89	44	0.54	6.21	44	0.37	10.67	44	0.27	11.40	48
Written options contracts (interest rate)	0.38	1.69	45	0.54	2.33	41	0.57	2.18	42	0.25	2.47	38	0.16	2.16	36
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	0.01	6.12	55	0	5.79	51	0	6.01	51	0	10.12	45	0	10.92	44
Futures and forward foreign exchange contracts	0.01	3.76	57	0	3.70	52	0	3.47	51	0	5.23	46	0	5.22	47
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)							38.29	42.82	62	40.08	45.53	61	41.08	44.93	63

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	442,171	555,987	554,174	245,178	154,557
Interest rate contracts	435,622	555,138	552,839	244,890	153,452
Foreign exchange contracts	6,549	849	1,335	288	1,105
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	224,765	290,834	269,266	147,217	97,184
Written options	217,406	265,153	284,908	97,961	57,373
Exchange-traded	0	0	0	0	0
Over-the-counter	217,406	265,153	284,908	97,961	57,373
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	442,171	555,987	554,174	245,178	154,557
Interest rate contracts	435,622	555,138	552,839	244,890	153,452
Foreign exchange contracts	6,549	849	1,335	288	1,105
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	224,765	290,834	269,266	147,217	97,184
One year or less	224,765	290,834	269,266	147,217	97,184
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)	115	1,427	1,307	258	898
Gross positive fair value	5,261	9,782	9,568	1,994	1,065
Held for trading	0	0	0	0	0
Non-traded	5,261	9,782	9,568	1,994	1,065
Current credit exposure on risk-based capital derivative contracts	5,261	9,782	9,568	1,994	3
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	98.52	94.10	37	99.85	94.62	51	99.76	94.10	49	99.88	93.44	58	99.29	92.91	54
Foreign exchange contracts	1.48	3.22	68	0.15	3.07	54	0.24	3.49	56	0.12	3.20	46	0.71	3.39	53
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	50.83	12.59	90	52.31	14.59	89	48.59	14.05	88	60.04	13.49	93	62.88	12.78	94
Written options	49.17	7.18	97	47.69	8.60	96	51.41	8.18	96	39.96	5.91	96	37.12	6.60	95
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	49.17	6.91	97	47.69	8.13	96	51.41	7.73	97	39.96	5.10	96	37.12	5.49	95
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	98.52	56.22	67	99.85	54.32	73	99.76	53.82	73	99.88	52.22	76	99.29	50.60	73
Foreign exchange contracts	1.48	0.36	87	0.15	0.39	74	0.24	0.46	78	0.12	0.34	72	0.71	0.57	81
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)	50.83	91.91	7	52.31	90.28	8	48.59	91.48	6	60.04	93.86	8	62.88	94.47	8
One year or less	50.83	27.90	77	52.31	31.66	73	48.59	32.05	72	60.04	32.17	75	62.88	32.51	80
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)	0.03	1.18	6	0.26	1.65	18	0.24	1.55	11	0.11	0.83	10	0.58	0.72	43
Gross positive fair value	1.19	1.59	34	1.76	2.48	40	1.73	2.23	42	0.81	1.19	35	0.69	0.85	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	6	0	0.07	9	0	0.07	7	0	0.06	7	0	0.06	7
Gross positive fair value (X)	0	0.06	9	0	0.10	11	0	0.09	10	0	0.07	9	0	0.06	6
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	25	0	0.02	31	0	0.02	30	0	0.01	28	0	0.01	17
Current credit exposure (X)	0	0.05	18	0	0.07	20	0	0.06	17	0	0.05	13	0	0.04	8
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	0.02	0.59	18	0.03	0.91	20	0.03	0.85	18	0.01	0.73	13	0	0.53	8

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	224,314	225,141	225,141	223,712	221,893
Gross losses	27,164	35,257	45,105	43,027	39,671
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	17,741	17,834	22,657	13,015	13,022
Net losses	9,423	17,423	22,448	30,012	26,649
Provision for loan and lease losses	-31,697	52,949	58,352	31,441	28,468
Adjustments	0	-36,731	-36,731	0	0
Ending balance	183,194	223,936	224,314	225,141	223,712
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	-0.08	-0.12	58	0.16	0.66	9	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35
Provision for loan and lease losses / Average loans and leases	-0.13	-0.21	57	0.23	1.06	6	0.18	0.82	4	0.12	0.24	35	0.12	0.24	31
Provision for loan and lease losses / Net loan and lease losses	-336.38	-65.12	22	303.90	587.54	32	259.94	487.86	37	104.76	130.58	40	106.83	134.68	45
Allowance for loan and lease losses / Total loans and leases not held for sale	0.56	1.32	8	0.68	1.58	9	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48
Allowance for loan and lease losses / Total loans and leases	0.56	1.30	9	0.68	1.55	10	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49
Allowance for loan and lease losses / Net loans and leases losses (X)	14.58	17.40	61	9.64	11.29	59	9.99	11.58	62	7.50	8.03	67	8.39	7.54	69
Allowance for loan and lease losses / Nonaccrual assets	111.86	330.05	12	120.10	301.93	13	117.15	299.17	14	185.01	218.72	60	260.67	214.03	72
ALLL / 90+ days past due + nonaccrual loans and leases	108.15	271.93	18	117.84	249.38	21	113.67	244.34	19	150.86	151.73	63	177.93	160.51	68
Gross loan and lease losses / Average loans and leases	0.11	0.20	36	0.15	0.35	33	0.14	0.34	31	0.16	0.28	37	0.16	0.30	36
Recoveries / Average loans and leases	0.07	0.08	53	0.08	0.07	65	0.07	0.07	58	0.05	0.08	40	0.05	0.09	38
Net losses / Average loans and leases	0.04	0.12	27	0.07	0.28	25	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41
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	39.33	25.09	80	41.45	24.77	84	52.66	33.98	81	32.81	36.22	56	35.50	41.30	54
Earnings coverage of net loan and lease losses (X)	54.80	26.30	79	28.48	20.97	74	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.02	22	0	0.04	32	0.01	0.04	31	0.01	0.01	54	0.01	0.02	56
Real estate loans secured by 1–4 family	-0.04	-0.01	23	0	0.01	51	-0.01	0.01	31	0.03	0.01	70	0.04	0.01	71
Revolving	-0.08	-0.07	28	0.01	0.01	58	-0.02	0.01	30	0.06	0.02	69	0.07	0.03	64
Closed-end	-0.03	-0.01	23	0	0.01	53	0	0	39	0.01	0	65	0.02	0.01	70
Commercial real estate loans	-0.01	0.04	19	0	0.06	31	0.01	0.07	35	0	0.01	50	0	0.01	39
Construction and land development	-0.02	0.01	26	-0.03	0	19	-0.04	0	17	-0.01	-0.01	38	-0.02	-0.03	39
1–4 family	0	0	57	0	0	33	0	0	34	0	0	55	0	-0.01	41
Other	-0.02	0.01	24	-0.03	0	13	-0.04	0	13	-0.01	-0.01	33	-0.02	-0.02	35
Multifamily	0.02	0.01	86	0	0	86	0	0	84	0	0	56	-0.06	0	10
Nonfarm nonresidential	0	0.05	20	0.01	0.08	32	0.02	0.11	32	0	0.02	49	0	0.02	43
Owner-occupied	0	0.01	56	0.01	0.02	63	0.01	0.02	58	0	0.01	31	0.01	0.01	59
Other	0	0.04	17	0	0.05	9	0.01	0.08	38	0	0.01	61	0	0.01	23
Real estate loans secured by farmland	-0.01	-0.01	19	-0.01	0.04	11	-0.01	0.02	10	-0.01	0.01	13	0.04	0	83
Commercial and industrial loans	0.19	0.19	57	0.12	0.46	27	0.13	0.47	25	0.27	0.37	46	0.16	0.31	39
Loans to individuals	0.37	0.72	38	0.80	1.25	50	0.75	1.13	50	1	1.17	54	1.02	1.16	55
Credit card loans	1.24	2.27	25	2.70	3.33	35	2.38	2.92	34	3	3.11	43	2.88	2.92	39
Agricultural loans	0.05	0.02	83	0.15	0.11	78	0.08	0.19	68	0.05	0.08	70	-0.02	0.15	14
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.06	0.09	4	-0.03	0.14	5	-0.06	0.15	3	0.03	0.15	46	0.16	0.14	68

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	70,430	131,103	126,320	165,859	117,024
90+ days past due loans and leases	5,614	3,587	5,862	27,548	39,908
Nonaccrual loans and leases	163,775	186,454	191,483	121,689	85,822
Total past due and nonaccrual loans and leases	239,819	321,144	323,665	315,096	242,754
Restructured 30–89 days past due	2,793	3,258	5,390	8,817	4,031
Restructured 90+ days past due	158	13	39	2,738	2,160
Restructured nonaccrual	56,901	47,754	50,404	41,378	29,038
Total restructured loans and leases	59,852	51,025	55,833	52,933	35,229
30–89 days past due loans held for sale	0	0	0	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	0	0	0
Restructured loans and leases in compliance	136,139	144,353	141,292	103,496	101,487
Other real estate owned	40,649	52,789	50,890	46,591	48,030
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	0.22	0.29	48	0.40	0.37	64	0.38	0.39	59	0.57	0.43	76	0.46	0.44	61
90+ days past due loans and leases	0.02	0.09	45	0.01	0.13	35	0.02	0.12	41	0.10	0.15	61	0.16	0.17	68
Nonaccrual loans and leases	0.50	0.54	54	0.57	0.66	47	0.58	0.66	51	0.42	0.51	42	0.34	0.54	26
90+ days past due and nonaccrual loans and leases	0.52	0.68	45	0.58	0.84	35	0.60	0.85	37	0.52	0.71	39	0.49	0.75	31
30–89 days past due restructured	0.01	0.01	75	0.01	0.01	71	0.02	0.01	75	0.03	0.01	78	0.02	0.02	66
90+ days past due restructured	0	0	69	0	0.01	58	0	0.01	59	0.01	0.01	80	0.01	0.01	79
Nonaccrual restructured	0.17	0.12	71	0.14	0.14	59	0.15	0.13	65	0.14	0.14	60	0.11	0.16	44
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	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	0.22	0.29	48	0.40	0.37	64	0.38	0.40	59	0.57	0.43	76	0.46	0.44	61
90+ days past due assets	0.02	0.09	44	0.01	0.13	32	0.02	0.12	40	0.10	0.15	60	0.16	0.18	68
Nonaccrual assets	0.50	0.55	54	0.57	0.67	45	0.58	0.67	50	0.42	0.53	42	0.34	0.57	26
30+ days past due and nonaccrual assets	0.74	1	42	0.97	1.25	43	0.98	1.29	45	1.09	1.19	57	0.95	1.26	42
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.30	0.40	44	0.39	0.52	41	0.40	0.52	40	0.37	0.44	49	0.36	0.48	36
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.42	51	0.50	0.55	48	0.50	0.55	49	0.49	0.48	57	0.49	0.52	50
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.60	0.48	71	0.79	0.61	71	0.78	0.60	71	0.71	0.53	71	0.68	0.60	60
Allowance for loan and lease losses	187.51	67.85	91	172.76	66.38	91	173.46	66.66	92	125.85	115.41	67	107.96	118.28	50
Equity capital + allowance for loan and lease losses	7.21	4.12	87	9	5.10	86	8.74	4.97	86	7.43	4.28	81	6.51	4.79	73
Tier 1 capital + allowance for loan and lease losses	7.73	4.89	83	9.80	6.26	82	9.54	6.05	83	7.94	5.65	76	6.55	6.16	56
Loans and leases + other real estate owned	1.05	0.82	70	1.17	0.98	70	1.18	0.97	73	0.98	0.85	62	0.94	0.96	54

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	0.21	0.25	51	0.47	0.35	72	0.40	0.39	60	0.57	0.38	80	0.47	0.42	67
	90+ days past due	0.01	0.12	48	0.01	0.17	43	0.02	0.16	49	0.10	0.16	65	0.18	0.22	70
	Nonaccrual	0.57	0.60	59	0.73	0.70	58	0.74	0.76	60	0.49	0.46	60	0.40	0.57	41
Commercial and industrial	30–89 days past due	0.15	0.24	45	0.13	0.24	44	0.18	0.23	53	0.42	0.31	73	0.30	0.30	60
	90+ days past due	0.01	0.02	66	0.01	0.03	60	0.01	0.03	52	0.06	0.05	69	0.05	0.05	68
	Nonaccrual	0.31	0.65	31	0.16	0.80	11	0.12	0.75	11	0.18	0.83	18	0.12	0.76	10
Individuals	30–89 days past due	0.46	0.60	48	0.59	0.74	48	0.71	0.83	47	0.78	0.83	46	0.79	0.84	42
	90+ days past due	0.05	0.08	57	0.07	0.11	58	0.07	0.14	51	0.12	0.17	61	0.12	0.16	64
	Nonaccrual	0.19	0.17	61	0.20	0.24	57	0.22	0.28	58	0.17	0.17	58	0.17	0.23	55
Depository institution loans	30–89 days past due		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0.15	0.11	71	0.39	0.15	81	0.06	0.17	63	0.34	0.24	71	0.23	0.17	75
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual	0.14	0.51	62	0.52	0.72	64	0.24	0.49	60	0.49	0.67	66	0.08	0.75	50
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	0.19	0.11	73	0.14	0.14	68	0.61	0.18	86	0.75	0.20	89	0.20	0.17	68
	90+ days past due	0.08	0.01	93	0	0.01	31	0	0.01	33	0.03	0.01	85	0	0.01	31
	Nonaccrual	0.52	0.13	87	0.13	0.19	60	0.40	0.15	81	0.15	0.13	71	0.12	0.14	63

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	0.39	0.36	63	0.64	0.51	68	0.81	0.65	73	1.08	0.67	82	0.88	0.71	68
	90+ days past due	0.01	0.25	45	0	0.36	34	0	0.33	33	0.16	0.31	71	0.31	0.46	72
	Nonaccrual	1.09	0.76	76	1.43	0.91	79	1.47	0.89	80	0.86	0.73	67	0.86	0.86	59
Revolving	30–89 days past due	0.28	0.33	45	0.40	0.40	55	0.65	0.48	69	0.48	0.45	53	0.66	0.50	69
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.08	0.05	78	0.17	0.05	84
	Nonaccrual	1.06	1.05	69	1.22	1.28	69	1.23	1.13	69	0.95	1	67	0.99	1.17	66
Closed-end	30–89 days past due	0.42	0.36	65	0.73	0.52	71	0.86	0.65	74	1.34	0.70	85	1	0.75	73
	90+ days past due	0.02	0.27	49	0	0.41	37	0	0.38	34	0.20	0.35	71	0.39	0.53	73
	Nonaccrual	1.09	0.71	79	1.51	0.89	81	1.56	0.87	82	0.82	0.70	63	0.79	0.84	53
Junior lien	30–89 days past due	0.01	0.01	67	0.02	0.02	67	0.03	0.02	78	0.07	0.02	88	0.07	0.03	84
	90+ days past due	0.01	0	90	0	0	33	0	0	32	0.02	0	93	0.04	0	93
	Nonaccrual	0.16	0.04	94	0.19	0.05	92	0.22	0.04	96	0.05	0.04	61	0.06	0.06	63
Commercial real estate	30–89 days past due	0.13	0.16	58	0.38	0.21	76	0.20	0.26	57	0.30	0.18	79	0.24	0.17	70
	90+ days past due	0.01	0.01	68	0.01	0.02	65	0.03	0.02	78	0.07	0.03	75	0.11	0.03	84
	Nonaccrual	0.33	0.48	48	0.37	0.53	46	0.38	0.62	42	0.29	0.23	69	0.13	0.28	31
Construction and development	30–89 days past due	0.16	0.15	72	0.64	0.24	84	0.19	0.28	57	0.51	0.28	75	0.19	0.21	58
	90+ days past due	0	0.01	38	0.02	0.01	81	0	0.01	35	0.12	0.02	92	0.12	0.02	88
	Nonaccrual	0.42	0.31	75	0.49	0.32	78	0.51	0.41	76	0.51	0.20	86	0.24	0.19	69
1–4 family	30–89 days past due	0.12	0.03	86	0.02	0.03	69	0.03	0.03	70	0.06	0.06	67	0.02	0.06	59
	90+ days past due	0	0	45	0.02	0	89	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0.17	0.02	94	0.14	0.02	92
Other	30–89 days past due	0.04	0.10	62	0.62	0.17	85	0.16	0.22	64	0.45	0.20	79	0.16	0.13	69
	90+ days past due	0	0	40	0	0	39	0	0	40	0.12	0.01	95	0.12	0.02	90
	Nonaccrual	0.42	0.25	79	0.49	0.26	80	0.51	0.35	78	0.35	0.17	85	0.11	0.15	59
Multifamily	30–89 days past due	0.30	0.09	86	0.81	0.09	93	0.11	0.09	72	0.32	0.08	88	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0.05	0	95	0.25	0	96	0.28	0.01	96
	Nonaccrual	2	0.13	98	0.13	0.09	70	0.13	0.11	69	0.20	0.05	87	0.02	0.08	54
Nonfarm non-residential	30–89 days past due	0.12	0.12	58	0.34	0.21	74	0.21	0.23	59	0.27	0.14	80	0.25	0.17	72
	90+ days past due	0.02	0.01	71	0.01	0.02	68	0.03	0.02	79	0.06	0.03	76	0.11	0.03	85
	Nonaccrual	0.29	0.58	36	0.37	0.68	37	0.37	0.80	32	0.27	0.28	56	0.12	0.30	28
Owner Occupied	30–89 days past due	0.11	0.04	85	0.20	0.07	84	0.10	0.07	69	0.20	0.07	91	0.19	0.09	80
	90+ days past due	0.02	0	87	0.01	0	83	0.03	0	89	0.05	0.01	85	0.06	0.01	87
	Nonaccrual	0.21	0.20	53	0.28	0.26	57	0.29	0.27	56	0.21	0.16	64	0.10	0.17	39
Other	30–89 days past due	0.01	0.07	41	0.14	0.13	68	0.11	0.14	59	0.07	0.07	65	0.06	0.07	60
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	68	0.01	0.01	70	0.05	0.01	87
	Nonaccrual	0.09	0.31	32	0.09	0.36	31	0.09	0.44	28	0.06	0.10	51	0.02	0.13	26
Farmland	30–89 days past due	0.04	0.13	63	0.42	0.24	79	0.15	0.11	75	0.11	0.23	58	0.10	0.25	53
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	85	0.13	0.01	91
	Nonaccrual	0.02	1.06	42	0.03	1.49	35	0.02	1.13	39	0	0.84	39	0.18	1.23	48
Credit card	30–89 days past due	0.82	0.79	50	0.89	0.92	45	1.06	0.95	56	1.25	1.19	50	1.35	1.22	57
	90+ days past due	0.38	0.40	51	0.42	0.55	45	0.41	0.63	37	0.65	0.78	40	0.58	0.73	40
	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	9,816	9,816	9,816	54,710	505,590
Retained earnings	4,263,679	3,738,417	3,867,252	3,658,197	3,218,551
Accumulated other comprehensive income (AOCI)	-32,137	-13,756	12,263	-126,723	-235,187
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,241,358	3,734,477	3,889,331	3,586,184	3,488,954
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	352,704	363,971	360,919	368,603	260,835
Accumulated other comprehensive income-related adjustments	-32,138	-13,756	12,263	-126,724	-235,188
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,920,792	3,384,262	3,516,149	3,344,305	3,463,307
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,920,792	3,384,262	3,516,149	3,344,305	3,463,307
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	339,937	339,937	339,937	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	339,937	339,937	339,937	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	339,937	339,937	339,937	0	0
Tier 1 Capital	4,260,729	3,724,199	3,856,086	3,344,305	3,463,307
Tier 2 Capital					
Tier 2 capital instruments and related surplus	498,500	506,000	504,500	161,000	138,500
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	185,593	215,607	216,626	226,196	224,819
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	684,093	721,607	721,126	387,196	363,319
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	684,093	721,607	721,126	387,196	363,319
Exited advanced approach tier 2 capital					
Total capital	4,944,822	4,445,806	4,577,212	3,731,501	3,826,626
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	55,866,977	48,117,966	49,448,146	38,318,696	35,715,125
Less: Deductions from common equity tier 1 capital	352,704	363,971	360,919	368,603	260,835
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	55,514,273	47,753,995	49,087,227	37,950,093	35,454,290
Total risk-weighted assets	34,587,811	32,451,191	33,144,151	30,798,479	27,344,928
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	11.34	12.59	31	10.43	12.26	25	10.61	12.35	26	10.86	12.11	29	12.67	12.09	69
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	12.32	13.31	39	11.48	12.97	25	11.63	13.08	26	10.86	12.78	20	12.67	12.85	56
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	14.30	15.21	39	13.70	15.12	25	13.81	15.23	27	12.12	14.36	10	13.99	14.45	52
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	7.68	9.07	13	7.80	9.05	14	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52
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	13,038	11,639	16,512	14,429	14,046	12.02	38.26
Other insurance activities income	13,038	11,639	16,512	14,429	14,046	12.02	38.26
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	0		
Life insurance assets	115,740	114,922	114,259	113,423	47,140	0.71	339.12

	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	0.86	0.38	81	0.82	0.41	80	0.86	0.41	79	0.78	0.47	77	0.81	0.47	79
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	2.60	11.72	18	2.91	11.07	21	2.80	11.03	21	3.18	11.51	22	1.28	10.22	17
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			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	11,831	5,453	5,031	7,150	4,334
Real estate loans	11,831	5,453	5,031	7,150	4,334
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	11,831	5,453	5,031	7,150	4,334
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	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
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	116.96	-0.16	95	8.04	-0.58	70	-29.64	-2.40	15	64.97	22.48	87	55.12	7.24	88
Total selected assets	116.96	3.36	93	8.04	2.65	66	-29.64	2.04	15	64.97	12.40	89	55.12	3.24	91
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	0.05	0.07	0.06	0.06	0

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	113,100	179,690	229,692	149,842	243,109	-37.06	25.59
Dividends	113,091	179,685	229,685	149,819	242,910	-37.06	25.58
Interest	9	5	7	23	199	80.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	50	74	91	140	133	-32.43	
Dividends	0	0	0	0	0		
Interest	50	74	91	140	133	-32.43	
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	113,150	179,764	229,783	149,982	243,242	-37.06	25.65
Securities gains (losses)	0	0	0	20	-2		-100.00
Other operating income	1,437	3,834	4,428	1,400	1,366	-62.52	115.44
Total operating income	114,587	183,598	234,211	151,402	244,606	-37.59	25.91
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	10,191	8,664	12,062	1,400	541	17.62	1032.33
Other expenses	11,407	12,675	17,922	15,283	15,727	-10.00	41.90
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	21,598	21,339	29,984	16,683	16,268	1.21	141.62
Income (loss) before taxes	124,004	172,720	233,622	155,344	220,728	-28.21	51.10
Applicable income taxes (credit)	2,589	-1,739	879	892	-5,184		
Extraordinary items							
Income before undistributed income of subsidiaries	121,415	174,459	232,743	154,452	225,912	-30.40	42.45
Equity in undistributed income of subsidiaries	302,762	179,180	258,980	302,919	174,401	68.97	245.77
Bank subsidiaries	302,765	179,495	259,295	302,903	173,674	68.68	246.32
Nonbank subsidiaries	-3	-315	-315	16	727		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	424,177	353,639	491,723	457,371	400,313	19.95	145.48
Memoranda							
Bank net income	415,856	359,180	488,980	452,722	416,584	15.78	134.31
Nonbank net income	-3	-315	-315	16	727		
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	4,881,704	94.23	4,486,614	95.52	4,622,461	95.92	3,763,947	3,415,106	8.81	62.22
Common and preferred stock	4,880,045	94.19	4,485,864	95.51	4,621,675	95.90	3,763,947	3,314,292	8.79	62.20
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	100,000		
Other receivables	1,659	0.03	750	0.02	786	0.02	0	814	121.20	117.43
Investment in nonbank subsidiaries	3,238	0.06	3,242	0.07	3,242	0.07	3,556	41,859	-0.12	-92.14
Common and preferred stock	3,237	0.06	3,241	0.07	3,241	0.07	3,555	41,830	-0.12	-92.15
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1	0	1	0	1	0	1	29	0.00	
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	124,149	2.40	96,074	2.05	93,690	1.94	85,348	99,055	29.22	18.12
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	127,055	2.45	47,966	1.02	49,658	1.03	4,514	6,813	164.89	576.72
Cash and due from unrelated depository institution	2,568	0.05	15,093	0.32	1,665	0.03	2,606	760	-82.99	39.72
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	41,240	0.80	41,240	0.88	41,240	0.86	41,240	41,240	0.00	0.00
Other assets	891	0.02	6,595	0.14	7,351	0.15	3,923	1,541	-86.49	-55.96
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,180,845	100.00	4,696,824	100.00	4,819,307	100.00	3,905,134	3,606,374	10.31	60.92
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	71,400	1.38	0	0	0	0	40,277	0		
Borrowings with maturity over 1 year	0	0	85,700	1.82	82,125	1.70	96,425	0	-100.00	
Subordinated notes and debentures	347,163	6.70	346,333	7.37	346,541	7.19	0	0	0.24	2214.42
Other liabilities	9,054	0.17	4,576	0.10	9,539	0.20	9,858	11,527	97.86	479.64
Balance due to subsidiaries and related institutions	171,933	3.32	185,801	3.96	151,834	3.15	172,390	105,893	-7.46	44.16
Total liabilities	599,550	11.57	622,410	13.25	590,039	12.24	318,950	117,420	-3.67	341.41
Equity Capital	4,581,295	88.43	4,074,414	86.75	4,229,268	87.76	3,586,184	3,488,954	12.44	48.56
Perpetual preferred stock (income surplus)	339,937	6.56	339,937	7.24	339,937	7.05	0	0	0.00	
Common stock	9,816	0.19	9,816	0.21	9,816	0.20	10,629	11,628	0.00	-18.27
Common surplus	0	0	0	0	0	0	44,081	493,962		-100.00
Retained earnings	4,263,679	82.30	3,738,417	79.59	3,867,252	80.24	3,658,197	3,218,551	14.05	75.63
Accumulated other comprehensive income	-32,137	-0.62	-13,756	-0.29	12,263	0.25	-126,723	-235,187		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	5,180,845	100.00	4,696,824	100.00	4,819,307	100.00	3,905,134	3,606,374	10.31	60.92
Memoranda										
Loans and advances from bank subsidiaries	66,000	1.27	80,000	1.70	46,000	0.95	65,000	0	-17.50	
Loans and advances from nonbank subsidiaries	105,909	2.04	105,776	2.25	105,809	2.20	105,677	105,546	0.13	-10.93
Notes payable to subsidiaries that issued TPS	105,909	2.04	105,776	2.25	105,809	2.20	105,677	105,546	0.13	-10.93
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	12.84	12.52	60	12.10	6.29	89	12.44	7.29	88	12.88	9.68	84	11.69	10.40	66
Bank net income / Average equity investment in banks	11.69	12.35	52	11.40	6.43	84	11.41	7.45	80	12.81	10.51	77	12.63	11.19	67
Nonbank net income / Average equity investment in nonbanks	-0.12	13.18	10	-12.65	8.01	6	-9.53	9.75	3	0.08	7.89	21	1.75	7.10	33
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	98.04	96.45	29	101.57	87.60	39	99.44	88.16	29	98.98	82.22	32	104.06	82.56	63
Nonbank net income / Parent net income		3.22			4.43			3.59		0	5.93	21	0.18	3.78	41
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	13.09	16.51	51	15.28	20.37	57	13.95	20.06	51	8.89	20.43	39	3.37	20.88	18
Total debt / Equity capital	9.14	11.37	53	10.60	14.74	55	10.14	14.41	55	3.81	14.31	34	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	11.45	13.41	51	13.20	17.04	53	12.64	16.67	51	6.76	16.36	34	3.03	17.10	21
Total debt + Loans guaranteed for affiliate / Equity capital	9.14	11.46	52	10.60	15.02	54	10.14	14.68	54	3.81	14.56	34	0	15.14	15
Total debt / Equity capital – excess over fair value	9.14	11.47	53	10.60	14.86	55	10.14	14.52	55	3.81	14.51	34	0	14.81	15
Long-term debt / Equity capital	7.58	10.65	50	10.60	13.73	56	10.14	13.56	55	2.69	13.04	34	0	13.37	15
Short-term debt / Equity capital	1.56	0.55	82	0	0.92	36	0	0.77	38	1.12	1.02	80	0	1.14	37
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	30.62	40.69	36	34.76	32.61	53	34.62	34.67	50	18.31	28.44	40	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	106.59	103.15	75	110.18	103.27	85	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15
Total investment in subs / Equity capital	106.63	108.29	63	110.20	110.46	70	109.37	110.16	70	105.06	111.07	46	99.08	112.48	13
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)	0.53	0.27	73	0.88	0.69	66	0.80	0.47	68	0.40	0.36	56	-0.33	0.35	16
Equity investment in subs – equity cap / Net income-div (X)	0.57	0.85	52	0.94	2.31	43	0.86	1.82	34	0.41	1.22	26		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	226.96	152.56	77	432.63	128.63	98	384.19	136.59	96	437.43	177.68	93	745.40	162.34	97
Cash from ops + noncash items + op expense / Op expense + dividend	228.53	155.61	77	412.83	142.45	96	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	221.05	94.59	93	203.79	140.42	81	159.19	134.08	73	98.82	116.34	28	-49	103.19	3
Pretax operating income + interest expense / Interest expense	1,316.80	1,645.53	50	2,093.54	1,826.91	76	2,036.84	2,016.32	75	11,196	1,968.54	94	40,900	2,898.75	95
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,137.78	1,896.20	48	1,639.39	1,413.95	75	1,635.17	1,539.23	75	2,602.32	1,632.83	78	4,439.06	1,369.37	92
Dividends + interest from subsidiaries / Interest expense + dividends	298.23	174.48	82	595.94	144.62	96	536.73	150.43	95	784.22	210.80	96	1,367.76	188.90	98
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	30.64	40.79	65	37.52	26.65	80	34.97	35.64	74		57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.03	3.29	5	-3.53	3.69	9	-2.66	3.85	8	-5.17	2.64	7	0	2.61	28
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	1.76	31	0	2.95	29	0	2.66	28	0	5.62	26	0.11	5.50	42
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	22.86	69.90	15	12.32	84.44	5	13.21	81.10	6	11.48	57.84	6	7.63	57.26	5
Dividends declared / Net income	6.54	27.22	13	6.08	49.77	11	6.25	42.29	12	3.88	33.08	10	4.31	27.33	13
Net income – dividends / Average equity	12	9.25	75	11.36	3.19	92	11.66	4.14	92	12.38	6.46	93	11.19	7.33	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	407.54	160.45	88	835.71	130.19	97	746.94	132.17	97	845.24	178.13	95	1,408.75	157.73	99
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
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	407.54	213.42	84	835.71	167.02	97	746.94	174.85	97	845.24	260.40	92	1,408.75	215.26	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	27.19	43.30	34	50.03	61.85	40	46.97	60.28	39	33.09	66.55	22	58.31	60.71	50
Interest income from bank subsidiaries	0	0.11	53	0	0.48	44	0	0.36	42	0.01	0.54	42	0.05	0.52	57
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
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	27.20	48.70	31	50.03	71.13	38	46.97	62.88	38	33.10	69.36	20	58.36	63.43	46
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39		0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries		2.38			4.57			7.38		875	20.25	98	18.29	18.56	72
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries		0.11			0.20			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries		94.31			70.62			79.84		875	150.41	94	18.29	99.33	27
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	98.69	72.55	69	97.87	68	66	98.07	69.76	68	98.95	67.32	74	99.31	65.18	76
Interest income from bank subsidiaries	0.01	0.27	52	0	1.03	42	0	0.63	40	0.02	0.80	41	0.08	0.92	56
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
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	98.70	82.68	61	97.87	80.80	51	98.07	82.20	53	98.97	78.80	62	99.39	74.20	64
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0.04	0.20	79	0.04	0.90	73	0.04	0.73	73	0.09	1.19	68	0.05	2.32	64
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	0.04	5.69	36	0.04	5.80	41	0.04	4.70	37	0.09	7.29	32	0.05	7.64	30
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	240.77	152.66	76		216.76			135.13		423.76	83.37	94		87.87	
Loans and advances from subsidiaries / Total debt	41.07	28.03	67	43	27.05	74	35.41	27.08	66	124.85	28.33	93		26.53	