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

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BHC Name RENASANT CORPORATION

City/State TUPELO, MS

Bank Holding Company Information

Federal Reserve District: 8
Consolidated Assets ($000): 16,155,550
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:

RENASANT CORPORATION
209 TROY STREET

TUPELO, MS 38804

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	15,703,326	14,361,698	14,486,237	12,873,087	11,113,704
Net income ($000)	138,838	52,130	83,651	167,596	146,920
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)	2.78	2.65	58	3	2.80	64	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83
+ Non-interest income	1.52	1.09	73	1.66	1.21	77	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57
– Overhead expense	2.81	2.21	82	3.30	2.59	81	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
– Provision for credit losses	-0.01	-0.12	71	0.71	0.66	60	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26
+ Securities gains (losses)	0.02	0.01	81	0	0.03	29	0	0.02	28	0	0.01	58	0	0	39
+ 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)	1.52	1.76	32	0.65	0.91	29	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68
Net operating income	1.18	1.34	39	0.48	0.70	29	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57
Net income	1.18	1.34	39	0.48	0.71	28	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.48	3.12	73	4.07	3.64	77	4	3.55	77	4.98	4.41	84	4.85	4.24	84
Interest expense	0.33	0.26	70	0.62	0.58	62	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36
Net interest income (tax equivalent)	3.15	2.85	66	3.46	3.05	72	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	40	0.04	0.28	12	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22
Earnings coverage of net loan and lease losses (X)	35.31	26.30	66	48.83	20.97	84	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.70	1.32	78	1.52	1.58	54	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20
Allowance for loan and lease losses / Total loans and leases	1.62	1.30	77	1.46	1.55	51	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.58	55	0.45	0.71	32	0.51	0.71	37	0.36	0.57	29	0.29	0.61	14
30–89 days past due loans and leases / Total loans and leases	0.14	0.29	30	0.14	0.37	25	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48
Liquidity and Funding															
Net noncore funding dependence	-6.63	-3.31	40	3.31	6.19	44	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18
Net short-term noncore funding dependence	-8.24	-9.17	44	1.09	-2.71	58	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33
Net loans and leases / Total assets	63.75	58.81	65	76.42	63	84	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Capitalization															
Tier 1 leverage ratio	9.18	9.07	57	9.17	9.05	56	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65
Holding company equity capital / Total assets	13.64	10.79	87	14.21	11.12	89	14.29	11.16	89	15.86	12.43	87	15.80	12.22	86
Total equity capital (including minority interest) / Total assets	13.64	10.91	87	14.21	11.24	88	14.29	11.29	89	15.86	12.57	86	15.80	12.27	85
Common equity tier 1 capital / Total risk-weighted assets	11.02	12.64	25	10.80	12.26	29	10.93	12.38	30	11.12	12.17	32	11.05	12.12	38
Net loans and leases / Equity capital (X)	4.67	5.47	31	5.38	5.73	44	5.24	5.58	44	4.68	5.21	38	4.62	5.29	31
Cash dividends / Net income	27.06	27.22	51	72.14	49.74	78	59.93	42.30	75	30.37	33.12	47	29.69	27.31	50
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	9.09	9.51	51	13.57	16.67	45	11.41	16.68	36	3.60	9.26	34	31.59	7	92
Equity capital	4.74	7.52	42	-0.72	6.54	14	0.33	6.99	18	4	10.49	30	34.91	7.89	92
Net loans and leases	-8.98	-0.66	12	17.20	12.75	73	12.25	9.07	69	5.40	9.10	46	22.95	7.89	90
Noncore funding	-25.88	-21.64	45	-20.20	-6.57	32	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	9.40	10.65	54	10.09	13.73	54	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52
Equity investment in subsidiaries / Equity capital	107.84	103.15	78	108.48	103.27	78	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81
Cash from ops + noncash items + op expense / Op expense + dividends	135.63	155.61	49	160.64	142.45	69	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20

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	331,052	348,578	462,935	498,470	426,069	-5.03	49.23
Income from lease financing receivables	2,282	2,614	3,497	2,866	2,305	-12.70	143.02
Fully taxable income on loans and leases	332,546	350,838	465,906	501,076	427,994	-5.21	49.31
Tax-exempt income on loans and leases	788	354	526	260	380	122.60	1112.31
Estimated tax benefit on income on loans and leases	671	350	532	287	328	91.98	1354.17
Income on loans and leases (tax equivalent)	334,005	351,542	466,964	501,623	428,702	-4.99	49.89
Investment interest income (tax equivalent)	26,586	28,554	36,864	41,372	35,964	-6.89	6.09
Interest on balances due from depository institutions	1,122	1,098	1,189	5,892	3,076	2.19	264.29
Interest income on other earning assets	5	1	0	22	13	400.00	-98.72
Total interest income (tax equivalent)	361,718	381,195	505,017	548,909	467,755	-5.11	45.51
Interest on time deposits of $250K or more	2,973	6,572	8,150	10,017	6,348	-54.76	
Interest on time deposits < $250K	7,579	17,395	21,113	29,729	18,866	-56.43	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	12,368	20,208	24,753	42,249	24,546	-38.80	171.65
Interest on other borrowings and trading liabilities	3,608	8,216	9,604	8,477	10,030	-56.09	-46.56
Interest on subordinated debt and mandatory convertible securities	7,719	5,145	7,715	8,451	5,539	50.03	1212.76
Total interest expense	34,247	57,536	71,335	98,923	65,329	-40.48	68.23
Net interest income (tax equivalent)	327,471	323,659	433,682	449,986	402,426	1.18	43.48
Non-interest income	179,273	178,277	242,766	150,858	141,012	0.56	73.58
Adjusted operating income (tax equivalent)	506,744	501,936	676,448	600,844	543,438	0.96	52.86
Overhead expense	330,703	355,476	479,268	372,126	342,064	-6.97	49.74
Provision for credit losses	-1,200	76,350	86,850	7,050	6,810		
Securities gains (losses)	2,121	31	46	348	-16	6741.94	78.84
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	179,362	70,141	110,376	222,016	194,548	155.72	69.26
Applicable income taxes	35,572	13,022	19,840	48,091	41,727	173.17	6.55
Tax equivalent adjustments	4,952	4,989	6,885	6,329	5,901	-0.74	-6.32
Applicable income taxes (tax equivalent)	40,524	18,011	26,725	54,420	47,628	125.00	4.79
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	138,838	52,130	83,651	167,596	146,920	166.33	106.31
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	138,838	52,130	83,651	167,596	146,920	166.33	106.31
Memoranda							
Net income - holding company and noncontrolling (minority) interest	138,838	52,130	83,651	167,596	146,920	166.33	106.31
Investment securities income (tax equivalent)	26,586	28,554	36,864	41,372	35,964	-6.89	6.09
US Treasury and agency securities (excluding mortgage-backed securities)	34	85	104	1,300	735	-60.00	-97.30
Mortgage-backed securities	15,273	17,099	21,367	27,112	21,755	-10.68	51.43
All other securities	11,279	11,370	15,393	12,960	13,474	-0.81	-17.77
Cash dividends declared	37,576	37,607	50,134	50,901	43,614	-0.08	69.97
Common	37,576	37,607	50,134	50,901	43,614	-0.08	69.97
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)	3.07	2.90	62	3.54	3.35	65	3.49	3.27	66	4.26	4	69	4.21	3.87	71
Less: Interest expense	0.29	0.24	69	0.53	0.54	57	0.49	0.48	60	0.77	0.98	35	0.59	0.79	33
Equals: Net interest income (tax equivalent)	2.78	2.65	58	3	2.80	64	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83
Plus: Non-interest income	1.52	1.09	73	1.66	1.21	77	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57
Equals: adjusted operating income (tax equivalent)	4.30	3.80	80	4.66	4.06	80	4.67	4.04	80	4.67	4.41	66	4.89	4.46	75
Less: Overhead expense	2.81	2.21	82	3.30	2.59	81	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
Less: Provision for credit losses	-0.01	-0.12	71	0.71	0.66	60	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26
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	0.02	0.01	81	0	0.03	32	0	0.02	31	0	0.01	58	0	0	36
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)	1.52	1.76	32	0.65	0.91	29	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68
Less: Applicable income taxes (tax equivalent)	0.34	0.41	30	0.17	0.21	36	0.18	0.23	35	0.42	0.36	70	0.43	0.33	80
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.18	1.34	39	0.48	0.70	29	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.18	1.34	39	0.48	0.71	28	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57
Memo: Net income (last four quarters)	1.10	1.30	33	0.64	0.81	30	0.58	0.82	24	1.30	1.19	59	1.32	1.24	57
Net income–BHC and noncontrolling (minority) interest	1.18	1.35	39	0.48	0.72	27	0.58	0.83	24	1.30	1.20	60	1.32	1.25	56
Margin Analysis															
Average earning assets / Average assets	88.31	93.09	7	86.85	92.11	5	87.12	92.32	5	85.66	91.05	6	86.87	91.48	8
Average interest-bearing funds / Average assets	58.02	61.98	33	60.92	64.67	33	60.56	64.06	34	64.53	65.57	46	66.34	65.56	58
Interest income (tax equivalent) / Average earning assets	3.48	3.12	73	4.07	3.64	77	4	3.55	77	4.98	4.41	84	4.85	4.24	84
Interest expense / Average earning assets	0.33	0.26	70	0.62	0.58	62	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36
Net interest income (tax equivalent) / Average earning assets	3.15	2.85	66	3.46	3.05	72	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84
Yield or Cost															
Total loans and leases (tax equivalent)	4.10	4.07	57	4.34	4.35	54	4.26	4.27	54	5.27	5.09	67	5.08	4.95	69
Interest-bearing bank balances	0.14	0.13	74	0.47	0.36	76	0.35	0.27	75	2.06	2.04	46	1.73	1.64	59
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.43	3.09	72	4.02	3.61	75	3.95	3.51	77	4.92	4.36	83	4.78	4.20	84
Investment securities (tax equivalent)	1.95	1.77	65	2.96	2.36	89	2.88	2.25	89	3.32	2.76	87	3.39	2.68	91
US Treasury and agency securities (excluding mortgage-backed securities)	0.60	1.23	17	0.70	1.85	8	0.67	1.75	8	10.96	2.32	98	3.68	2.05	97
Mortgage-backed securities	1.20	1.55	19	2.35	2.17	65	2.21	2.05	62	2.65	2.61	57	2.47	2.50	48
All other securities	4.14	2.85	84	5.13	3.28	89	5.06	3.24	90	5.96	4.06	89	5.76	4.20	86
Interest-bearing deposits	0.35	0.22	78	0.74	0.60	65	0.68	0.53	70	1.06	1.10	52	0.72	0.81	45
Time deposits of $250K or more	1.09	0.70	86	1.70	1.53	67	1.65	1.42	70	1.78	1.96	33	1.39	1.44	42
Time deposits < $250K	0.83	0.67	70	1.54	1.47	56	1.45	1.36	57	1.70	1.82	37	1.18	1.29	40
Other domestic deposits	0.23	0.16	75	0.46	0.41	63	0.41	0.36	66	0.77	0.93	41	0.50	0.67	38
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.31	0.18	85	0.31	0.71	22	0.58	0.62	61	0.15	1.86	6	0.18	1.51	5
Other borrowed funds and trading liabilities	0.03	1.29	10	0.97	1.54	26	0.94	1.50	25	2.34	2.38	49	2.34	2.28	56
All interest-bearing funds	0.50	0.38	71	0.88	0.82	59	0.81	0.74	62	1.19	1.49	30	0.89	1.19	29

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	179,273	178,277	242,766	150,858	141,012
Fiduciary activities income	6,516	5,007	6,873	5,805	5,042
Service charges on deposit accounts - domestic	25,592	22,485	30,087	34,860	33,686
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	8,666	7,183	9,631	8,628	8,498
Insurance activities revenue	8,544	7,723	9,924	9,747	9,422
Venture capital revenue	0	0	0	0	0
Net servicing fees	15,111	-16,995	-18,336	1,509	4,596
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	76,185	120,413	159,182	45,226	38,337
Other non-interest income	38,659	32,461	45,405	45,083	41,431
Total overhead expenses	330,703	355,476	479,268	372,126	342,064
Personnel expense	218,104	227,956	302,388	250,784	214,294
Net occupancy expense	34,376	37,891	50,278	46,970	38,660
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,618	5,462	7,121	8,105	7,179
Other operating expenses	73,605	84,167	119,481	66,267	81,931
Fee income on mutual funds and annuities	8,666	7,182	9,630	8,627	8,499
Memoranda					
Assets under management in proprietary mutual funds and annuities	92,180	58,748	69,564	103,524	0
Number of equivalent employees	2,440	2,553	2,524	2,527	2,359
Average personnel expense per employee	89.39	89.29	119.81	99.24	90.84
Average assets per employee	6,435.79	5,625.42	5,739.40	5,094.22	4,711.19

	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	4.83	2.14	81	4.03	2.09	78	3.97	2.02	78	5.72	2.72	80	6.03	3.08	77
Overhead expenses / Net Interest Income + non-interest income	65.90	58.85	78	71.53	62.06	83	71.58	62.28	82	62.59	61.29	60	63.64	60.88	65
Percent of Average Assets															
Total overhead expense	2.81	2.21	82	3.30	2.59	81	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
Personnel expense	1.85	1.23	91	2.12	1.30	93	2.09	1.30	93	1.95	1.41	88	1.93	1.44	87
Net occupancy expense	0.29	0.24	73	0.35	0.26	83	0.35	0.26	82	0.36	0.28	80	0.35	0.28	72
Other operating expenses	0.66	0.72	50	0.83	0.95	56	0.87	0.94	62	0.58	0.97	13	0.80	0.97	38
Overhead less non-interest income	1.29	1.08	63	1.65	1.27	77	1.63	1.25	78	1.72	1.32	76	1.81	1.38	80
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.26	58.34	77	70.82	61.60	83	70.85	61.82	82	61.93	60.64	60	62.94	60.37	64
Personnel expense	43.04	32.89	93	45.42	32.31	96	44.70	32.36	96	41.74	32.39	92	39.43	32.51	84
Net occupancy expense	6.78	6.26	59	7.55	6.55	67	7.43	6.58	65	7.82	6.52	74	7.11	6.48	63
Other operating expenses	15.44	18.68	27	17.86	22.16	36	18.72	22.28	41	12.38	21.20	3	16.40	20.90	21
Total non-interest income	35.38	28.20	69	35.52	28.52	68	35.89	28.83	68	25.11	29.23	50	25.95	28.50	52
Fiduciary activities income	1.29	2.27	43	1	2.06	41	1.02	2.09	43	0.97	1.97	43	0.93	2.14	42
Service charges on domestic deposit accounts	5.05	3.25	79	4.48	3.23	71	4.45	3.27	69	5.80	3.88	76	6.20	4.15	76
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	1.71	2.46	56	1.43	2.59	49	1.42	2.46	50	1.44	3.54	48	1.56	3.42	46
Insurance activities revenue	1.69	0.38	87	1.54	0.41	83	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87
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	2.98	0.56	93	-3.39	-0.04	5	-2.71	0.01	5	0.25	0.28	64	0.85	0.65	70
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	15.03	3.64	93	23.99	3.74	94	23.53	3.92	95	7.53	1.86	94	7.05	1.61	93
Other non-interest income	7.63	9.39	45	6.47	9.49	37	6.71	9.65	39	7.50	10.04	41	7.62	9.86	45
Overhead less non-interest income	29.88	29.67	41	35.30	31.97	57	34.96	31.93	53	36.83	31.06	60	37	31.46	63
Applicable income taxes / Pretax net operating income (tax equivalent)	19.83	21.49	31	18.57	18.64	41	17.97	18.63	39	21.66	20.56	58	21.45	19.04	72
Applicable income tax + TE / Pretax net operating income + TE	22.59	23.11	42	25.68	22.16	77	24.21	21.18	75	24.51	23.23	66	24.48	21.56	75

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	8,804,638	8,510,295	8,529,035	8,255,633	7,807,368	3.46	61.73
Commercial and industrial loans	1,237,357	2,603,541	2,497,212	1,333,903	1,269,386	-52.47	83.90
Loans to individuals	149,821	243,226	209,537	302,430	329,411	-38.40	34.15
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	10,274	10,912	9,471	11,802	12,687	-5.85	-29.36
Other loans and leases	267,603	116,537	106,163	104,142	75,704	129.63	412.23
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,469,693	11,484,511	11,351,418	10,007,910	9,494,556	-8.84	66.31
Less: Allowance for loan and lease losses	170,038	168,098	176,144	52,162	49,026	1.15	270.26
Net loans and leases	10,299,655	11,316,413	11,175,274	9,955,748	9,445,530	-8.98	64.81
Debt securities that reprice or mature in over 1 year	2,515,782	1,262,158	1,312,281	1,251,903	1,183,547	99.32	151.78
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	12,815,437	12,578,571	12,487,555	11,207,651	10,629,077	1.88	76.80
Interest-bearing bank balances	1,306,667	206,752	456,831	223,865	370,596	532.00	1667.84
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	28,861	31,230	31,176	38,710	67,230	-7.59	-7.24
Trading assets	0	0	0	0	0		
Total earning assets	14,150,965	12,816,553	12,975,562	11,470,226	11,066,903	10.41	92.19
Non-interest-bearing cash and due from depository institutions	169,474	207,353	176,372	191,065	198,515	-18.27	18.12
Premises, fixed assets, and leases	294,499	300,400	300,496	309,697	209,168	-1.96	65.65
Other real estate owned	4,705	8,153	5,972	8,010	11,040	-42.29	-82.13
Investment in unconsolidated subsidiaries	3,591	3,591	3,591	3,591	3,591	0.00	12.64
Intangible and other assets	1,532,316	1,472,883	1,467,619	1,418,029	1,445,661	4.04	84.94
Total assets	16,155,550	14,808,933	14,929,612	13,400,618	12,934,878	9.09	89.12
Quarterly average assets	16,100,668	14,928,159	14,859,854	13,142,319	12,738,231	7.85	88.17
Average loans and leases (YTD)	10,872,863	10,800,251	10,952,423	9,526,271	8,446,849	0.67	79.30
Memoranda							
Loans held-for-sale	452,869	399,773	417,771	318,272	411,427	13.28	138.40
Loans not held-for-sale	10,016,824	11,084,738	10,933,647	9,689,638	9,083,129	-9.63	64.07
Real estate loans secured by 1–4 family	3,033,675	3,006,664	2,978,247	3,008,860	2,871,471	0.90	53.10
Commercial real estate loans	5,710,508	5,432,578	5,482,195	5,165,239	4,840,646	5.12	68.23
Construction and land development	1,361,498	1,076,989	1,145,516	1,158,596	1,062,777	26.42	84.23
Multifamily	378,492	433,705	404,953	335,890	247,609	-12.73	68.95
Nonfarm nonresidential	3,970,518	3,921,884	3,931,726	3,670,753	3,530,260	1.24	63.29
Real estate loans secured by farmland	60,455	71,053	68,593	81,534	95,251	-14.92	-10.80
Total investment securities	2,544,643	1,293,388	1,343,457	1,290,613	1,250,777	96.74	144.69
U.S. Treasury securities	3,024	7,112	7,079	499	0	-57.48	
US agency securities (excluding mortgage-backed securities)	3,139	7,889	7,387	11,024	12,911	-60.21	-90.51
Municipal securities	378,891	277,623	305,186	223,131	203,269	36.48	8.81
Mortgage-backed securities	2,133,309	966,165	986,441	1,032,256	1,015,159	120.80	233.30
Asset-backed securities	0	8,492	9,012	9,986	10,633	-100.00	-100.00
Other debt securities	26,280	26,107	28,352	13,717	8,805	0.66	5156.00
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,544,643	1,293,388	1,343,457	1,290,613	1,250,777	96.74	275.52
U.S. Treasury securities	3,024	7,112	7,079	499	0	-57.48	
US agency securities (excluding mortgage-backed securities)	3,139	7,889	7,387	11,024	12,911	-60.21	-83.46
Municipal securities	378,891	277,623	305,186	223,131	203,269	36.48	
Mortgage-backed securities	2,133,309	966,165	986,441	1,032,256	1,015,159	120.80	233.30
Asset-backed securities	0	8,492	9,012	9,986	10,633	-100.00	-100.00
Other debt securities	26,280	26,107	28,352	13,717	8,805	0.66	5156.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	11,876	40,115	41,484	13,742	-13,752	-70.40	81.76
Structured notes, fair value	0	0	0	0	0		
Pledged securities	557,463	571,372	614,610	444,603	637,608	-2.43	-18.20

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	4,492,650	3,758,242	3,685,048	2,551,770	2,318,706	19.54	196.58
NOW, ATS and transaction accounts	597,378	576,094	618,962	431,440	335,566	3.69	269.99
Time deposits less brokered deposits < $250K	1,143,982	1,374,073	1,288,126	1,597,031	1,708,740	-16.75	
MMDA and other savings accounts	6,697,009	5,765,594	6,059,183	5,069,324	5,111,502	16.15	90.54
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,931,019	11,474,003	11,651,319	9,649,565	9,474,514	12.70	118.29
Time deposits of $250K or more	323,810	460,137	407,762	558,468	515,351	-29.63	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	11,253	12,624	21,340	9,091	7,706	-10.86	13.19
Secured federal funds purchased	0	0	10,393	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	30,110	100	480,004	381,811	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	150,425	152,099	152,067	152,334	4,932	-1.10	1579.60
Brokered deposits < $250K	0	0	0	5,135	138,692		
Noncore funding	485,488	654,970	581,269	1,205,032	1,048,492	-25.88	-58.50
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	318,438	322,872	323,012	224,170	256,875	-1.37	64.42
Other liabilities	216,661	252,788	241,279	196,162	111,084	-14.29	92.00
Total liabilities	13,951,606	12,704,633	12,796,879	11,274,929	10,890,965	9.82	88.53
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	296,483	296,483	296,483	296,483	296,483	0.00	37.99
Common surplus	1,298,022	1,294,888	1,296,963	1,294,276	1,288,911	0.24	104.95
Retained earnings	717,033	596,779	615,773	617,355	500,660	20.15	123.01
Accumulated other comprehensive income	10,694	17,950	25,068	764	-17,896	-40.42	
Other equity capital components	-118,288	-101,800	-101,554	-83,189	-24,245		
Total holding company equity capital	2,203,944	2,104,300	2,132,733	2,125,689	2,043,913	4.74	92.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,203,944	2,104,300	2,132,733	2,125,689	2,043,913	4.74	92.95
Total liabilities and capital	16,155,550	14,808,933	14,929,612	13,400,618	12,934,878	9.09	89.12
Memoranda							
Non-interest-bearing deposits	4,492,650	3,758,242	3,685,048	2,551,770	2,318,706	19.54	196.58
Interest-bearing deposits	8,762,179	8,175,898	8,374,033	7,661,398	7,809,851	7.17	65.23
Total deposits	13,254,829	11,934,140	12,059,081	10,213,168	10,128,557	11.07	94.42
Long-term debt that reprices within 1 year	225,000	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,132,733	2,125,689	2,125,689	2,043,913	1,514,983		
Accounting restatements	0	-35,099	-35,099	0	0		
Net income	138,838	52,130	83,651	167,596	146,920		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,058	612	2,687	5,365	2,829		
Sale of treasury stock	4,580	5,958	6,204	4,000	2,723		
Less: Purchase of treasury stock	21,315	24,569	24,569	62,944	7,062		
Changes incident to business combinations	0	0	0	0	434,519		
Less: Dividends declared	37,576	37,607	50,134	50,901	43,614		
Change in other comprehensive income	-14,374	17,186	24,304	18,660	-7,385		
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	2,203,944	2,104,300	2,132,733	2,125,689	2,043,913		

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	54.50	36.06	86	57.47	36.66	89	57.13	36.22	90	61.61	37.78	92	60.36	37.19	92
Commercial and industrial loans	7.66	11.11	30	17.58	14.40	66	16.73	13.52	65	9.95	12.02	41	9.81	12.85	42
Loans to individuals	0.93	3.60	41	1.64	3.57	50	1.40	3.40	48	2.26	4.20	51	2.55	4.31	53
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	0.06	0.21	55	0.07	0.20	60	0.06	0.19	58	0.09	0.24	61	0.10	0.30	62
Other loans and leases	1.66	4.26	28	0.79	4.66	12	0.71	4.63	13	0.78	5.01	9	0.59	5	8
Net loans and leases	63.75	58.81	65	76.42	63	84	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Debt securities over 1 year	15.57	18.32	42	8.52	14.80	20	8.79	15.55	19	9.34	14.60	18	9.15	14.63	20
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	79.33	78.17	45	84.94	79.07	68	83.64	78.16	68	83.64	79.65	49	82.17	79.97	36
Interest-bearing bank balances	8.09	9.37	42	1.40	6.40	11	3.06	7.51	21	1.67	3.06	44	2.87	3.04	58
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	0.18	1.51	15	0.21	1.85	12	0.21	1.68	15	0.29	1.91	21	0.52	1.96	27
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	87.59	91.57	7	86.55	90.87	9	86.91	91.05	9	85.59	89.53	11	85.56	89.74	9
Non-interest cash and due from depository institutions	1.05	0.99	52	1.40	1.03	77	1.18	1.07	55	1.43	1.14	74	1.53	1.21	76
Other real estate owned	0.03	0.01	79	0.06	0.03	82	0.04	0.02	77	0.06	0.03	79	0.09	0.04	84
All other assets	11.36	7.39	90	12.05	8.03	90	11.91	7.82	90	12.98	9.27	86	12.91	8.98	88
Memoranda															
Short-term investments	8.27	12.31	33	1.61	10.21	4	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43
U.S. Treasury securities	0.02	1.18	32	0.05	0.91	44	0.05	0.84	46	0	1.03	29	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.02	0.75	25	0.05	0.59	32	0.05	0.63	30	0.08	0.54	42	0.10	0.69	36
Municipal securities	2.35	1.70	66	1.87	1.60	65	2.04	1.69	63	1.67	1.34	67	1.57	1.62	60
Mortgage-backed securities	13.20	13.46	52	6.52	11.20	25	6.61	11.75	24	7.70	11.44	29	7.85	11.13	28
Asset-backed securities	0	0.47	25	0.06	0.31	60	0.06	0.32	61	0.07	0.28	64	0.08	0.33	65
Other debt securities	0.16	0.51	48	0.18	0.40	53	0.19	0.42	51	0.10	0.39	51	0.07	0.41	49
Loans held-for-sale	2.80	0.50	92	2.70	0.52	93	2.80	0.52	95	2.38	0.39	95	3.18	0.30	95
Loans held for investment	62	58.34	60	74.85	63.22	83	73.23	61.72	82	72.31	63.50	73	70.22	63.93	57
Real estate loans secured by 1–4 family	18.78	11.57	81	20.30	12.28	85	19.95	11.91	87	22.45	13.29	84	22.20	13.46	84
Revolving	2.98	1.44	81	3.63	1.72	83	3.44	1.66	82	4.28	2.07	84	4.71	2.27	85
Closed-end, secured by first liens	15.66	9.73	81	16.46	10.10	81	16.32	9.81	83	17.88	10.69	81	17.12	10.57	82
Closed-end, secured by junior liens	0.14	0.19	51	0.21	0.24	54	0.19	0.22	57	0.29	0.28	62	0.36	0.31	63
Commercial real estate loans	35.35	22.35	84	36.68	22.30	84	36.72	22.22	86	38.54	22.23	88	37.42	21.58	87
Construction and land development	8.43	3.40	91	7.27	3.47	87	7.67	3.40	88	8.65	3.44	90	8.22	3.51	90
Multifamily	2.34	3.32	47	2.93	3.10	56	2.71	3.12	54	2.51	3.01	50	1.91	2.72	44
Nonfarm nonresidential	24.58	14.65	85	26.48	14.72	87	26.34	14.72	87	27.39	14.69	88	27.29	14.44	89
Real estate loans secured by farmland	0.37	0.35	66	0.48	0.33	71	0.46	0.33	71	0.61	0.36	76	0.74	0.41	77

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	84.10	60.51	89	74.10	56.15	83	75.14	57.15	82	82.49	57.46	92	82.23	56.49	92
Real estate loans secured by 1–4 family	28.98	20	78	26.18	19.51	73	26.24	19.43	71	30.06	20.75	82	30.24	21.10	84
Revolving	4.60	2.47	79	4.68	2.66	78	4.52	2.64	77	5.73	3.15	80	6.42	3.50	82
Closed-end	24.38	17.35	76	21.50	16.64	68	21.72	16.59	71	24.33	17.39	75	23.82	17.39	75
Commercial real estate loans	54.54	37.13	82	47.30	33.63	77	48.30	34.63	75	51.61	33.52	84	50.98	32.14	84
Construction and land development	13	5.69	91	9.38	5.18	79	10.09	5.26	83	11.58	5.09	89	11.19	5.20	85
1–4 family	2.94	1.19	87	2.30	0.94	81	2.17	0.93	79	2.89	0.94	87	2.84	1.02	86
Other	10.06	4.46	93	7.07	4.09	80	7.92	4.19	86	8.69	4.02	90	8.35	4.05	86
Multifamily	3.62	5.41	41	3.78	4.78	47	3.57	4.96	43	3.36	4.69	44	2.61	4.10	40
Nonfarm nonresidential	37.92	24.45	81	34.15	22.19	82	34.64	22.93	81	36.68	22.15	84	37.18	21.40	90
Owner-occupied	14.99	8.31	84	13.94	7.46	86	14	7.68	85	15.55	7.72	87	15.85	8.03	88
Other	22.93	15.83	76	20.21	14.52	70	20.64	14.95	70	21.13	14.34	74	21.33	13.38	80
Real estate loans secured by farmland	0.58	0.61	66	0.62	0.52	70	0.60	0.54	69	0.81	0.55	74	1	0.63	75
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	11.82	19.45	21	22.67	22.98	51	22	22.17	54	13.33	19.53	30	13.37	20.32	28
Loans to individuals	1.43	6.58	36	2.12	6.23	45	1.85	6.13	44	3.02	7.13	48	3.47	7.36	48
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.10	0.38	54	0.10	0.31	54	0.08	0.32	55	0.12	0.37	58	0.13	0.46	59
Other loans and leases	2.56	8.42	27	1.01	9.11	12	0.94	9.09	12	1.04	9.85	10	0.80	9.66	9
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	583.79	383.43	87	610.50	387.92	90	598.64	381.27	90	627.92	391.26	89	630.93	379.80	94
Real estate loans secured by 1–4 family	201.15	124.74	83	215.69	130.23	83	209.04	125.03	85	228.85	138.18	81	232.05	137.84	83
Revolving	31.93	15.53	84	38.57	18.32	86	36.02	17.42	84	43.62	21.26	83	49.25	23.33	84
Closed-end	169.22	107.54	81	177.12	110.40	80	173.02	106.14	84	185.23	115.20	79	182.80	112.79	81
Commercial real estate loans	378.63	238.58	83	389.71	237.16	85	384.79	234.65	85	392.87	229.44	84	391.18	219.72	86
Construction and land development	90.27	36.07	92	77.26	36.48	86	80.40	35.62	88	88.12	34.95	91	85.89	35.36	91
1–4 family	20.41	7.44	88	18.98	6.64	87	17.31	6.34	85	21.99	6.61	88	21.78	7.04	88
Other	69.86	28.34	94	58.28	28.60	87	63.09	28.16	91	66.14	27.32	91	64.10	27.26	94
Multifamily	25.10	35.29	49	31.11	32.93	56	28.42	32.74	51	25.55	31.04	47	20.01	27.85	44
Nonfarm nonresidential	263.26	156.30	87	281.34	156.60	88	275.96	155.06	89	279.20	152.10	87	285.29	147.22	88
Owner-occupied	104.08	52.63	87	114.87	52.43	90	111.54	52.37	89	118.33	53.07	91	121.62	54.89	90
Other	159.18	100.99	81	166.47	101.87	80	164.42	100.54	81	160.87	97.41	75	163.66	91.80	82
Real estate loans secured by farmland	4.01	3.67	66	5.10	3.43	72	4.81	3.44	71	6.20	3.60	77	7.70	4.02	77
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	82.04	116.17	34	186.77	150.16	66	175.28	139.91	68	101.46	122.02	43	102.58	128.82	42
Loans to individuals	9.93	36.56	41	17.45	36.83	50	14.71	37.47	50	23	43.51	50	26.62	42.67	54
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.68	2.03	57	0.78	1.99	60	0.66	1.88	60	0.90	2.18	62	1.03	2.72	63
Other loans and leases	17.74	47.63	28	8.36	49.92	13	7.45	49.54	12	7.92	52.44	11	6.12	51.79	9
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.55	29.25	74	33.36	26.62	65	34.30	27.32	66	36.07	26.45	72	35.13	24.79	74
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	274.55	187.63	81	274.84	186.45	78	273.24	183.76	81	274.54	178.57	79	269.56	167.93	78
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	378.63	244.92	83	389.71	243.47	85	384.79	240.85	85	392.87	236.10	84	391.18	225.98	86

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	8.27	12.31	33	1.61	10.21	4	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43
Liquid assets	22.38	29.12	33	9.42	24.65	9	10.95	26.22	9	10.89	22.44	17	12.35	22.72	18
Investment securities	15.75	20.37	37	8.73	17.19	13	9	17.85	15	9.63	16.99	16	9.67	17.27	13
Net loans and leases	63.75	58.81	65	76.42	63	84	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Net loans, leases and standby letters of credit	64.34	59.61	64	77.04	63.89	84	75.46	62.48	86	75	64.84	78	73.83	65.07	74
Core deposits	80.04	75.52	61	77.48	69.20	67	78.04	70.67	66	72.01	63.09	65	73.25	62.13	70
Noncore funding	3.01	10.15	15	4.42	15.53	11	3.89	14.13	11	8.99	19.36	23	8.11	21.34	11
Time deposits of $250K or more	2	1.67	67	3.11	2.35	69	2.73	2.11	68	4.17	2.94	72	3.98	2.89	74
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	0.07	1.19	29	0.09	1.44	25	0.14	1.47	28	0.07	1.94	21	0.06	1.97	17
Secured federal funds purchased	0	0	49	0	0	48	0.07	0	96	0	0	49	0	0	49
Net federal funds purchased (sold)	0.07	0.54	45	0.09	0.59	41	0.14	0.54	45	0.07	0.48	38	0.06	0.54	33
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	0.88	12	0.20	1.75	27	0	1.24	17	3.58	3.01	61	2.95	3.67	47
Earning assets that reprice within 1 year	49.66	38.80	78	44.55	38.76	63	45.91	39.38	66	38.69	39.29	45	40.60	40.29	47
Interest-bearing liabilities that reprice within 1 year	7.10	6.64	72	8.81	8.86	61	8.25	8.20	65	10.50	10.19	66	10.73	10.01	64
Long-term debt that reprices within 1 year	1.39	0.27	88	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	41.16	30.83	75	35.75	27.76	64	37.66	29.11	68	28.19	26.63	53	29.88	27.38	49
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.63	-3.31	40	3.31	6.19	44	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18
Net short-term noncore funding dependence	-8.24	-9.17	44	1.09	-2.71	58	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33
Short-term investment / Short-term noncore funding	478.02	304.29	77	63.36	149.65	27	150.31	184.19	53	30.82	77.77	40	54.95	66.46	56
Liquid assets - short-term noncore funding / Nonliquid assets	26.60	36.72	41	7.60	24.47	25	9.85	28.18	23	5.08	16.97	30	7.06	16.04	38
Net loans and leases / Total deposits	77.70	73.05	60	94.82	82.06	83	92.67	79.43	83	97.48	90.31	73	93.26	90.08	55
Net loans and leases / Core deposits	79.65	78.83	55	98.63	92.26	70	95.91	88.34	72	103.17	103.93	57	99.69	105	45
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	0.85	1.06	53	3.13	4.54	37	3.17	4.31	43	1.09	1.36	48	-1.16	-1.98	71
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	100	84.59	95	100	86.72	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	0.12	6.01	31	0.55	5.26	46	0.53	4.72	48	0.04	6.15	29	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.12	4.24	26	0.61	3.94	35	0.55	4.01	34	0.85	3.49	44	1.03	4.02	45
Municipal securities	14.89	8.38	72	21.46	9.87	79	22.72	9.83	78	17.29	7.75	80	16.25	9.16	74
Mortgage-backed securities	83.84	66.09	75	74.70	66.61	61	73.43	66.64	58	79.98	67.43	65	81.16	65.45	72
Asset-backed securities	0	2.45	25	0.66	1.91	63	0.67	1.91	63	0.77	1.66	66	0.85	2.05	66
Other debt securities	1.03	3.01	46	2.02	2.93	56	2.11	3.01	57	1.06	2.94	52	0.70	2.79	51
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	1.13	8.18	15	2.41	11.25	15	2.32	10.55	18	3	11.86	21	5.38	11.91	36
Debt securities 1 to 5 years	4.41	17.39	23	9.44	17.70	40	9.64	17.03	41	8.48	17.94	40	8.48	19.18	37
Debt securities over 5 years	94.45	72.07	91	88.15	68.10	76	88.04	69.86	74	88.52	66.02	77	86.15	64.73	78
Pledged securities	21.91	33.37	39	44.18	37.16	59	45.75	35.67	64	34.45	30.57	57	50.98	33.30	73
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	461.19	64.27	97	-1.98	124.80	15	85.85	183.32	37	-40.03	26.69	5	243.43	6.77	99
Investment securities	96.74	32.48	90	4.43	20.30	28	4.09	23.62	23	3.18	11.75	38	86.27	9.42	95
Core deposits	12.70	16.96	36	18.60	26	30	20.74	26.88	32	1.85	11.23	16	28.60	7.29	92
Noncore funding	-25.88	-21.64	45	-20.20	-6.57	32	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94

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)			2,749,988	2,235,042	2,068,749
Commit: Secured commercial real estate loans	1,219,530	1,035,826	1,070,498	875,926	603,753
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	95,201	93,103	90,597	94,824	104,664
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)	57,034	17,284	29,558	2,960	3,459
Credit derivatives - notional amount (holding company as beneficiary)	0	15,000	15,000	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	57,034	32,284	44,558	2,960	3,459
Derivative Contracts					
Interest rate futures and forward contracts	632,000	760,000	716,000	414,000	281,343
Written options contracts (interest rate)	608,539	857,109	691,666	325,002	245,689
Purchased options contracts (interest rate)	38,571	39,316	39,131	39,842	0
Interest rate swaps	619,477	695,568	666,770	382,235	397,873
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)							18.42	22.01	45	16.68	23.52	30	15.99	24.05	28
Standby letters of credit	0.59	0.66	60	0.63	0.72	58	0.61	0.71	59	0.71	0.84	55	0.81	0.92	57
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)	0.35	0.24	72	0.12	0.39	61	0.20	0.35	65	0.02	0.42	57	0.03	0.52	58
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0.10	0.33	67	0.10	0.30	66	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	0.35	0.13	82	0.22	0.35	78	0.30	0.30	80	0.02	0.45	72	0.03	0.69	73
Derivative contracts	11.75	47.31	39	15.88	51.49	41	14.16	48.62	36	8.66	68.47	25	7.15	65.81	29
Interest rate contracts	11.75	35.15	42	15.88	36.10	44	14.16	34.36	39	8.66	47.31	26	7.15	43.84	31
Interest rate futures and forward contracts	3.91	4.39	79	5.13	8.89	78	4.80	6.21	79	3.09	10.67	76	2.18	11.40	73
Written options contracts (interest rate)	3.77	1.69	86	5.79	2.33	88	4.63	2.18	86	2.43	2.47	77	1.90	2.16	73
Purchased options contracts (interest rate)	0.24	1.29	60	0.27	1.45	58	0.26	1.46	58	0.30	2.65	57	0	2.32	23
Interest rate swaps	3.83	20.27	25	4.70	20.71	24	4.47	20.83	23	2.85	28.86	16	3.08	26.74	18
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)							25.11	42.82	32	23.46	45.53	24	24.49	44.93	25

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	1,898,587	2,351,993	2,113,567	1,161,079	924,905
Interest rate contracts	1,898,587	2,351,993	2,113,567	1,161,079	924,905
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	632,000	760,000	716,000	414,000	281,343
Written options	608,539	857,109	691,666	325,002	245,689
Exchange-traded	0	0	0	0	0
Over-the-counter	608,539	857,109	691,666	325,002	245,689
Purchased options	38,571	39,316	39,131	39,842	0
Exchange-traded	0	0	0	0	0
Over-the-counter	38,571	39,316	39,131	39,842	0
Swaps	619,477	695,568	666,770	382,235	397,873
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	1,898,587	2,351,993	2,113,567	1,161,079	924,905
Interest rate contracts	1,898,587	2,351,993	2,113,567	1,161,079	924,905
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)	1,404,117	1,559,451	1,511,017	841,997	682,675
One year or less	742,416	814,660	802,310	424,128	296,837
Over 1 year to 5 years	305,652	472,078	337,102	346,613	283,955
Over 5 years	356,049	272,713	371,605	71,256	101,883
Gross negative fair value (absolute value)	14,543	23,081	21,107	10,000	8,388
Gross positive fair value	28,134	39,810	33,574	8,498	6,519
Held for trading	0	0	0	0	0
Non-traded	28,134	39,810	33,574	8,498	6,519
Current credit exposure on risk-based capital derivative contracts	14,776	7,541	9,728	1,848	2,046
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	33.29	12.59	81	32.31	14.59	77	33.88	14.05	78	35.66	13.49	82	30.42	12.78	82
Written options	32.05	7.18	93	36.44	8.60	92	32.73	8.18	90	27.99	5.91	93	26.56	6.60	90
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	32.05	6.91	93	36.44	8.13	92	32.73	7.73	90	27.99	5.10	93	26.56	5.49	92
Purchased options	2.03	3.41	59	1.67	3.51	59	1.85	3.42	57	3.43	4.42	62	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	2.03	3.01	61	1.67	2.98	62	1.85	2.86	60	3.43	3.35	64	0	3.20	20
Swaps	32.63	71.71	16	29.57	67.37	16	31.55	68.76	16	32.92	69.75	14	43.02	70.34	16
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)	73.96	91.91	15	66.30	90.28	13	71.49	91.48	16	72.52	93.86	13	73.81	94.47	13
One year or less	39.10	27.90	69	34.64	31.66	63	37.96	32.05	67	36.53	32.17	62	32.09	32.51	63
Over 1 year to 5 years	16.10	29.78	32	20.07	27.15	45	15.95	27.06	33	29.85	30.45	52	30.70	31.16	49
Over 5 years	18.75	29.19	40	11.59	28.15	31	17.58	29.56	39	6.14	28.09	20	11.02	28.71	31
Gross negative fair value (absolute value)	0.77	1.18	38	0.98	1.65	45	1	1.55	44	0.86	0.83	54	0.91	0.72	66
Gross positive fair value	1.48	1.59	46	1.69	2.48	37	1.59	2.23	35	0.73	1.19	30	0.70	0.85	41
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	35	0.02	0.07	38	0.02	0.07	37	0.01	0.06	36	0.01	0.06	39
Gross positive fair value (X)	0.02	0.06	40	0.03	0.10	31	0.03	0.09	31	0.01	0.07	26	0.01	0.06	29
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)	0.02	0.01	78	0.03	0.02	77	0.03	0.02	76	0.01	0.01	66	0.01	0.01	70
Current credit exposure (X)	0.01	0.05	34	0.01	0.07	26	0.01	0.06	26	0	0.05	17	0	0.04	22
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	0.13	0.59	31	0.07	0.91	26	0.09	0.85	26	0.02	0.73	16	0.02	0.53	21

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	176,144	52,162	52,162	49,026	46,211
Gross losses	11,203	12,491	16,105	13,478	6,428
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,297	9,593	12,252	9,564	2,433
Net losses	4,906	2,898	3,853	3,914	3,995
Provision for loan and lease losses	-1,200	76,350	85,350	7,050	6,810
Adjustments	0	42,484	42,485	0	0
Ending balance	170,038	168,098	176,144	52,162	49,026
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	-0.01	-0.12	71	0.71	0.66	61	0.59	0.51	62	0.05	0.15	24	0.06	0.14	26
Provision for loan and lease losses / Average loans and leases	-0.01	-0.21	72	0.94	1.06	53	0.78	0.82	51	0.07	0.24	24	0.08	0.24	23
Provision for loan and lease losses / Net loan and lease losses	-24.46	-65.12	57	2,634.58	587.54	94	2,215.16	487.86	94	180.12	130.58	81	170.46	134.68	77
Allowance for loan and lease losses / Total loans and leases not held for sale	1.70	1.32	78	1.52	1.58	54	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20
Allowance for loan and lease losses / Total loans and leases	1.62	1.30	77	1.46	1.55	51	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20
Allowance for loan and lease losses / Net loans and leases losses (X)	25.99	17.40	76	43.50	11.29	92	45.72	11.58	91	13.33	8.03	80	12.27	7.54	81
Allowance for loan and lease losses / Nonaccrual assets	304.96	330.05	59	385.09	301.93	71	342.56	299.17	67	182.72	218.72	60	305.38	214.03	79
ALLL / 90+ days past due + nonaccrual loans and leases	299.68	271.93	67	367.06	249.38	76	317.55	244.34	71	143.61	151.73	58	188.77	160.51	71
Gross loan and lease losses / Average loans and leases	0.14	0.20	44	0.15	0.35	34	0.15	0.34	32	0.14	0.28	34	0.08	0.30	18
Recoveries / Average loans and leases	0.08	0.08	54	0.12	0.07	82	0.11	0.07	75	0.10	0.08	69	0.03	0.09	17
Net losses / Average loans and leases	0.06	0.12	40	0.04	0.28	12	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22
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	39.10	25.09	79	71.18	24.77	93	90.90	33.98	93	148.79	36.22	92	34.72	41.30	52
Earnings coverage of net loan and lease losses (X)	35.31	26.30	66	48.83	20.97	84	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	30	0.02	0.04	55	0.01	0.04	39	0.02	0.01	66	0.02	0.02	60
Real estate loans secured by 1–4 family	-0.01	-0.01	44	0.04	0.01	81	0.03	0.01	74	0.04	0.01	77	0.04	0.01	70
Revolving	-0.03	-0.07	39	-0.01	0.01	33	-0.02	0.01	34	0.02	0.02	61	0.14	0.03	82
Closed-end	-0.01	-0.01	48	0.05	0.01	85	0.04	0	82	0.04	0	87	0.01	0.01	60
Commercial real estate loans	0	0.04	22	0.02	0.06	46	0.01	0.07	30	0.01	0.01	64	0.01	0.01	60
Construction and land development	0	0.01	46	0.07	0	90	0.02	0	76	-0.03	-0.01	26	0.02	-0.03	84
1–4 family	0	0	91	0.08	0	95	0.06	0	95	0	0	22	0	-0.01	90
Other	-0.01	0.01	35	-0.01	0	24	-0.04	0	12	-0.02	-0.01	24	0.01	-0.02	85
Multifamily	0	0.01	23	0	0	26	0	0	27	0	0	28	0	0	35
Nonfarm nonresidential	0	0.05	21	0	0.08	29	0	0.11	21	0.02	0.02	66	0.01	0.02	55
Owner-occupied	0	0.01	19	0.04	0.02	81	0.03	0.02	76	0.01	0.01	78	0	0.01	57
Other	0	0.04	27	-0.04	0.05	2	-0.03	0.08	1	0.01	0.01	66	0	0.01	59
Real estate loans secured by farmland	0	-0.01	55	0.02	0.04	77	0.02	0.02	76	0	0.01	48	0	0	50
Commercial and industrial loans	0.54	0.19	86	0.05	0.46	19	0.09	0.47	20	0.09	0.37	19	0.14	0.31	36
Loans to individuals	0.30	0.72	32	0.10	1.25	3	0.10	1.13	7	0.24	1.17	14	0.13	1.16	10
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.01	0.09	12	0.18	0.14	68	0.15	0.15	65	0.26	0.15	76	0.27	0.14	77

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	14,806	16,644	26,286	37,668	36,597
90+ days past due loans and leases	982	2,144	4,050	7,775	9,917
Nonaccrual loans and leases	55,758	43,652	51,420	28,547	16,054
Total past due and nonaccrual loans and leases	71,546	62,440	81,756	73,990	62,568
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	132	250	270	453
Restructured nonaccrual	30,137	11,478	18,576	4,726	4,997
Total restructured loans and leases	30,137	11,610	18,826	4,996	5,450
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	20,183	20,322	20,448	11,954	12,820
Other real estate owned	4,705	8,153	5,972	8,010	11,040
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	0.14	0.29	30	0.14	0.37	25	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48
90+ days past due loans and leases	0.01	0.09	39	0.02	0.13	41	0.04	0.12	48	0.08	0.15	54	0.10	0.17	57
Nonaccrual loans and leases	0.53	0.54	56	0.38	0.66	25	0.45	0.66	37	0.29	0.51	26	0.17	0.54	11
90+ days past due and nonaccrual loans and leases	0.54	0.68	48	0.40	0.84	22	0.49	0.85	32	0.36	0.71	23	0.27	0.75	11
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	69	0	0.01	72	0	0.01	73	0	0.01	72
Nonaccrual restructured	0.29	0.12	87	0.10	0.14	49	0.16	0.13	66	0.05	0.14	31	0.05	0.16	24
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	0.14	0.29	30	0.14	0.37	25	0.23	0.40	34	0.38	0.43	52	0.39	0.44	48
90+ days past due assets	0.01	0.09	37	0.02	0.13	40	0.04	0.12	48	0.08	0.15	53	0.10	0.18	57
Nonaccrual assets	0.53	0.55	56	0.38	0.67	25	0.45	0.67	37	0.29	0.53	26	0.17	0.57	10
30+ days past due and nonaccrual assets	0.68	1	36	0.54	1.25	18	0.72	1.29	30	0.74	1.19	33	0.66	1.26	16
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.40	54	0.31	0.52	32	0.37	0.52	37	0.27	0.44	28	0.20	0.48	15
90+ days past due and nonaccrual assets + other real estate owned	0.38	0.42	54	0.36	0.55	36	0.41	0.55	39	0.33	0.48	37	0.29	0.52	23
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.50	0.48	63	0.49	0.61	41	0.52	0.60	44	0.36	0.53	31	0.31	0.60	23
Allowance for loan and lease losses	47.43	67.85	35	42.99	66.38	32	44.33	66.66	33	93.52	115.41	44	82.34	118.28	37
Equity capital + allowance for loan and lease losses	3.40	4.12	43	3.18	5.10	29	3.38	4.97	31	2.24	4.28	26	1.93	4.79	15
Tier 1 capital + allowance for loan and lease losses	5.15	4.89	62	4.99	6.26	43	5.27	6.05	47	3.71	5.65	31	3.26	6.16	26
Loans and leases + other real estate owned	0.77	0.82	52	0.63	0.98	31	0.69	0.97	32	0.49	0.85	23	0.42	0.96	16

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	0.13	0.25	38	0.14	0.35	30	0.25	0.39	39	0.37	0.38	60	0.37	0.42	51
	90+ days past due	0.01	0.12	40	0.02	0.17	49	0.04	0.16	57	0.07	0.16	59	0.12	0.22	63
	Nonaccrual	0.45	0.60	50	0.31	0.70	20	0.41	0.76	27	0.26	0.46	30	0.17	0.57	17
Commercial and industrial	30–89 days past due	0.15	0.24	46	0.07	0.24	29	0.08	0.23	21	0.19	0.31	41	0.41	0.30	75
	90+ days past due	0.03	0.02	78	0.01	0.03	58	0.01	0.03	57	0.11	0.05	79	0.03	0.05	63
	Nonaccrual	1.26	0.65	84	0.66	0.80	44	0.65	0.75	48	0.52	0.83	37	0.17	0.76	15
Individuals	30–89 days past due	1.09	0.60	82	1.14	0.74	77	1.39	0.83	82	1.56	0.83	84	0.52	0.84	31
	90+ days past due	0.03	0.08	50	0.09	0.11	63	0.11	0.14	60	0.12	0.17	61	0.11	0.16	61
	Nonaccrual	0.31	0.17	79	0.17	0.24	51	0.21	0.28	55	0.09	0.17	47	0.13	0.23	48
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	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
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	0.11	15	0	0.14	19	0.05	0.18	49	0	0.20	14	0.80	0.17	91
	90+ days past due	0	0.01	33	0.03	0.01	84	0	0.01	33	0	0.01	30	0.12	0.01	95
	Nonaccrual	0	0.13	44	0	0.19	18	0.05	0.15	53	0.22	0.13	76	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	0.28	0.36	52	0.21	0.51	29	0.56	0.65	56	0.78	0.67	68	0.67	0.71	57
	90+ days past due	0.02	0.25	48	0.05	0.36	55	0.08	0.33	60	0.16	0.31	70	0.20	0.46	65
	Nonaccrual	0.66	0.76	50	0.58	0.91	37	0.59	0.89	38	0.46	0.73	38	0.25	0.86	18
Revolving	30–89 days past due	0.36	0.33	56	0.34	0.40	50	0.28	0.48	36	0.39	0.45	44	0.50	0.50	50
	90+ days past due	0	0.03	32	0.02	0.02	75	0.08	0.03	81	0.12	0.05	80	0.15	0.05	82
	Nonaccrual	0.42	1.05	37	0.34	1.28	22	0.36	1.13	27	0.29	1	23	0.19	1.17	16
Closed-end	30–89 days past due	0.26	0.36	50	0.18	0.52	27	0.61	0.65	58	0.87	0.70	70	0.72	0.75	59
	90+ days past due	0.02	0.27	51	0.06	0.41	57	0.08	0.38	61	0.17	0.35	68	0.21	0.53	66
	Nonaccrual	0.70	0.71	56	0.63	0.89	47	0.64	0.87	48	0.50	0.70	43	0.27	0.84	21
Junior lien	30–89 days past due	0	0.01	35	0	0.02	25	0.02	0.02	64	0.03	0.02	70	0.03	0.03	65
	90+ days past due	0	0	34	0	0	75	0	0	68	0.01	0	85	0.03	0	91
	Nonaccrual	0.04	0.04	56	0.03	0.05	44	0.04	0.04	54	0.06	0.04	71	0.04	0.06	52
Commercial real estate	30–89 days past due	0.05	0.16	34	0.11	0.21	40	0.09	0.26	36	0.14	0.18	49	0.20	0.17	62
	90+ days past due	0	0.01	53	0	0.02	55	0.02	0.02	72	0.02	0.03	67	0.07	0.03	81
	Nonaccrual	0.34	0.48	50	0.16	0.53	20	0.31	0.62	29	0.14	0.23	39	0.13	0.28	30
Construction and development	30–89 days past due	0.11	0.15	65	0.14	0.24	58	0.04	0.28	35	0.15	0.28	53	0.33	0.21	72
	90+ days past due	0	0.01	79	0	0.01	73	0.01	0.01	79	0.04	0.02	81	0.16	0.02	91
	Nonaccrual	0.04	0.31	41	0.08	0.32	43	0.11	0.41	49	0.09	0.20	50	0.03	0.19	37
1–4 family	30–89 days past due	0.06	0.03	81	0.09	0.03	84	0	0.03	28	0.10	0.06	76	0.14	0.06	77
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0.01	0	90
	Nonaccrual	0	0.02	31	0	0.03	27	0.04	0.03	77	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.05	0.10	65	0.04	0.17	48	0.04	0.22	44	0.05	0.20	51	0.19	0.13	73
	90+ days past due	0	0	84	0	0	83	0.01	0	87	0.04	0.01	86	0.15	0.02	92
	Nonaccrual	0.04	0.25	49	0.08	0.26	49	0.07	0.35	48	0.09	0.17	57	0.03	0.15	44
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.04	0.12	34	0.11	0.21	47	0.11	0.23	48	0.15	0.14	56	0.17	0.17	56
	90+ days past due	0	0.01	58	0	0.02	61	0.02	0.02	75	0.02	0.03	64	0.05	0.03	80
	Nonaccrual	0.48	0.58	53	0.20	0.68	16	0.39	0.80	35	0.17	0.28	37	0.17	0.30	35
Owner Occupied	30–89 days past due	0.03	0.04	54	0.05	0.07	53	0.08	0.07	64	0.12	0.07	74	0.16	0.09	72
	90+ days past due	0	0	72	0	0	69	0.02	0	86	0	0.01	63	0.02	0.01	78
	Nonaccrual	0.14	0.20	45	0.17	0.26	38	0.14	0.27	30	0.12	0.16	49	0.09	0.17	35
Other	30–89 days past due	0	0.07	27	0.06	0.13	54	0.03	0.14	42	0.03	0.07	40	0.01	0.07	34
	90+ days past due	0	0.01	68	0	0.01	68	0	0.01	74	0.02	0.01	79	0.03	0.01	83
	Nonaccrual	0.34	0.31	63	0.03	0.36	15	0.26	0.44	45	0.05	0.10	46	0.08	0.13	52
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0.01	0.23	51	0.12	0.25	57
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.22	1.06	49	0.26	1.49	41	0.26	1.13	47	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

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	1,476,217	1,489,572	1,491,892	1,507,571	1,561,149
Retained earnings	774,207	652,199	673,785	617,355	500,660
Accumulated other comprehensive income (AOCI)	10,694	17,950	25,068	764	-17,896
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,261,118	2,159,721	2,190,745	2,125,690	2,043,913
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	962,741	967,511	966,284	968,098	976,059
Accumulated other comprehensive income-related adjustments	10,693	17,950	25,067	764	-17,897
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,287,684	1,174,260	1,199,394	1,156,828	1,085,751
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,287,684	1,174,260	1,199,394	1,156,828	1,085,751
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	107,637	107,058	107,203	106,624	106,045
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	107,637	107,058	107,203	106,624	106,045
Less: Additional tier 1 capital deductions	0	0	0	864	3,384
Additional tier 1 capital	107,637	107,058	107,203	105,760	102,661
Tier 1 Capital	1,395,321	1,281,318	1,306,597	1,262,588	1,188,412
Tier 2 Capital					
Tier 2 capital instruments and related surplus	197,361	212,054	212,106	113,617	143,452
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	119,818	125,465	134,991	56,744	54,643
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	317,179	337,519	347,097	170,361	198,095
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	317,179	337,519	347,097	170,361	198,095
Exited advanced approach tier 2 capital					
Total capital	1,712,500	1,618,837	1,653,694	1,432,949	1,386,507
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,157,833	14,941,978	14,917,865	13,142,319	12,738,231
Less: Deductions from common equity tier 1 capital	962,741	967,511	966,284	968,962	979,443
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	15,195,092	13,974,467	13,951,581	12,173,357	11,758,788
Total risk-weighted assets	11,683,966	10,871,961	10,970,549	10,401,633	9,822,578
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	11.02	12.59	26	10.80	12.26	29	10.93	12.35	31	11.12	12.11	33	11.05	12.09	38
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	11.94	13.31	27	11.79	12.97	30	11.91	13.08	33	12.14	12.78	42	12.10	12.85	41
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	14.66	15.21	46	14.89	15.12	56	15.07	15.23	53	13.78	14.36	50	14.12	14.45	56
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	9.18	9.07	57	9.17	9.05	56	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65
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	8,544	7,723	9,924	9,747	9,422	10.63	10.80
Other insurance activities income	8,544	7,723	9,924	9,747	9,422	10.63	10.80
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	286,088	230,022	230,609	225,942	220,609	24.37	87.49

	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	1.69	0.38	87	1.54	0.41	83	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87
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	18.28	11.72	76	15.87	11.07	68	15.55	11.03	65	17.19	11.51	73	17.83	10.22	78
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	1	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	1	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	1	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	1,972,028	1,661,907	1,767,498	1,254,957	1,018,496	18.66	583.07
1–4 family residential loans	1,972,028	1,661,907	1,767,498	1,254,957	1,018,496	18.66	583.07
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	12.21	11.22	11.84	9.36	7.87
1–4 family residential loans	12.21	11.22	11.84	9.36	7.87
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	36.36	31.42	32.26	32.76	31.20
Home equity lines	3.87	4.09	3.91	5.09	5.80
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	1.15	1.79	1.54	2.59	3.01
Commercial and industrial loans	9.95	19.80	19.04	11.84	12.07
All other loans and leases	48.67	42.89	43.25	47.71	47.92

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	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	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	27,605	37,970	37,250	3,422	20,654	-27.30	
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	27,605	37,970	37,250	3,422	20,654	-27.30	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	74,240	65,930	86,864	11,901	11,134	12.60	
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	74,240	65,930	86,864	11,901	11,134	12.60	
Total past due securitized assets	101,845	103,900	124,114	15,323	31,788	-1.98	
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	1.40	2.28	2.11	0.27	2.03
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	1.40	2.28	2.11	0.27	2.03
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.76	3.97	4.91	0.95	1.09
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	3.76	3.97	4.91	0.95	1.09
Total past due securitized assets percent of securitized assets	5.16	6.25	7.02	1.22	3.12
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.76	1.02	1.24	0.66	1.13
Home equity lines	0.36	0.34	0.28	0.39	0.50
Credit card receivables					
Commercial and industrial loans	0.15	0.07	0.08	0.19	0.41
All other loans and leases	0.07	0.15	0.13	0.21	0.23
Total managed loans past due 30–89 days	0.34	0.42	0.48	0.36	0.54
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.65	1.63	2.10	0.43	0.48
Home equity lines	0	0.02	0.08	0.12	0.15
Credit card receivables					
Commercial and industrial loans	0.03	0.01	0.01	0.11	0.03
All other loans and leases	0	0.01	0.02	0.03	0.07
Total managed loans past due 90+ days	0.60	0.52	0.69	0.17	0.20
Total Past Due Managed Assets	0.95	0.93	1.18	0.54	0.74
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.03	0.02	0.03	0.01
Home equity lines	-0.03	-0.01	-0.02	0.02	0.14
Credit card receivables					
Commercial and industrial loans	0.54	0.05	0.09	0.09	0.14
All other loans and leases	0	0.02	0.01	0.03	0.02
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.03	0.03	0.03	0.04

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	66,644	67,835	81,452	132,572	53,389	-1.76	201.37
Dividends	66,639	67,830	81,443	132,563	53,381	-1.76	201.42
Interest	5	5	9	9	8	0.00	-16.67
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	60	73	93	175	136	-17.81	-23.08
Dividends	60	73	93	175	136	-17.81	-23.08
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	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	66,704	67,908	81,545	132,747	53,525	-1.77	200.58
Securities gains (losses)	2	0	0	0	0		-99.83
Other operating income	25	58	74	138	121	-56.90	-94.24
Total operating income	66,731	67,966	81,619	132,885	53,646	-1.82	180.24
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	7,606	4,976	7,488	7,540	6,428	52.85	1193.54
Other expenses	5,973	5,669	7,691	8,510	7,440	5.36	15.69
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	13,579	10,645	15,179	16,050	13,868	27.56	136.12
Income (loss) before taxes	53,152	57,321	66,440	116,835	39,778	-7.27	194.29
Applicable income taxes (credit)	-3,488	-2,724	-3,889	-4,077	-3,523		
Extraordinary items							
Income before undistributed income of subsidiaries	56,640	60,045	70,329	120,912	43,301	-5.67	188.63
Equity in undistributed income of subsidiaries	82,198	-7,915	13,322	46,684	103,619		72.43
Bank subsidiaries	82,198	-7,915	13,322	46,684	103,619		72.43
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	138,838	52,130	83,651	167,596	146,920	166.33	106.31
Memoranda							
Bank net income	148,837	59,915	94,765	179,247	157,000	148.41	113.30
Nonbank net income	60	73	93	175	136	-17.81	-23.08
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	2,373,114	93.68	2,279,124	93.57	2,307,128	93.54	2,302,505	2,238,555	4.12	95.37
Common and preferred stock	2,373,046	93.68	2,279,121	93.57	2,306,937	93.53	2,302,499	2,236,932	4.12	96.22
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	68	0	3	0	191	0.01	6	1,623	2166.67	-98.71
Investment in nonbank subsidiaries	3,594	0.14	3,594	0.15	3,594	0.15	3,603	3,597	0.00	12.52
Common and preferred stock	3,591	0.14	3,591	0.15	3,591	0.15	3,591	3,591	0.00	12.64
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	3	0	3	0	3	0	12	6	0.00	-50.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	640		
Securities	2,018	0.08	7,719	0.32	7,174	0.29	1,653	1,662	-73.86	-53.65
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	128,741	5.08	125,116	5.14	128,320	5.20	25,627	40,844	2.90	22.88
Cash and due from unrelated depository institution	1,857	0.07	833	0.03	844	0.03	3,840	3,737	122.93	-39.75
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	23,927	0.94	19,354	0.79	19,331	0.78	19,258	14,977	23.63	135.29
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,533,251	100.00	2,435,740	100.00	2,466,391	100.00	2,356,486	2,304,012	4.00	89.02
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	207,210	8.18	212,223	8.71	212,218	8.60	113,955	147,239	-2.36	111.08
Other liabilities	10,869	0.43	8,569	0.35	10,856	0.44	6,627	3,224	26.84	210.54
Balance due to subsidiaries and related institutions	111,228	4.39	110,649	4.54	110,585	4.48	110,215	109,636	0.52	15.49
Total liabilities	329,307	13	331,441	13.61	333,659	13.53	230,797	260,099	-0.64	66.33
Equity Capital	2,203,944	87	2,104,299	86.39	2,132,732	86.47	2,125,689	2,043,913	4.74	92.95
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	296,483	11.70	296,483	12.17	296,483	12.02	296,483	296,483	0.00	37.99
Common surplus	1,298,022	51.24	1,294,888	53.16	1,296,963	52.59	1,294,276	1,288,911	0.24	104.95
Retained earnings	717,033	28.30	596,779	24.50	615,772	24.97	617,355	500,660	20.15	123.01
Accumulated other comprehensive income	10,694	0.42	17,949	0.74	25,068	1.02	764	-17,896	-40.42	
Other equity capital components	-118,288	-4.67	-101,800	-4.18	-101,554	-4.12	-83,189	-24,245		
Total liabilities and equity capital	2,533,251	100.00	2,435,740	100.00	2,466,391	100.00	2,356,486	2,304,012	4.00	89.02
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	111,228	4.39	110,649	4.54	110,585	4.48	110,215	109,636	0.52	16.46
Notes payable to subsidiaries that issued TPS	107,637	4.25	107,058	4.40	106,994	4.34	106,624	106,045	0.54	16.59
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	918	0.04	790	0.03	805	0.03	519	862	16.20	13.61
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	8.41	12.52	13	3.30	6.29	19	3.96	7.29	18	7.95	9.68	24	8.64	10.40	28
Bank net income / Average equity investment in banks	8.45	12.35	14	3.51	6.43	19	4.16	7.45	16	7.83	10.51	18	8.39	11.19	21
Nonbank net income / Average equity investment in nonbanks	2.23	13.18	30	2.71	8.01	41	2.59	9.75	36	4.87	7.89	50	4.30	7.10	44
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	107.20	96.45	85	114.93	87.60	88	113.29	88.16	88	106.95	82.22	74	106.86	82.56	77
Nonbank net income / Parent net income	0.04	3.22	36	0.14	4.43	38	0.11	3.59	36	0.10	5.93	31	0.09	3.78	38
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	14.94	16.51	58	15.75	20.37	58	15.64	20.06	58	10.86	20.43	48	12.73	20.88	53
Total debt / Equity capital	9.40	11.37	54	10.09	14.74	54	9.95	14.41	53	5.36	14.31	43	7.20	14.69	52
Total debt + notes payable to subs that issued TPS / Equity capital	14.29	13.41	63	15.17	17.04	61	14.97	16.67	61	10.38	16.36	53	12.39	17.10	55
Total debt + Loans guaranteed for affiliate / Equity capital	9.40	11.46	53	10.09	15.02	54	9.95	14.68	52	5.36	14.56	42	7.20	15.14	51
Total debt / Equity capital – excess over fair value	9.40	11.47	54	10.09	14.86	54	9.95	14.52	53	5.36	14.51	43	7.20	14.81	52
Long-term debt / Equity capital	9.40	10.65	54	10.09	13.73	54	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.04	0.10	84	0.04	0.05	87	0.04	0.06	86	0.02	0.05	84	0.04	0.14	81
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	44.19	40.69	47	44.68	32.61	61	44.67	34.67	57	30.27	28.44	54	56.24	28.63	76
Double Leverage															
Equity investment in subs / Equity capital	107.84	103.15	78	108.48	103.27	78	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81
Total investment in subs / Equity capital	107.84	108.29	66	108.48	110.46	65	108.35	110.16	66	108.49	111.07	61	109.70	112.48	63
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)	0.93	0.27	86	2.57	0.69	89	2.13	0.47	91	1.08	0.36	81	1.34	0.35	87
Equity investment in subs – equity cap / Net income-div (X)	1.28	0.85	75	9.21	2.31	92	5.30	1.82	88	1.55	1.22	68	1.90	1.22	77
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	138.39	152.56	51	147.41	128.63	69	131.80	136.59	55	204.71	177.68	66	99.71	162.34	22
Cash from ops + noncash items + op expense / Op expense + dividend	135.63	155.61	49	160.64	142.45	69	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.93	94.59	62	300.86	140.42	89	253.53	134.08	87	84.66	116.34	16	35.44	103.19	10
Pretax operating income + interest expense / Interest expense	798.82	1,645.53	36	1,251.95	1,826.91	62	987.29	2,016.32	50	1,649.54	1,968.54	60	718.82	2,898.75	36
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	572	1,896.20	30	742.90	1,413.95	47	628.14	1,539.23	37	973.79	1,632.83	43	437.04	1,369.37	25
Dividends + interest from subsidiaries / Interest expense + dividends	147.63	174.48	53	159.47	144.62	65	141.52	150.43	54	227.15	210.80	65	106.96	188.90	20
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)	151.24	40.79	89	65.99	26.65	88	103.91	35.64	88	322.92	57.11	91	170.44	33.93	93
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.16	3.29	56	5.96	3.69	72	6.07	3.85	71	1.82	2.64	51	2.41	2.61	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04		0	0.24	47
Nonaccrual		1.04			0.80			1.03			0.54		0	6.54	38
Total		1.64			0.92			1.13			0.58		0	6.78	36
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	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
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	66.34	69.90	52	62.63	84.44	39	71.28	81.10	51	42.10	57.84	40	100.72	57.26	85
Dividends declared / Net income	27.06	27.22	51	72.14	49.77	78	59.93	42.29	75	30.37	33.08	47	29.69	27.33	50
Net income – dividends / Average equity	6.13	9.25	27	0.92	3.19	22	1.59	4.14	20	5.54	6.46	38	6.08	7.33	35
Percent of Dividends Paid															
Dividends from bank subsidiaries	177.34	160.45	66	180.37	130.19	71	162.45	132.17	65	260.43	178.13	76	122.39	157.73	38
Dividends from nonbank subsidiaries	0.16	6.19	55	0.19	3.74	62	0.19	3.41	59	0.34	7.53	51	0.31	7.13	59
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	177.50	213.42	59	180.56	167.02	66	162.64	174.85	57	260.78	260.40	66	122.71	215.26	23
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	44.77	43.30	46	113.21	61.85	80	85.94	60.28	74	73.96	66.55	59	34	60.71	23
Interest income from bank subsidiaries	0	0.11	54	0.01	0.48	49	0.01	0.36	50	0.01	0.54	41	0.01	0.52	40
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	44.78	48.70	46	113.22	71.13	76	85.95	62.88	69	73.96	69.36	55	34.01	63.43	21
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	66.90	69	100	52.29	74	100	56.39	72	100	82.95	65	100	51.40	79
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	100	94.31	65	100	70.62	67	100	79.84	64	100	150.41	51	100	99.33	59
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	99.86	72.55	85	99.80	68	81	99.78	69.76	84	99.76	67.32	87	99.51	65.18	80
Interest income from bank subsidiaries	0.01	0.27	51	0.01	1.03	44	0.01	0.63	44	0.01	0.80	38	0.01	0.92	42
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	99.87	82.68	78	99.81	80.80	70	99.80	82.20	76	99.76	78.80	80	99.52	74.20	70
Dividends from nonbank subsidiaries	0.09	3.56	53	0.11	2.36	62	0.11	1.95	57	0.13	2.65	51	0.25	2.57	60
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	0.09	5.69	45	0.11	5.80	48	0.11	4.70	44	0.13	7.29	36	0.25	7.64	45
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			83.37			87.87	
Loans and advances from subsidiaries / Total debt	53.68	28.03	75	52.14	27.05	75	52.11	27.08	76	96.72	28.33	84	74.46	26.53	83