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

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name FIRST FINANCIAL BANKSHARES, INC.

City/State ABILENE, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 12,543,258
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 FINANCIAL BANKSHARES, INC.
400 PINE STREET SUITE 310

ABILENE, TX 79601

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	11,662,535	9,883,595	10,022,138	7,878,633	7,617,320
Net income ($000)	172,225	143,558	202,032	164,812	150,638
Number of BHCs in peer group	132	130	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.27	2.65	86	3.61	2.80	90	3.60	2.77	90	3.76	3.21	83	3.70	3.33	79
+ Non-interest income	1.22	1.09	61	1.36	1.21	64	1.36	1.21	62	1.37	0.90	78	1.32	0.90	81
– Overhead expense	2.06	2.21	43	2.24	2.59	34	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
– Provision for credit losses	-0.04	-0.12	66	0.35	0.66	19	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40
+ Securities gains (losses)	0.01	0.01	77	0.05	0.03	72	0.04	0.02	70	0.01	0.01	72	0.02	0	89
+ Other tax equivalent adjustments	0	0	13	0	0	82	0	0	48	0	0	80	0	0	45
= Pretax net operating income (tax equivalent)	2.48	1.76	87	2.42	0.91	97	2.53	1.04	97	2.60	1.53	95	2.46	1.55	96
Net operating income	1.97	1.34	90	1.94	0.70	97	2.02	0.81	98	2.09	1.19	96	1.98	1.22	96
Net income	1.97	1.34	90	1.94	0.71	97	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.55	3.12	76	4.06	3.64	76	4.03	3.55	79	4.44	4.49	47	4.24	4.38	39
Interest expense	0.06	0.26	8	0.18	0.58	4	0.15	0.52	5	0.41	1.02	8	0.27	0.81	5
Net interest income (tax equivalent)	3.49	2.85	85	3.88	3.05	89	3.88	3.01	89	4.03	3.45	83	3.97	3.58	75
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.12	5	0.07	0.28	21	0.06	0.27	18	0.04	0.11	34	0.07	0.09	56
Earnings coverage of net loan and lease losses (X)	-154.66	26.30	5	78.79	20.97	90	84.09	22.91	89	120.50	22.46	87	70.19	29.27	81
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.32	41	1.44	1.58	45	1.29	1.58	33	1.25	0.94	81	1.30	0.94	85
Allowance for loan and lease losses / Total loans and leases	1.19	1.30	41	1.41	1.55	44	1.27	1.55	33	1.24	0.93	80	1.29	0.93	85
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.58	45	0.79	0.71	63	0.81	0.71	64	0.61	0.56	63	0.70	0.57	68
30–89 days past due loans and leases / Total loans and leases	0.13	0.29	27	0.07	0.37	12	0.11	0.39	10	0.14	0.31	25	0.18	0.32	33
Liquidity and Funding															
Net noncore funding dependence	-0.29	-3.31	61	3.10	6.19	42	-2.37	3.20	34	3.40	10.70	25	4.82	13.54	23
Net short-term noncore funding dependence	-0.44	-9.17	75	2.86	-2.71	67	-2.59	-4.76	54	3.18	5.88	36	4.58	8.57	31
Net loans and leases / Total assets	42.02	58.81	10	50.33	63	15	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4
Capitalization															
Tier 1 leverage ratio	11.19	9.07	89	11.65	9.05	92	11.86	9.13	93	12.60	10.39	86	11.85	10.37	81
Holding company equity capital / Total assets	13.82	10.79	89	15.33	11.12	93	15.39	11.16	92	14.85	11.37	93	13.62	11.21	84
Total equity capital (including minority interest) / Total assets	13.82	10.91	88	15.33	11.24	93	15.39	11.29	92	14.85	11.43	93	13.62	11.30	83
Common equity tier 1 capital / Total risk-weighted assets	19.71	12.64	96	20.56	12.26	96	20.79	12.38	97	20.06	12.50	95	19.47	12.37	94
Net loans and leases / Equity capital (X)	3.04	5.47	6	3.28	5.73	9	3.09	5.58	9	3.40	6.55	4	3.73	6.70	5
Cash dividends / Net income	35.55	27.22	68	37.62	49.74	40	35.88	42.30	40	38.31	25.65	71	36.84	24.05	67
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20			35.12	
Growth Rates															
Assets	18.69	9.51	84	30.24	16.67	83	31.98	16.68	86	6.86	8.66	47	6.58	9.35	50
Equity capital	7.05	7.52	62	34.39	6.54	94	36.75	6.99	96	16.51	12.19	77	14.15	12.50	71
Net loans and leases	-0.90	-0.66	59	30.08	12.75	85	24.40	9.07	85	6.28	8.63	48	13.66	10.51	70
Noncore funding	24.71	-21.64	93	24.12	-6.57	86	17.21	-12.18	83	-15.08	4.16	25	31.78	6.76	83
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	93.75	103.15	9	93.92	103.27	7	92.89	102.81	8	90.61	104.21	6	91.08	104.10	5
Cash from ops + noncash items + op expense / Op expense + dividends	82.57	155.61	23	84.90	142.45	17	112.64	147.24	39	125.47	152.31	48	125.73	123.74	62

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	203,884	195,270	263,283	224,505	200,274	4.41	69.04
Income from lease financing receivables	18	29	36	50	73	-37.93	-80.00
Fully taxable income on loans and leases	200,765	191,528	258,396	219,507	195,686	4.82	70.22
Tax-exempt income on loans and leases	3,137	3,771	4,923	5,048	4,661	-16.81	13.87
Estimated tax benefit on income on loans and leases	753	774	1,040	814	946	-2.74	-48.47
Income on loans and leases (tax equivalent)	204,655	196,073	264,359	225,369	201,293	4.38	67.53
Investment interest income (tax equivalent)	85,736	81,674	108,832	97,669	96,945	4.97	22.68
Interest on balances due from depository institutions	606	889	939	1,794	1,561	-31.83	198.52
Interest income on other earning assets	263	939	1,258	1,150	884	-71.99	-56.89
Total interest income (tax equivalent)	291,260	279,575	375,388	325,982	300,683	4.18	51.02
Interest on time deposits of $250K or more	597	1,123	1,398	1,538	788	-46.84	
Interest on time deposits < $250K	701	1,557	1,861	2,323	1,005	-54.98	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,297	8,613	9,859	23,261	15,153	-61.72	56.11
Interest on other borrowings and trading liabilities	260	1,029	1,125	2,980	1,984	-74.73	-67.94
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	4,855	12,322	14,243	30,102	18,930	-60.60	21.13
Net interest income (tax equivalent)	286,405	267,253	361,145	295,880	281,753	7.17	51.65
Non-interest income	106,463	100,595	136,296	107,565	100,505	5.83	71.00
Adjusted operating income (tax equivalent)	392,868	367,848	497,441	403,445	382,258	6.80	56.45
Overhead expense	180,035	165,733	231,409	196,521	190,684	8.63	45.38
Provision for credit losses	-3,202	26,050	16,048	2,965	5,665		
Securities gains (losses)	814	3,610	3,633	733	1,355	-77.45	-29.40
Other tax equivalent adjustments	-1	1	0	1	0		
Pretax net operating income (tax equivalent)	216,845	179,696	253,624	204,823	187,167	20.67	80.39
Applicable income taxes	33,770	28,233	40,331	33,220	27,536	19.61	43.43
Tax equivalent adjustments	10,850	7,905	11,261	6,791	8,993	37.25	-41.52
Applicable income taxes (tax equivalent)	44,620	36,138	51,592	40,011	36,529	23.47	5.99
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	172,225	143,558	202,032	164,812	150,638	19.97	120.50
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	172,225	143,558	202,032	164,812	150,638	19.97	120.50
Memoranda							
Net income - holding company and noncontrolling (minority) interest	172,225	143,558	202,032	164,812	150,638	19.97	120.50
Investment securities income (tax equivalent)	85,736	81,674	108,832	97,669	96,945	4.97	22.68
US Treasury and agency securities (excluding mortgage-backed securities)	0	176	176	490	663	-100.00	-100.00
Mortgage-backed securities	32,457	39,006	49,124	53,553	47,915	-16.79	89.00
All other securities	53,279	42,492	59,532	43,626	48,367	25.39	3.70
Cash dividends declared	61,230	54,012	72,494	63,135	55,499	13.36	78.26
Common	61,230	54,012	72,494	63,135	55,499	13.36	78.26
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.33	2.90	79	3.77	3.35	77	3.75	3.27	79	4.14	4.19	45	3.95	4.08	40
Less: Interest expense	0.06	0.24	8	0.17	0.54	4	0.14	0.48	4	0.38	0.95	8	0.25	0.75	4
Equals: Net interest income (tax equivalent)	3.27	2.65	86	3.61	2.80	90	3.60	2.77	90	3.76	3.21	83	3.70	3.33	79
Plus: Non-interest income	1.22	1.09	61	1.36	1.21	64	1.36	1.21	62	1.37	0.90	78	1.32	0.90	81
Equals: adjusted operating income (tax equivalent)	4.49	3.80	84	4.96	4.06	86	4.96	4.04	86	5.12	4.16	80	5.02	4.27	81
Less: Overhead expense	2.06	2.21	43	2.24	2.59	34	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
Less: Provision for credit losses	-0.04	-0.12	66	0.35	0.66	19	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	77	0.05	0.03	72	0.04	0.02	70	0.01	0.01	72	0.02	0	89
Plus: other tax equivalent adjustments	0	0	13	0	0	82	0	0	48	0	0	80	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.48	1.76	87	2.42	0.91	97	2.53	1.04	97	2.60	1.53	95	2.46	1.55	96
Less: Applicable income taxes (tax equivalent)	0.51	0.41	78	0.49	0.21	95	0.51	0.23	95	0.51	0.35	91	0.48	0.32	88
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.97	1.34	90	1.94	0.70	97	2.02	0.81	98	2.09	1.19	96	1.98	1.22	96
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.97	1.34	90	1.94	0.71	97	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96
Memo: Net income (last four quarters)	2.03	1.30	91	1.96	0.81	98	2.02	0.82	98	2.09	1.19	96	1.98	1.22	96
Net income–BHC and noncontrolling (minority) interest	1.97	1.35	90	1.94	0.72	97	2.02	0.83	98	2.09	1.19	96	1.98	1.22	96
Margin Analysis															
Average earning assets / Average assets	93.77	93.09	57	92.81	92.11	62	92.92	92.32	58	93.23	93.22	46	93.12	93.23	46
Average interest-bearing funds / Average assets	57.04	61.98	30	56.19	64.67	18	56.55	64.06	20	58.82	70.66	12	58.23	70.70	9
Interest income (tax equivalent) / Average earning assets	3.55	3.12	76	4.06	3.64	76	4.03	3.55	79	4.44	4.49	47	4.24	4.38	39
Interest expense / Average earning assets	0.06	0.26	8	0.18	0.58	4	0.15	0.52	5	0.41	1.02	8	0.27	0.81	5
Net interest income (tax equivalent) / Average earning assets	3.49	2.85	85	3.88	3.05	89	3.88	3.01	89	4.03	3.45	83	3.97	3.58	75
Yield or Cost															
Total loans and leases (tax equivalent)	5.11	4.07	88	5.14	4.35	87	5.13	4.27	88	5.53	4.98	82	5.26	4.85	76
Interest-bearing bank balances	0.13	0.13	63	1.25	0.36	96	0.52	0.27	91	1.99	2.26	38	1.89	1.88	54
Federal funds sold and reverse repos	0.55	0.25	80	1.01	0.75	75	1.01	0.68	75	2.70	2.02	81	2.08	1.50	71
Trading assets		0.45			0.65			0.60			0.49			0.70	
Total earning assets	3.42	3.09	72	3.95	3.61	71	3.91	3.51	73	4.35	4.47	41	4.11	4.33	34
Investment securities (tax equivalent)	2.33	1.77	87	2.85	2.36	86	2.78	2.25	84	3.07	2.74	79	3.05	2.69	81
US Treasury and agency securities (excluding mortgage-backed securities)		1.23		3.50	1.85	91	3.50	1.75	91	4.91	2.54	95	3.26	2.20	88
Mortgage-backed securities	1.48	1.55	46	2.49	2.17	79	2.41	2.05	84	2.61	2.54	61	2.47	2.44	58
All other securities	2.81	2.85	52	2.92	3.28	35	2.94	3.24	41	3.70	3.80	52	3.90	3.74	61
Interest-bearing deposits	0.07	0.22	15	0.22	0.60	10	0.18	0.53	10	0.47	1.13	6	0.31	0.85	6
Time deposits of $250K or more	0.51	0.70	29	1.18	1.53	21	1.06	1.42	21	1.30	2.13	3	0.67	1.57	3
Time deposits < $250K	0.29	0.67	10	0.63	1.47	4	0.57	1.36	3	0.74	1.91	3	0.30	1.42	2
Other domestic deposits	0.08	0.16	27	0.25	0.41	24	0.21	0.36	21	0.61	0.86	32	0.42	0.64	34
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.07	0.18	27	0.18	0.71	9	0.16	0.62	9	0.57	1.23	32	0.24	1.03	20
Other borrowed funds and trading liabilities	0	1.29	3	0.34	1.54	5	0.34	1.50	5	2.28	1.03	74	2.31	2.10	74
All interest-bearing funds	0.10	0.38	6	0.30	0.82	6	0.25	0.74	4	0.65	1.34	8	0.43	1.06	5

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	106,463	100,595	136,296	107,565	100,505
Fiduciary activities income	26,475	21,860	29,531	28,401	28,180
Service charges on deposit accounts - domestic	15,394	15,241	20,571	22,039	21,662
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,039	1,019	1,310	1,581	1,707
Insurance activities revenue	835	696	876	978	741
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	27,269	32,917	44,143	18,737	15,124
Other non-interest income	35,451	28,862	39,865	35,829	33,091
Total overhead expenses	180,035	165,733	231,409	196,521	190,684
Personnel expense	107,332	94,389	135,503	115,391	105,542
Net occupancy expense	16,202	15,279	20,405	21,177	24,660
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,222	1,507	1,990	1,016	1,272
Other operating expenses	55,279	54,558	73,511	58,937	59,210
Fee income on mutual funds and annuities	449	433	552	584	600
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,497	1,463	1,469	1,345	1,315
Average personnel expense per employee	71.70	64.52	92.24	85.79	80.26
Average assets per employee	7,790.60	6,755.70	6,822.42	5,857.72	5,792.64

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.42	2.14	34	0.43	2.09	29	0.41	2.02	30	0.54	0.66	75	0.60	1.69	48
Overhead expenses / Net Interest Income + non-interest income	47.13	58.85	12	46.04	62.06	9	47.60	62.28	9	49.54	61.79	9	51.09	61.22	10
Percent of Average Assets															
Total overhead expense	2.06	2.21	43	2.24	2.59	34	2.31	2.57	41	2.49	2.59	44	2.50	2.58	47
Personnel expense	1.23	1.23	51	1.27	1.30	50	1.35	1.30	58	1.46	1.50	49	1.39	1.46	42
Net occupancy expense	0.19	0.24	24	0.21	0.26	20	0.20	0.26	20	0.27	0.32	32	0.32	0.31	55
Other operating expenses	0.65	0.72	48	0.76	0.95	42	0.75	0.94	44	0.76	0.76	51	0.79	0.79	54
Overhead less non-interest income	0.84	1.08	26	0.88	1.27	20	0.95	1.25	26	1.13	1.65	13	1.18	1.65	14
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	45.83	58.34	12	45.05	61.60	7	46.52	61.82	9	48.71	59.91	13	49.88	60.51	10
Personnel expense	27.32	32.89	22	25.66	32.31	19	27.24	32.36	24	28.60	34.17	19	27.61	34.42	13
Net occupancy expense	4.12	6.26	18	4.15	6.55	11	4.10	6.58	11	5.25	7.50	14	6.45	7.33	32
Other operating expenses	14.38	18.68	14	15.24	22.16	18	15.18	22.28	14	14.86	17.93	23	15.82	18.28	27
Total non-interest income	27.10	28.20	53	27.35	28.52	54	27.40	28.83	53	26.66	19.83	72	26.29	20.30	74
Fiduciary activities income	6.74	2.27	88	5.94	2.06	87	5.94	2.09	86	7.04	1.61	91	7.37	1.95	88
Service charges on domestic deposit accounts	3.92	3.25	62	4.14	3.23	67	4.14	3.27	65	5.46	3.21	86	5.67	3.58	83
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.26	2.46	21	0.28	2.59	20	0.26	2.46	20	0.39	0.91	48	0.45	0.85	50
Insurance activities revenue	0.21	0.38	65	0.19	0.41	65	0.18	0.41	65	0.24	0.37	73	0.19	0.46	70
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.22	16	0	0.52	13
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	6.94	3.64	81	8.95	3.74	83	8.87	3.92	85	4.64	2.27	86	3.96	1.98	83
Other non-interest income	9.02	9.39	60	7.85	9.49	47	8.01	9.65	47	8.88	7.41	69	8.66	7.05	74
Overhead less non-interest income	18.73	29.67	18	17.71	31.97	16	19.12	31.93	17	22.05	39.47	8	23.59	39.75	8
Applicable income taxes / Pretax net operating income (tax equivalent)	15.57	21.49	7	15.71	18.64	24	15.90	18.63	26	16.22	21.51	16	14.71	18.37	23
Applicable income tax + TE / Pretax net operating income + TE	20.58	23.11	15	20.11	22.16	28	20.34	21.18	33	19.53	23.31	17	19.52	21.35	27

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	3,730,895	3,388,660	3,406,111	2,851,600	2,661,018	10.10	67.84
Commercial and industrial loans	792,833	1,307,107	1,117,684	673,261	653,686	-39.34	59.12
Loans to individuals	515,972	423,757	446,412	411,631	372,660	21.76	29.56
Loans to depository institutions and acceptances of other banks	0	1,000	0	1,000	1,000	-100.00	
Agricultural loans	98,615	93,972	94,864	103,640	96,677	4.94	16.41
Other loans and leases	195,900	180,239	189,931	182,065	190,266	8.69	18.50
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,334,215	5,394,735	5,255,002	4,223,197	3,975,307	-1.12	58.31
Less: Allowance for loan and lease losses	63,370	76,038	66,534	52,499	51,202	-16.66	39.90
Net loans and leases	5,270,845	5,318,697	5,188,468	4,170,698	3,924,105	-0.90	58.57
Debt securities that reprice or mature in over 1 year	5,641,437	4,136,665	4,103,429	3,214,221	2,943,115	36.38	124.02
Mutual funds and equity securities	4,468	4,569	4,557	4,478	4,348	-2.21	-2.27
Subtotal	10,916,750	9,459,931	9,296,454	7,389,397	6,871,568	15.40	86.71
Interest-bearing bank balances	359,241	58,933	517,971	47,920	42,270	509.58	201.78
Federal funds sold and reverse repos	150	0	0	3,150	0		-95.59
Debt securities that reprice or mature within 1 year	474,079	290,045	285,043	194,618	211,314	63.45	129.75
Trading assets	0	0	0	0	0		
Total earning assets	11,750,220	9,808,909	10,099,468	7,635,085	7,125,152	19.79	90.27
Non-interest-bearing cash and due from depository institutions	201,901	175,088	211,113	231,534	207,835	15.31	20.91
Premises, fixed assets, and leases	147,516	141,002	142,269	131,023	133,420	4.62	20.20
Other real estate owned	28	157	119	982	448	-82.17	-88.38
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	443,593	442,496	451,531	263,603	264,999	0.25	100.63
Total assets	12,543,258	10,567,652	10,904,500	8,262,227	7,731,854	18.69	87.58
Quarterly average assets	12,098,106	10,273,207	10,437,768	8,083,216	7,653,159	17.76	85.62
Average loans and leases (YTD)	5,339,246	5,083,221	5,151,473	4,074,029	3,827,525	5.04	60.86
Memoranda							
Loans held-for-sale	47,721	101,055	83,969	28,228	21,672	-52.78	51.06
Loans not held-for-sale	5,286,494	5,293,680	5,171,033	4,194,969	3,953,635	-0.14	58.38
Real estate loans secured by 1–4 family	1,370,031	1,341,283	1,335,254	1,189,670	1,130,772	2.14	35.58
Commercial real estate loans	2,157,800	1,899,271	1,918,620	1,529,686	1,392,312	13.61	101.08
Construction and land development	656,291	561,754	553,959	446,055	476,679	16.83	92.59
Multifamily	72,440	61,509	72,095	24,085	23,083	17.77	146.82
Nonfarm nonresidential	1,429,069	1,276,008	1,292,566	1,059,546	892,550	12.00	103.29
Real estate loans secured by farmland	203,064	148,106	152,237	132,244	137,934	37.11	45.86
Total investment securities	6,119,984	4,431,279	4,393,029	3,413,317	3,158,777	38.11	124.24
U.S. Treasury securities	0	0	0	10,019	9,962		-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	301		-100.00
Municipal securities	2,665,366	2,367,488	2,426,876	1,288,983	1,257,871	12.58	77.37
Mortgage-backed securities	3,417,165	2,059,222	1,961,596	2,109,607	1,885,845	65.94	231.64
Asset-backed securities	0	0	0	0	0		
Other debt securities	32,985	0	0	230	450		-49.28
Mutual funds and equity securities	4,468	4,569	4,557	4,478	4,348	-2.21	-2.27
Available-for-sale securities	6,115,516	4,426,710	4,388,472	3,408,839	3,154,429	38.15	124.09
U.S. Treasury securities	0	0	0	10,019	9,962		-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	301		-100.00
Municipal securities	2,665,366	2,367,488	2,426,876	1,288,983	1,257,871	12.58	77.37
Mortgage-backed securities	3,417,165	2,059,222	1,961,596	2,109,607	1,885,845	65.94	231.69
Asset-backed securities	0	0	0	0	0		
Other debt securities	32,985	0	0	230	450		-49.28
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	138,543	192,484	215,691	85,451	5,277	-28.02	31.83
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,262,605	2,884,337	3,005,084	2,329,784	1,988,579	13.11	80.67

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	3,574,405	2,950,407	2,982,697	2,065,128	2,116,107	21.15	109.89
NOW, ATS and transaction accounts	3,148,284	2,548,633	2,836,714	2,454,610	2,090,126	23.53	84.84
Time deposits less brokered deposits < $250K	317,237	330,594	323,240	304,547	325,821	-4.04	
MMDA and other savings accounts	2,700,561	2,325,870	2,380,955	1,664,055	1,531,995	16.11	108.79
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,740,487	8,155,504	8,523,606	6,488,340	6,064,049	19.43	97.62
Time deposits of $250K or more	152,629	139,384	152,212	115,466	116,340	9.50	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	648,679	473,163	430,093	381,356	413,706	37.09	83.37
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	0	30,000	0	0	55,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	801,308	642,547	582,305	496,822	585,046	24.71	-2.32
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	267,728	150,100	120,399	49,868	29,464	78.37	284.84
Total liabilities	10,809,523	8,948,151	9,226,310	7,035,030	6,678,559	20.80	85.77
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,425	1,421	1,422	1,359	678	0.28	115.58
Common surplus	675,139	668,815	669,643	450,676	443,115	0.95	81.89
Retained earnings	947,724	797,202	836,729	707,656	606,658	18.88	119.50
Accumulated other comprehensive income	109,447	152,063	170,396	67,506	2,844	-28.03	70.09
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,733,735	1,619,501	1,678,190	1,227,197	1,053,295	7.05	99.75
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,733,735	1,619,501	1,678,190	1,227,197	1,053,295	7.05	99.75
Total liabilities and capital	12,543,258	10,567,652	10,904,500	8,262,227	7,731,854	18.69	87.58
Memoranda							
Non-interest-bearing deposits	3,574,405	2,950,407	2,982,697	2,065,128	2,116,107	21.15	109.89
Interest-bearing deposits	6,318,711	5,344,481	5,693,121	4,538,678	4,064,282	18.23	78.88
Total deposits	9,893,116	8,294,888	8,675,818	6,603,806	6,180,389	19.27	88.96
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,678,190	1,227,198	1,227,198	1,053,295	922,769		
Accounting restatements	0	0	-466	0	0		
Net income	172,225	143,558	202,032	164,812	150,638		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	5,498	5,936	6,766	7,563	6,980		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	8,008	8,008	0	0		
Changes incident to business combinations	0	220,273	220,273	0	58,086		
Less: Dividends declared	61,230	54,012	72,494	63,135	55,499		
Change in other comprehensive income	-60,948	84,556	102,889	64,662	-29,679		
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	1,733,735	1,619,501	1,678,190	1,227,197	1,053,295		

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	29.74	36.06	32	32.07	36.66	35	31.24	36.22	34	34.51	52.67	11	34.42	53.63	10
Commercial and industrial loans	6.32	11.11	20	12.37	14.40	37	10.25	13.52	31	8.15	11.45	40	8.45	11.42	41
Loans to individuals	4.11	3.60	67	4.01	3.57	64	4.09	3.40	66	4.98	2.71	79	4.82	2.65	78
Loans to depository institutions and acceptances of other banks	0	0.02	32	0.01	0.03	77	0	0.03	31	0.01	0	91	0.01	0	92
Agricultural loans	0.79	0.21	87	0.89	0.20	89	0.87	0.19	90	1.25	0.53	79	1.25	0.47	82
Other loans and leases	1.56	4.26	27	1.71	4.66	25	1.74	4.63	25	2.20	1.08	77	2.46	2.64	58
Net loans and leases	42.02	58.81	10	50.33	63	15	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4
Debt securities over 1 year	44.98	18.32	98	39.14	14.80	97	37.63	15.55	98	38.90	13.66	97	38.06	13.20	96
Mutual funds and equity securities	0.04	0.05	56	0.04	0.06	60	0.04	0.05	58	0.05	0.06	63	0.06	0.05	66
Subtotal	87.03	78.17	82	89.52	79.07	92	85.25	78.16	76	89.44	86.76	70	88.87	87.24	58
Interest-bearing bank balances	2.86	9.37	15	0.56	6.40	3	4.75	7.51	33	0.58	2.97	17	0.55	2.30	27
Federal funds sold and reverse repos	0	0.53	60	0	0.80	27	0	0.82	26	0.04	0.03	83	0	0.01	38
Debt securities 1 year or less	3.78	1.51	87	2.74	1.85	77	2.61	1.68	78	2.36	2.10	65	2.73	2.14	70
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	93.68	91.57	73	92.82	90.87	71	92.62	91.05	68	92.41	92.39	53	92.15	92.24	48
Non-interest cash and due from depository institutions	1.61	0.99	92	1.66	1.03	89	1.94	1.07	94	2.80	1.14	97	2.69	1.25	94
Other real estate owned	0	0.01	17	0	0.03	19	0	0.02	17	0.01	0.04	42	0.01	0.04	29
All other assets	4.71	7.39	19	5.52	8.03	22	5.45	7.82	22	4.79	6.41	27	5.16	6.39	32
Memoranda															
Short-term investments	6.64	12.31	24	3.30	10.21	19	7.36	11.17	34	2.97	5.36	34	3.28	4.70	49
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0.12	0.29	69	0.13	0.37	65
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	1.25	8	0	1.67	15
Municipal securities	21.25	1.70	99	22.40	1.60	99	22.26	1.69	99	15.60	2.58	98	16.27	2.66	98
Mortgage-backed securities	27.24	13.46	90	19.49	11.20	88	17.99	11.75	79	25.53	9.38	97	24.39	8.73	97
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.26	0.51	50	0	0.40	9	0	0.42	10	0	0.53	30	0.01	0.52	32
Loans held-for-sale	0.38	0.50	63	0.96	0.52	77	0.77	0.52	73	0.34	0.39	70	0.28	0.29	74
Loans held for investment	42.15	58.34	12	50.09	63.22	16	47.42	61.72	14	50.77	72.01	6	51.13	73.24	5
Real estate loans secured by 1–4 family	10.92	11.57	49	12.69	12.28	53	12.24	11.91	51	14.40	16.02	51	14.62	16.83	49
Revolving	0.88	1.44	42	0.89	1.72	35	0.91	1.66	37	0.94	2.24	29	0.62	2.43	20
Closed-end, secured by first liens	9.59	9.73	54	11.31	10.10	57	10.86	9.81	57	12.82	13.07	58	13.38	13.60	58
Closed-end, secured by junior liens	0.45	0.19	86	0.49	0.24	83	0.48	0.22	86	0.64	0.37	78	0.63	0.41	75
Commercial real estate loans	17.20	22.35	34	17.97	22.30	38	17.59	22.22	35	18.51	33.26	11	18.01	33.39	10
Construction and land development	5.23	3.40	72	5.32	3.47	75	5.08	3.40	74	5.40	5	59	6.17	4.78	69
Multifamily	0.58	3.32	14	0.58	3.10	16	0.66	3.12	17	0.29	4.76	5	0.30	5.12	7
Nonfarm nonresidential	11.39	14.65	38	12.07	14.72	38	11.85	14.72	38	12.82	21.85	15	11.54	21.85	12
Real estate loans secured by farmland	1.62	0.35	90	1.40	0.33	87	1.40	0.33	86	1.60	0.95	76	1.78	0.88	80

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 # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	69.94	60.51	60	62.81	56.15	55	64.82	57.15	58	67.52	72.74	36	66.94	72.88	34
Real estate loans secured by 1–4 family	25.68	20	66	24.86	19.51	67	25.41	19.43	68	28.17	22.29	68	28.44	23.13	67
Revolving	2.08	2.47	48	1.74	2.66	41	1.88	2.64	42	1.84	3.13	39	1.20	3.34	26
Closed-end	23.61	17.35	72	23.12	16.64	76	23.53	16.59	79	26.33	18.71	76	27.24	19.33	76
Commercial real estate loans	40.45	37.13	51	35.21	33.63	47	36.51	34.63	48	36.22	46.16	26	35.02	45.57	24
Construction and land development	12.30	5.69	89	10.41	5.18	87	10.54	5.26	86	10.56	6.97	74	11.99	6.53	83
1–4 family	4.76	1.19	94	4.06	0.94	95	3.94	0.93	94	4.22	1.47	91	5.03	1.52	94
Other	7.55	4.46	78	6.35	4.09	74	6.60	4.19	76	6.34	5.34	62	6.96	4.90	76
Multifamily	1.36	5.41	14	1.14	4.78	16	1.37	4.96	16	0.57	6.42	5	0.58	6.76	7
Nonfarm nonresidential	26.79	24.45	52	23.65	22.19	49	24.60	22.93	50	25.09	30.59	23	22.45	30.16	23
Owner-occupied	15.49	8.31	86	13.72	7.46	84	14.21	7.68	86	14.27	10.68	78	12.85	10.31	68
Other	11.30	15.83	30	9.94	14.52	32	10.38	14.95	33	10.82	19.36	14	9.60	19.35	13
Real estate loans secured by farmland	3.81	0.61	93	2.75	0.52	91	2.90	0.54	91	3.13	1.38	79	3.47	1.27	82
Loans to depository institutions and acceptances of other banks	0	0.03	32	0.02	0.06	76	0	0.06	31	0.02	0	92	0.03	0	92
Commercial and industrial loans	14.86	19.45	40	24.23	22.98	58	21.27	22.17	49	15.94	16.16	55	16.44	16.21	57
Loans to individuals	9.67	6.58	72	7.86	6.23	70	8.49	6.13	71	9.75	4	81	9.37	3.89	82
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	1.85	0.38	89	1.74	0.31	91	1.81	0.32	91	2.45	0.78	82	2.43	0.69	85
Other loans and leases	3.67	8.42	36	3.34	9.11	34	3.61	9.09	34	4.31	1.48	84	4.79	3.74	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	269.73	383.43	28	273.99	387.92	26	268.57	381.27	28	271.52	493.53	8	283.32	505.61	9
Real estate loans secured by 1–4 family	99.05	124.74	39	108.45	130.23	40	105.28	125.03	42	113.28	151.03	38	120.40	161.34	40
Revolving	8	15.53	34	7.60	18.32	30	7.80	17.42	31	7.39	21.25	24	5.09	23.52	18
Closed-end	91.05	107.54	45	100.85	110.40	47	97.48	106.14	48	105.89	127.10	46	115.31	134.73	48
Commercial real estate loans	156	238.58	31	153.57	237.16	30	151.28	234.65	30	145.65	311.74	9	148.24	316.03	9
Construction and land development	47.45	36.07	63	45.42	36.48	66	43.68	35.62	62	42.47	46.63	51	50.75	44.92	63
1–4 family	18.35	7.44	84	17.71	6.64	83	16.34	6.34	82	16.96	9.52	81	21.29	10.21	84
Other	29.10	28.34	53	27.71	28.60	50	27.33	28.16	52	25.51	35.90	37	29.46	33.75	49
Multifamily	5.24	35.29	12	4.97	32.93	13	5.68	32.74	14	2.29	44.76	5	2.46	48.38	7
Nonfarm nonresidential	103.32	156.30	30	103.17	156.60	33	101.92	155.06	32	100.89	206.64	11	95.03	208.15	12
Owner-occupied	59.74	52.63	58	59.83	52.43	60	58.90	52.37	60	57.38	71.54	38	54.40	70.68	33
Other	43.58	100.99	22	43.34	101.87	26	43.02	100.54	25	43.51	130.65	8	40.63	134.17	9
Real estate loans secured by farmland	14.68	3.67	87	11.98	3.43	84	12	3.44	85	12.59	8.66	72	14.69	8.13	76
Loans to depository institutions and acceptances of other banks	0	0.20	32	0.08	0.31	75	0	0.28	31	0.10	0.01	91	0.11	0.01	92
Commercial and industrial loans	57.32	116.17	18	105.69	150.16	30	88.13	139.91	25	64.11	106.70	32	69.60	107.07	34
Loans to individuals	37.30	36.56	64	34.26	36.83	61	35.20	37.47	62	39.19	24.83	76	39.68	24.45	78
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	7.13	2.03	86	7.60	1.99	87	7.48	1.88	87	9.87	4.86	78	10.29	4.49	78
Other loans and leases	14.16	47.63	26	14.57	49.92	24	14.98	49.54	25	17.34	10.25	74	20.26	25.58	58
Supplemental															
Non-owner occupied CRE loans / Gross loans	25.79	29.25	43	21.92	26.62	38	22.91	27.32	37	22.48	35.38	14	22.57	35.09	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	99.46	187.63	24	95.62	186.45	25	94.91	183.76	23	90.38	239.13	7	95.53	243.62	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.20	244.92	30	155.45	243.47	30	153.81	240.85	29	147.76	315.15	8	149.93	318.90	9

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	6.64	12.31	24	3.30	10.21	19	7.36	11.17	34	2.97	5.36	34	3.28	4.70	49
Liquid assets	31.72	29.12	56	21.70	24.65	49	24.67	26.22	53	29.07	16.28	89	27.76	15.56	90
Investment securities	48.79	20.37	98	41.93	17.19	98	40.29	17.85	98	41.31	16.41	95	40.85	16.02	96
Net loans and leases	42.02	58.81	10	50.33	63	15	47.58	61.58	14	50.48	72.36	4	50.75	73.30	4
Net loans, leases and standby letters of credit	42.33	59.61	10	50.68	63.89	14	47.95	62.48	13	50.94	72.78	4	51.10	73.71	4
Core deposits	77.66	75.52	45	77.17	69.20	65	78.17	70.67	67	78.53	71.61	74	78.43	69.97	79
Noncore funding	6.39	10.15	42	6.08	15.53	19	5.34	14.13	20	6.01	14.61	17	7.57	16.58	20
Time deposits of $250K or more	1.22	1.67	43	1.32	2.35	32	1.40	2.11	40	1.40	4.33	10	1.50	4.28	14
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	5.17	1.19	88	4.48	1.44	85	3.94	1.47	82	4.62	0.77	93	5.35	0.96	95
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	5.17	0.54	96	4.48	0.59	96	3.94	0.54	93	4.58	0.75	94	5.35	0.97	95
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0.28	1.75	32	0	1.24	7	0	2.75	7	0.71	3.63	29
Earning assets that reprice within 1 year	15.64	38.80	6	14.37	38.76	3	18.12	39.38	7	16.75	33.16	10	15.27	32.35	10
Interest-bearing liabilities that reprice within 1 year	3.16	6.64	22	3.65	8.86	16	3.61	8.20	19	4.28	18.54	4	4.86	18.20	7
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	12.47	30.83	15	10.73	27.76	16	14.52	29.11	19	12.47	13.71	42	10.41	12.98	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.29	-3.31	61	3.10	6.19	42	-2.37	3.20	34	3.40	10.70	25	4.82	13.54	23
Net short-term noncore funding dependence	-0.44	-9.17	75	2.86	-2.71	67	-2.59	-4.76	54	3.18	5.88	36	4.58	8.57	31
Short-term investment / Short-term noncore funding	106.16	304.29	24	56.33	149.65	23	142.73	184.19	49	51.13	78.10	57	44.62	62.28	60
Liquid assets - short-term noncore funding / Nonliquid assets	37.28	36.72	54	20.23	24.47	53	25.91	28.18	55	32.79	6.90	89	28.25	4.17	91
Net loans and leases / Total deposits	53.28	73.05	10	64.12	82.06	13	59.80	79.43	11	63.16	90.96	6	63.49	92.88	5
Net loans and leases / Core deposits	54.11	78.83	7	65.22	92.26	8	60.87	88.34	7	64.28	102.55	4	64.71	106.50	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	10.50	1.06	98	16.58	4.54	96	17.95	4.31	98	8.56	1.28	97	0.59	-1.95	98
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	99.93	84.59	84	99.90	86.72	81	99.90	87.23	84	99.87	91.33	69	99.86	88.32	69
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0.29	2.07	63	0.32	2.08	61
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	8.16	7	0.01	11	15
Municipal securities	43.55	8.38	95	53.43	9.87	97	55.24	9.83	97	37.76	15.40	91	39.82	16.63	89
Mortgage-backed securities	55.84	66.09	33	46.47	66.61	19	44.65	66.64	17	61.81	57.07	51	59.70	54.50	50
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	0.54	3.01	42	0	2.93	9	0	3.01	9	0.01	3.73	30	0.01	3.75	32
Mutual funds and equity securities	0.07	0.29	44	0.10	0.38	46	0.10	0.35	42	0.13	0.49	50	0.14	0.41	59
Debt securities 1 year or less	7.75	8.18	56	6.55	11.25	38	6.49	10.55	42	5.70	13.55	35	6.69	13.91	41
Debt securities 1 to 5 years	49.40	17.39	92	53.33	17.70	93	49.80	17.03	92	64.13	23.43	95	53.30	23.42	90
Debt securities over 5 years	42.78	72.07	13	40.02	68.10	17	43.61	69.86	17	30.04	58.63	15	39.88	58.36	24
Pledged securities	53.31	33.37	78	65.09	37.16	82	68.41	35.67	89	68.26	43.76	78	62.95	42.20	72
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	138.83	64.27	81	23.11	124.80	25	226.84	183.32	68	-3.11	32.84	33	-36.73	16.28	15
Investment securities	38.11	32.48	61	30.44	20.30	70	28.70	23.62	68	8.06	4.80	63	2.31	8.02	42
Core deposits	19.43	16.96	67	29.86	26	70	31.37	26.88	72	7	9.96	43	3.66	10.40	32
Noncore funding	24.71	-21.64	93	24.12	-6.57	86	17.21	-12.18	83	-15.08	4.16	25	31.78	6.76	83

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,698,467	1,145,979	964,368
Commit: Secured commercial real estate loans	683,939	341,510	433,401	270,946	229,029
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	39,080	36,992	40,050	38,364	26,641
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	286,121	479,751	400,906	125,915	82,588
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							15.58	22.01	27	13.87	16.97	29	12.47	17.31	22
Standby letters of credit	0.31	0.66	34	0.35	0.72	38	0.37	0.71	37	0.46	0.36	68	0.34	0.35	53
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0	47	0	0	47
Derivative contracts	2.28	47.31	14	4.54	51.49	12	3.68	48.62	12	1.52	2.95	69	1.07	6.51	30
Interest rate contracts	2.28	35.15	14	4.54	36.10	16	3.68	34.36	15	1.52	2.87	69	1.07	6.40	30
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	2.28	1.69	79	4.54	2.33	83	3.68	2.18	82	1.52	0.13	92	1.07	0.26	87
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.27	4	0	20.71	3	0	20.83	3	0	2.19	34	0	5.18	15
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							32.97	42.82	51	28.13	24.81	63	25.20	25.18	51

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	286,121	479,751	400,906	125,915	82,588
Interest rate contracts	286,121	479,751	400,906	125,915	82,588
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	286,121	479,751	400,906	125,915	82,588
Exchange-traded	141,121	232,000	198,000	78,500	37,088
Over-the-counter	145,000	247,751	202,906	47,415	45,500
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	286,121	479,751	400,906	125,915	82,588
Interest rate contracts	286,121	479,751	400,906	125,915	82,588
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	872	1,560	152	403
Gross positive fair value	3,853	5,967	7,601	886	765
Held for trading	0	0	0	0	0
Non-traded	3,853	5,967	7,601	886	765
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	0	12.59	8	0	14.59	8	0	14.05	7	0	14.06	16	0	11.75	16
Written options	100	7.18	98	100	8.60	98	100	8.18	98	100	11.73	97	100	11.14	97
Exchange-traded	49.32	0.11	99	48.36	0.15	99	49.39	0.14	99	62.34	0	98	44.91	0	99
Over-the-counter	50.68	6.91	98	51.64	8.13	97	50.61	7.73	96	37.66	10.84	85	55.09	10.65	90
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	0	71.71	3	0	67.37	3	0	68.76	3	0	64.61	7	0	65.42	10
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	0	91.91	1	0	90.28	1	0	91.48	1	0	80.07	1	0	82.85	2
One year or less	0	27.90	3	0	31.66	3	0	32.05	4	0	15.20	15	0	12.75	13
Over 1 year to 5 years	0	29.78	4	0	27.15	4	0	27.06	3	0	22.92	14	0	22.66	16
Over 5 years	0	29.19	6	0	28.15	5	0	29.56	5	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value)	0	1.18	2	0.18	1.65	13	0.39	1.55	23	0.12	1.30	16	0.49	0.66	37
Gross positive fair value	1.35	1.59	41	1.24	2.48	24	1.90	2.23	46	0.70	1.14	36	0.93	1.10	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	3	0	0.07	10	0	0.07	10	0	0	68	0	0.01	36
Gross positive fair value (X)	0	0.06	15	0.01	0.10	16	0.01	0.09	16	0	0	71	0	0.01	31
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0	0.01	37	0.01	0.02	41	0.01	0.02	48	0	0	76	0	0.01	40
Current credit exposure (X)	0	0.05	6	0	0.07	6	0	0.06	5	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	6	0	0.85	5	0	0.10	18	0	0.06	18

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	66,534	52,499	52,499	51,202	48,156
Gross losses	2,441	3,975	5,314	4,127	4,446
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,744	1,464	2,241	2,459	1,827
Net losses	-1,303	2,511	3,073	1,668	2,619
Provision for loan and lease losses	-4,467	26,050	16,049	2,965	5,665
Adjustments	0	0	1,059	0	0
Ending balance	63,370	76,038	66,534	52,499	51,202
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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	-0.12	60	0.35	0.66	21	0.16	0.51	10	0.04	0.12	25	0.07	0.12	40
Provision for loan and lease losses / Average loans and leases	-0.11	-0.21	60	0.68	1.06	31	0.31	0.82	14	0.07	0.16	30	0.15	0.16	53
Provision for loan and lease losses / Net loan and lease losses	342.82	-65.12	85	1,037.44	587.54	80	522.26	487.86	70	177.76	142.73	71	216.30	182.69	68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.32	41	1.44	1.58	45	1.29	1.58	33	1.25	0.94	81	1.30	0.94	85
Allowance for loan and lease losses / Total loans and leases	1.19	1.30	41	1.41	1.55	44	1.27	1.55	33	1.24	0.93	80	1.29	0.93	85
Allowance for loan and lease losses / Net loans and leases losses (X)		17.40		22.71	11.29	85	21.65	11.58	83	31.47	17.18	83	19.55	21.35	67
Allowance for loan and lease losses / Nonaccrual assets	250.65	330.05	45	178.18	301.93	26	156.11	299.17	22	213.54	315.75	54	185.96	285.36	45
ALLL / 90+ days past due + nonaccrual loans and leases	250.42	271.93	56	178.09	249.38	36	155.70	244.34	30	212.22	283.41	59	179.39	259.30	48
Gross loan and lease losses / Average loans and leases	0.06	0.20	18	0.10	0.35	18	0.10	0.34	18	0.10	0.16	39	0.12	0.15	52
Recoveries / Average loans and leases	0.09	0.08	62	0.04	0.07	33	0.04	0.07	34	0.06	0.05	70	0.05	0.05	59
Net losses / Average loans and leases	-0.03	0.12	5	0.07	0.28	21	0.06	0.27	18	0.04	0.11	34	0.07	0.09	56
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	70.46	25.09	93	35.47	24.77	77	54.30	33.98	82	55.31	41.80	70	31.39	51.25	46
Earnings coverage of net loan and lease losses (X)	-154.66	26.30	5	78.79	20.97	90	84.09	22.91	89	120.50	22.46	87	70.19	29.27	81
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	0.02	7	0.03	0.04	56	0.03	0.04	57	0.03	0.02	68	0.04	0.01	75
Real estate loans secured by 1–4 family	0	-0.01	67	0.02	0.01	66	0.02	0.01	67	0.02	0.02	57	0.02	0.01	68
Revolving	-0.02	-0.07	46	-0.04	0.01	21	-0.03	0.01	23	0.03	0.02	73	0.21	0.02	94
Closed-end	0	-0.01	70	0.02	0.01	76	0.02	0	76	0.01	0.02	57	0.02	0.01	62
Commercial real estate loans	-0.08	0.04	3	0.04	0.06	58	0.05	0.07	57	0.04	0.02	74	0.04	0.01	75
Construction and land development	0	0.01	52	0	0	60	0	0	59	-0.01	-0.02	30	0	-0.02	79
1–4 family	0	0	57	0	0	59	0	0	59	0	0	54	0	0	54
Other	0	0.01	46	0	0	59	0	0	57	-0.01	-0.02	28	0	-0.02	85
Multifamily	0	0.01	52	0	0	58	-0.01	0	12	0	0	56	0	0	50
Nonfarm nonresidential	-0.11	0.05	3	0.06	0.08	58	0.08	0.11	57	0.06	0.03	75	0.06	0.02	79
Owner-occupied	-0.05	0.01	3	0.06	0.02	85	0.04	0.02	80	0.07	0.01	89	0.07	0.01	92
Other	-0.06	0.04	3	0	0.05	42	0.03	0.08	55	-0.01	0.01	11	-0.01	0.01	15
Real estate loans secured by farmland	-0.01	-0.01	18	-0.10	0.04	4	-0.10	0.02	4	0.11	0.01	91	0.17	0	96
Commercial and industrial loans	-0.06	0.19	7	0.15	0.46	34	0.11	0.47	22	-0.01	0.27	12	0.04	0.18	37
Loans to individuals	0.07	0.72	7	0.12	1.25	6	0.11	1.13	8	0.10	0.74	12	0.28	0.71	27
Credit card loans		2.27			3.33			2.92			1.89			1.65	
Agricultural loans	0.06	0.02	85	-0.04	0.11	9	0.36	0.19	82	0.16	0.02	89	-0.02	0.03	10
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0.13	0.14	67	0.15	0.28	66

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	6,698	3,637	5,680	5,969	7,002
90+ days past due loans and leases	23	22	111	153	1,009
Nonaccrual loans and leases	25,282	42,674	42,621	24,585	27,534
Total past due and nonaccrual loans and leases	32,003	46,333	48,412	30,707	35,545
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	4,714	4,479	7,407	4,791	3,840
Total restructured loans and leases	4,714	4,479	7,407	4,791	3,840
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	22	25	24	27	512
Other real estate owned	28	157	119	982	448
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13	0.29	27	0.07	0.37	12	0.11	0.39	10	0.14	0.31	25	0.18	0.32	33
90+ days past due loans and leases	0	0.09	21	0	0.13	22	0	0.12	26	0	0.03	46	0.03	0.03	65
Nonaccrual loans and leases	0.47	0.54	50	0.79	0.66	67	0.81	0.66	68	0.58	0.48	70	0.69	0.49	74
90+ days past due and nonaccrual loans and leases	0.47	0.68	38	0.79	0.84	57	0.81	0.85	55	0.59	0.54	66	0.72	0.54	72
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.09	0.12	49	0.08	0.14	42	0.14	0.13	62	0.11	0.07	74	0.10	0.10	57
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13	0.29	27	0.07	0.37	11	0.11	0.40	10	0.14	0.31	25	0.18	0.32	33
90+ days past due assets	0	0.09	18	0	0.13	20	0	0.12	24	0	0.03	46	0.03	0.03	65
Nonaccrual assets	0.47	0.55	50	0.79	0.67	67	0.81	0.67	67	0.58	0.48	70	0.69	0.49	74
30+ days past due and nonaccrual assets	0.60	1	27	0.86	1.25	35	0.92	1.29	37	0.73	0.87	48	0.89	0.88	59
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.40	22	0.40	0.52	41	0.39	0.52	38	0.30	0.39	38	0.37	0.39	55
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.42	19	0.41	0.55	40	0.39	0.55	36	0.31	0.45	36	0.37	0.45	50
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.20	0.48	16	0.41	0.61	35	0.39	0.60	29	0.31	0.56	26	0.37	0.59	31
Allowance for loan and lease losses	39.97	67.85	29	56.36	66.38	48	64.27	66.66	51	48.75	92.08	28	55.65	95.97	33
Equity capital + allowance for loan and lease losses	1.41	4.12	15	2.53	5.10	23	2.45	4.97	25	2	4.77	19	2.58	5.09	25
Tier 1 capital + allowance for loan and lease losses	1.83	4.89	15	3.47	6.26	22	3.37	6.05	25	2.44	5.30	20	3.03	5.65	30
Loans and leases + other real estate owned	0.47	0.82	30	0.79	0.98	42	0.81	0.97	43	0.61	0.78	42	0.72	0.82	47

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 # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.06	0.25	18	0.07	0.35	14	0.09	0.39	16	0.11	0.28	19	0.15	0.29	33
	90+ days past due	0	0.12	15	0	0.17	15	0	0.16	31	0	0.03	24	0.04	0.03	74
	Nonaccrual	0.54	0.60	57	1.01	0.70	76	1.06	0.76	76	0.69	0.45	81	0.63	0.48	69
Commercial and industrial	30–89 days past due	0.35	0.24	73	0.05	0.24	22	0.13	0.23	47	0.30	0.22	71	0.22	0.23	61
	90+ days past due	0	0.02	49	0	0.03	18	0	0.03	41	0.02	0.02	72	0	0.02	32
	Nonaccrual	0.44	0.65	44	0.53	0.80	34	0.45	0.75	35	0.46	0.74	47	1.38	0.61	81
Individuals	30–89 days past due	0.08	0.60	17	0.13	0.74	13	0.18	0.83	15	0.17	0.60	28	0.26	0.68	37
	90+ days past due	0	0.08	18	0.01	0.11	39	0.01	0.14	44	0.01	0.02	69	0.01	0.03	70
	Nonaccrual	0.13	0.17	57	0.11	0.24	44	0.11	0.28	43	0.08	0.12	55	0.20	0.15	70
Depository institution loans	30–89 days past due		0.03		0	0.01	45		0		0	0	50	0	0	50
	90+ days past due		0		0	0	48		0		0	0	50	0	0	50
	Nonaccrual		0		0	0	49		0		0	0	50	0	0	50
Agricultural	30–89 days past due	1.06	0.11	96	0.08	0.15	63	0.09	0.17	66	0.15	0.10	78	0.34	0.11	82
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	47	0	0.01	44
	Nonaccrual	0.96	0.51	80	1.03	0.72	75	1.13	0.49	82	1.33	0.80	79	0.79	0.46	78
Foreign governments	30–89 days past due		0			3.73			0							
	90+ days past due		0			0			0							
	Nonaccrual		0.17			0.04			0.09							
Other loans and leases	30–89 days past due	0.04	0.11	53	0.03	0.14	49	0.04	0.18	48	0.02	0.28	54	0.17	0.18	72
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
	Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.04	37	0.17	0.04	86

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 # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.09	0.36	20	0.07	0.51	8	0.12	0.65	5	0.16	0.53	15	0.16	0.52	22
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	36	0	0.05	28	0.08	0.04	79
	Nonaccrual	0.61	0.76	45	0.72	0.91	51	0.66	0.89	47	0.63	0.55	66	0.62	0.61	57
Revolving	30–89 days past due	0.05	0.33	18	0	0.40	6	0	0.48	5	0.15	0.36	34	0.20	0.36	43
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	0.95	1.05	64	0.44	1.28	33	0.42	1.13	32	0.23	0.34	43	0.77	0.35	81
Closed-end	30–89 days past due	0.10	0.36	27	0.07	0.52	11	0.13	0.65	6	0.16	0.56	18	0.16	0.54	23
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	37	0	0.05	29	0.09	0.05	77
	Nonaccrual	0.58	0.71	45	0.74	0.89	55	0.68	0.87	49	0.65	0.57	63	0.62	0.64	54
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0.01	0.02	42	0.01	0.02	47	0.02	0.02	59
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.01	0.04	38	0.01	0.05	28	0.01	0.04	29	0.01	0.03	45	0.03	0.03	55
Commercial real estate	30–89 days past due	0.03	0.16	26	0.07	0.21	29	0.08	0.26	35	0.07	0.15	41	0.15	0.16	60
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.50	0.48	61	1.07	0.53	87	1.04	0.62	75	0.75	0.34	88	0.66	0.41	74
Construction and development	30–89 days past due	0.08	0.15	59	0.14	0.24	60	0.09	0.28	47	0.09	0.20	64	0.21	0.17	66
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.22	0.31	69	0.76	0.32	87	0.69	0.41	81	0.62	0.18	84	0.25	0.18	74
1–4 family	30–89 days past due	0.03	0.03	75	0.10	0.03	85	0	0.03	28	0	0.05	33	0.14	0.07	79
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.04	0.02	82	0	0.03	27	0.01	0.03	64	0	0.01	40	0.14	0.04	86
Other	30–89 days past due	0.05	0.10	67	0.04	0.17	47	0.09	0.22	55	0.09	0.12	77	0.07	0.06	74
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.18	0.25	71	0.76	0.26	88	0.68	0.35	83	0.62	0.14	88	0.11	0.10	72
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	21	2.58	0.09	98	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.01	0.12	20	0.04	0.21	32	0.08	0.23	36	0.06	0.13	39	0.13	0.17	61
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.65	0.58	65	1.13	0.68	79	1.24	0.80	72	0.82	0.36	83	0.90	0.52	74
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	23	0.08	0.07	64	0.04	0.06	47	0.13	0.08	73
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.46	0.20	85	0.70	0.26	91	0.84	0.27	92	0.66	0.19	93	0.70	0.20	89
Other	30–89 days past due	0.01	0.07	42	0.03	0.13	43	0	0.14	11	0.02	0.05	59	0	0.07	18
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.19	0.31	50	0.43	0.36	61	0.41	0.44	56	0.16	0.14	67	0.20	0.22	66
Farmland	30–89 days past due	0.19	0.13	78	0.04	0.24	57	0	0.11	30	0.11	0.21	64	0.01	0.09	65
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0.48	1.06	58	2.97	1.49	81	4.79	1.13	90	0.68	1.06	65	0.32	0.49	65
Credit card	30–89 days past due		0.79			0.92			0.95			0.87			1.03	
	90+ days past due		0.40			0.55			0.63			0.18			0.26	
	Nonaccrual		0.08			0.06			0.05			0			0.07	

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	676,563	670,235	671,065	452,035	443,792
Retained earnings	947,724	797,202	836,729	707,656	606,658
Accumulated other comprehensive income (AOCI)	109,447	152,063	170,396	67,506	2,844
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,733,734	1,619,500	1,678,190	1,227,197	1,053,294
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	304,478	306,696	306,065	161,971	162,435
Accumulated other comprehensive income-related adjustments	109,447	152,063	170,396	67,505	2,844
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,319,809	1,160,741	1,201,729	997,721	888,015
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,319,809	1,160,741	1,201,729	997,721	888,015
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,319,809	1,160,741	1,201,729	997,721	888,015
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	70,120	70,653	72,020	53,308	52,011
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	70,120	70,653	72,020	53,308	52,011
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	70,120	70,653	72,020	53,308	52,011
Exited advanced approach tier 2 capital					
Total capital	1,389,929	1,231,394	1,273,749	1,051,029	940,026
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	12,098,106	10,273,207	10,437,768	8,083,216	7,653,159
Less: Deductions from common equity tier 1 capital	304,478	306,696	306,065	161,971	162,435
Less: Other deductions	0	0	0	0	-1,325
Total assets for leverage ratio	11,793,628	9,966,511	10,131,703	7,921,245	7,492,049
Total risk-weighted assets	6,694,847	5,644,570	5,781,314	4,974,050	4,561,606
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	19.71	12.59	96	20.56	12.26	96	20.79	12.35	97	20.06	12.50	95	19.47	12.37	94
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	19.71	13.31	95	20.56	12.97	95	20.79	13.08	96	20.06	13.19	95	19.47	13.03	94
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	20.76	15.21	95	21.82	15.12	93	22.03	15.23	96	21.13	14.63	94	20.61	14.48	94
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	11.19	9.07	89	11.65	9.05	92	11.86	9.13	93	12.60	10.39	86	11.85	10.37	81
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

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	835	696	876	978	741	19.97	72.52
Other insurance activities income	835	696	876	978	741	19.97	72.52
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	32,197	31,678	31,584	15,299	14,906	1.64	383.37

	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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			0			0	
Insurance activities revenue / Adjusted operating income	0.21	0.38	65	0.19	0.41	65	0.18	0.41	65	0.24	0.37	73	0.19	0.46	70
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50	
Other premium income / Total premium income		68.86			59.89			61.77			0			50	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.33	11.72	15	2.56	11.07	20	2.49	11.03	19	1.46	11.53	15	1.59	13.70	15
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	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			0			0	
Cost: Interest-bearing deposits		0.12			0.48			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			-47.91			-27.26	
Total selected assets		3.36			2.65			2.04			-25.04			5.03	
Deposits		10.74			-1.43			3.46			2.53			-2.42	

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	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	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	44,545	44,547	85,123	83,525	73,220	0.00	80.02
Dividends	44,500	38,500	77,000	76,000	66,300	15.58	102.27
Interest	45	92	109	371	84	-51.09	181.25
Management and service fees	0	5,955	8,014	7,154	6,836	-100.00	-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	9,000	7,500	10,500	8,500	7,800	20.00	150.00
Dividends	9,000	7,500	10,500	8,500	7,800	20.00	150.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	53,545	52,047	95,623	92,025	81,020	2.88	88.91
Securities gains (losses)	0	38	38	0	3	-100.00	
Other operating income	73	239	297	411	345	-69.46	-81.42
Total operating income	53,618	52,324	95,958	92,436	81,368	2.47	86.58
Operating Expenses							
Personnel expenses	6,126	9,444	13,795	11,963	9,966	-35.13	40.60
Interest expense	0	0	0	0	0		
Other expenses	4,361	4,450	5,599	4,755	4,780	-2.00	52.27
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,487	13,894	19,394	16,718	14,746	-24.52	45.23
Income (loss) before taxes	43,216	38,341	76,475	75,718	66,622	12.71	100.86
Applicable income taxes (credit)	-2,521	-1,812	-2,561	-2,138	-1,693		
Extraordinary items							
Income before undistributed income of subsidiaries	45,737	40,153	79,036	77,856	68,315	13.91	97.07
Equity in undistributed income of subsidiaries	126,488	103,405	122,996	86,956	82,323	22.32	130.40
Bank subsidiaries	122,550	100,061	119,025	81,564	76,591	22.48	130.24
Nonbank subsidiaries	3,938	3,344	3,971	5,392	5,732	17.76	135.67
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	172,225	143,558	202,032	164,812	150,638	19.97	120.50
Memoranda							
Bank net income	167,050	138,561	196,025	157,564	142,891	20.56	122.06
Nonbank net income	12,938	10,844	14,471	13,892	13,532	19.31	145.46
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,588,215	90.18	1,488,353	90.62	1,525,331	89.63	1,083,399	936,842	6.71	105.48
Common and preferred stock	1,588,215	90.18	1,488,353	90.62	1,525,331	89.63	1,083,399	936,842	6.71	105.48
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	37,128	2.11	32,748	1.99	33,520	1.97	28,556	22,510	13.37	171.34
Common and preferred stock	37,128	2.11	32,748	1.99	33,520	1.97	28,556	22,510	13.37	171.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,504	0.14	4,068	0.25	3,132	0.18	6,297	6,276	-38.45	-79.05
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	129,207	7.34	113,720	6.92	136,664	8.03	125,074	101,260	13.62	57.86
Cash and due from unrelated depository institution	2	0	2	0	2	0	2	2	0.00	0.00
Premises, furnishings, fixtures and equipment	1,283	0.07	1,467	0.09	1,420	0.08	1,648	1,867	-12.54	-42.83
Intangible assets	723	0.04	723	0.04	723	0.04	723	723	0.00	0.00
Other assets	2,168	0.12	1,245	0.08	1,039	0.06	1,053	780	74.14	118.99
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,761,230	100.00	1,642,326	100.00	1,701,831	100.00	1,246,752	1,070,260	7.24	99.15
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	0	0	0	0	0	0	0	0		
Other liabilities	27,495	1.56	22,825	1.39	23,641	1.39	19,555	16,965	20.46	67.37
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	27,495	1.56	22,825	1.39	23,641	1.39	19,555	16,965	20.46	67.37
Equity Capital	1,733,735	98.44	1,619,501	98.61	1,678,190	98.61	1,227,197	1,053,295	7.05	99.75
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,425	0.08	1,421	0.09	1,422	0.08	1,359	678	0.28	115.58
Common surplus	675,139	38.33	668,815	40.72	669,643	39.35	450,676	443,115	0.95	81.89
Retained earnings	947,724	53.81	797,202	48.54	836,729	49.17	707,656	606,658	18.88	119.50
Accumulated other comprehensive income	109,447	6.21	152,063	9.26	170,396	10.01	67,506	2,844	-28.03	70.09
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,761,230	100.00	1,642,326	100.00	1,701,831	100.00	1,246,752	1,070,260	7.24	99.15
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.51	12.52	63	12.44	6.29	90	12.94	7.29	90	14.38	10.58	86	15.37	11.03	87
Bank net income / Average equity investment in banks	14.29	12.35	69	13.58	6.43	90	14.07	7.45	90	15.22	10.85	87	15.98	11.56	87
Nonbank net income / Average equity investment in nonbanks	49.14	13.18	93	47.03	8.01	95	46.23	9.75	93	54.06	12.07	90	69.20	10.83	96
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	97	96.45	25	96.52	87.60	25	97.03	88.16	24	95.60	103.77	11	94.86	104.73	8
Nonbank net income / Parent net income	7.51	3.22	80	7.55	4.43	79	7.16	3.59	82	8.43	1.08	92	8.98	0.99	96
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	1.59	16.51	15	1.41	20.37	12	1.41	20.06	11	1.59	9.66	23	1.61	9.50	25
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	17.04	6	0	16.67	6	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		40.69			32.61			34.67			14.37			15.49	
Double Leverage															
Equity investment in subs / Equity capital	93.75	103.15	9	93.92	103.27	7	92.89	102.81	8	90.61	104.21	6	91.08	104.10	5
Total investment in subs / Equity capital	93.75	108.29	5	93.92	110.46	3	92.89	110.16	3	90.61	104.48	5	91.08	104.38	5
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)	-0.47	0.27	7	-0.51	0.69	12	-0.59	0.47	12	-0.70	0.44	8	-0.62	0.36	12
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	78.48	152.56	21	79.97	128.63	21	107.46	136.59	38	118.77	153.39	46	118.78	113.37	66
Cash from ops + noncash items + op expense / Op expense + dividend	82.57	155.61	23	84.90	142.45	17	112.64	147.24	39	125.47	152.31	48	125.73	123.74	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.37	94.59	39	82.98	140.42	19	113.16	134.08	49	130.96	105.99	78	133.77	108.88	76
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,413.95			1,539.23			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends	87.45	174.48	24	85.34	144.62	26	120.85	150.43	44	134.43	196.13	44	133.67	140.89	60
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	42.86	14.76	78	41.32	13.95	79	42.79	3.91	91	46.36	3.76	92
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.12	3.29	75	5.80	3.69	71	6.94	3.85	75	8.72	1.59	93	8.13	1.59	90
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0			0	
Nonaccrual		1.04			0.80			1.03			8.16			0.70	
Total		1.64			0.92			1.13			8.16			0.70	
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	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.31	1.76	63	0.34	2.95	64	0.32	2.66	62	0.36	0.13	81	0.31	0.14	80
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	49	0	0	49

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 # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	133.87	69.90	87	134.52	84.44	85	91.72	81.10	65	81.09	65.39	65	81.24	87.25	47
Dividends declared / Net income	35.55	27.22	68	37.62	49.77	40	35.88	42.29	40	38.31	25.65	71	36.84	24.10	67
Net income – dividends / Average equity	8.71	9.25	51	7.76	3.19	85	8.29	4.14	85	8.87	7.61	67	9.71	8.12	74
Percent of Dividends Paid															
Dividends from bank subsidiaries	72.68	160.45	26	71.28	130.19	26	106.22	132.17	39	120.38	160.93	39	119.46	131.90	54
Dividends from nonbank subsidiaries	14.70	6.19	82	13.89	3.74	85	14.48	3.41	87	13.46	2.59	87	14.05	2.83	86
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	87.38	213.42	20	85.17	167.02	20	120.70	174.85	35	133.84	209.89	42	133.52	144.51	54
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	26.64	43.30	32	27.79	61.85	26	39.28	60.28	32	48.23	45.88	52	46.40	33.37	66
Interest income from bank subsidiaries	0.03	0.11	65	0.07	0.48	56	0.06	0.36	58	0.24	0.09	83	0.06	0.11	70
Management and service fees from bank subsidiaries	0	0.87	38	4.30	1.79	79	4.09	1.47	80	4.54	0.47	90	4.78	0.32	91
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	26.67	48.70	31	32.15	71.13	27	43.42	62.88	33	53.01	48.40	55	51.24	35.67	68
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	69.56	66.90	51	69.16	52.29	60	72.56	56.39	60	61.19	76.61	30	57.64	80.47	35
Interest income from nonbank subsidiaries	0	2.38	31	0	4.57	32	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries	0	0.11	44	0	0.20	45	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	69.56	94.31	46	69.16	70.62	56	72.56	79.84	51	61.19	83.73	29	57.64	96.62	33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies		47.30			41.80			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	82.99	72.55	35	73.58	68	32	80.24	69.76	33	82.22	77.61	23	81.48	72.95	30
Interest income from bank subsidiaries	0.08	0.27	64	0.18	1.03	62	0.11	0.63	58	0.40	0.23	81	0.10	0.55	67
Management and service fees from bank subsidiaries	0	1.64	37	11.38	2.06	85	8.35	1.87	86	7.74	0.75	91	8.40	0.59	91
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	83.08	82.68	28	85.14	80.80	29	88.71	82.20	31	90.36	94.06	20	89.99	89.39	30
Dividends from nonbank subsidiaries	16.79	3.56	89	14.33	2.36	88	10.94	1.95	88	9.20	1.13	91	9.59	2.65	84
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0.01	45	0	0.02	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	16.79	5.69	85	14.33	5.80	81	10.94	4.70	83	9.20	1.56	89	9.59	3.33	83
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		152.66			216.76			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			70.71			81.26	