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

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BHC Name POPULAR, INC.

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 74,189,000
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 2

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

Mailing Address:

POPULAR, INC.
209 MUNOZ RIVERA AVENUE
POPULAR CENTER BUILDING
SAN JUAN, PR 00918

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	69,900,333	57,732,000	59,533,250	50,328,250	46,642,750
Net income ($000)	729,000	330,000	507,000	671,000	618,000
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.07	2.65	79	3.51	2.80	87	3.43	2.77	87	4.13	3.01	93	4.02	3.08	90
+ Non-interest income	0.95	1.09	50	0.88	1.21	38	0.89	1.21	39	1.18	1.32	56	1.40	1.31	63
– Overhead expense	2.21	2.21	53	2.54	2.59	60	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73
– Provision for credit losses	-0.31	-0.12	15	0.63	0.66	51	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93
+ Securities gains (losses)	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	49	0	0	90	0	0	48	0	0	42	0	0	3
= Pretax net operating income (tax equivalent)	2.13	1.76	75	1.24	0.91	71	1.35	1.04	72	2	1.56	84	1.88	1.57	78
Net operating income	1.39	1.34	59	0.76	0.70	51	0.85	0.81	48	1.33	1.19	65	1.32	1.24	58
Net income	1.39	1.34	59	0.76	0.71	50	0.85	0.82	48	1.33	1.19	65	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)	3.47	3.12	72	4.18	3.64	81	4.04	3.55	80	5.22	4.41	88	5	4.24	88
Interest expense	0.25	0.26	61	0.46	0.58	36	0.42	0.52	41	0.79	1.08	31	0.67	0.86	34
Net interest income (tax equivalent)	3.22	2.85	75	3.72	3.05	85	3.62	3.01	84	4.43	3.33	91	4.33	3.38	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.12	59	0.69	0.28	89	0.66	0.27	89	0.97	0.21	93	1.14	0.22	94
Earnings coverage of net loan and lease losses (X)	28.93	26.30	61	4.63	20.97	26	4.84	22.91	22	3.83	24.40	15	3.41	21.75	16
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.51	1.32	91	3.17	1.58	92	3.07	1.58	93	1.76	0.83	93	2.17	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.50	1.30	91	3.16	1.55	92	3.06	1.55	93	1.76	0.81	93	2.16	0.89	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.49	0.58	97	2.92	0.71	96	2.86	0.71	97	2.46	0.57	96	2.86	0.61	97
30–89 days past due loans and leases / Total loans and leases	0.66	0.29	89	0.59	0.37	80	0.66	0.39	82	0.94	0.43	88	1.21	0.44	93
Liquidity and Funding															
Net noncore funding dependence	-29.29	-3.31	5	-26.82	6.19	1	-25.58	3.20	3	-9.67	14.45	3	-9.11	16.62	4
Net short-term noncore funding dependence	-32.12	-9.17	9	-30.35	-2.71	6	-29.04	-4.76	7	-13.23	3.38	11	-13.72	4.66	11
Net loans and leases / Total assets	37.77	58.81	9	43	63	12	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20
Capitalization															
Tier 1 leverage ratio	7.38	9.07	9	7.79	9.05	12	7.80	9.13	10	10.03	9.76	62	9.88	9.71	57
Holding company equity capital / Total assets	8.06	10.79	12	8.97	11.12	18	9.15	11.16	22	11.55	12.43	41	11.42	12.22	46
Total equity capital (including minority interest) / Total assets	8.06	10.91	10	8.97	11.24	16	9.15	11.29	20	11.55	12.57	38	11.42	12.27	44
Common equity tier 1 capital / Total risk-weighted assets	17.36	12.64	91	15.93	12.26	88	16.26	12.38	89	17.76	12.17	93	16.90	12.12	90
Net loans and leases / Equity capital (X)	4.68	5.47	33	4.79	5.73	29	4.70	5.58	31	4.45	5.21	30	4.73	5.29	37
Cash dividends / Net income	14.68	27.22	27	31.52	49.74	31	27.42	42.30	31	17.88	33.12	21	16.99	27.31	23
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	12.56	9.51	65	25.59	16.67	79	26.50	16.68	80	9.47	9.26	63	7.52	7	65
Equity capital	1.20	7.52	17	0.07	6.54	18	0.20	6.99	17	10.71	10.49	66	6.49	7.89	59
Net loans and leases	-1.14	-0.66	55	7.73	12.75	41	6.05	9.07	44	3.94	9.10	30	7.19	7.89	56
Noncore funding	-12.06	-21.64	63	15.51	-6.57	81	9.86	-12.18	76	-2.78	6.59	36	-11.17	10.67	16
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	4.97	10.65	36	5.01	13.73	34	4.92	13.56	34	4.91	13.04	41	5.41	13.37	46
Equity investment in subsidiaries / Equity capital	104.92	103.15	66	106.02	103.27	69	106.64	102.81	73	105.17	103.22	63	106.26	103.10	70
Cash from ops + noncash items + op expense / Op expense + dividends	287.99	155.61	87	308.50	142.45	92	237.35	147.24	86	208.60	190.27	65	220.46	174.91	73

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	1,239,000	1,253,000	1,664,000	1,729,000	1,579,000	-1.12	17.66
Income from lease financing receivables	57,000	49,000	67,000	60,000	52,000	16.33	72.73
Fully taxable income on loans and leases	1,289,000	1,294,000	1,720,000	1,775,000	1,617,000	-0.39	19.57
Tax-exempt income on loans and leases	7,000	8,000	11,000	14,000	14,000	-12.50	-12.50
Estimated tax benefit on income on loans and leases	60,667	57,263	78,269	81,813	60,667	5.94	156.67
Income on loans and leases (tax equivalent)	1,356,667	1,359,263	1,809,269	1,870,813	1,691,667	-0.19	22.26
Investment interest income (tax equivalent)	363,333	326,737	440,731	479,188	353,333	11.20	127.99
Interest on balances due from depository institutions	14,000	17,000	20,000	90,000	111,000	-17.65	27.27
Interest income on other earning assets	5,000	5,000	7,000	8,000	8,000	0.00	-37.50
Total interest income (tax equivalent)	1,739,000	1,708,000	2,277,000	2,448,000	2,164,000	1.81	35.02
Interest on time deposits of $250K or more	12,000	21,000	26,000	45,000	33,000	-42.86	
Interest on time deposits < $250K	31,000	46,000	59,000	70,000	62,000	-32.61	
Interest on foreign office deposits	0	0	1,000	1,000	1,000		
Interest on other deposits	42,000	75,000	90,000	189,000	109,000	-44.00	35.48
Interest on other borrowings and trading liabilities	42,000	45,000	59,000	64,000	83,000	-6.67	-34.38
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	127,000	187,000	235,000	369,000	288,000	-32.09	-19.11
Net interest income (tax equivalent)	1,612,000	1,521,000	2,042,000	2,079,000	1,876,000	5.98	42.53
Non-interest income	500,000	380,000	529,000	593,000	655,000	31.58	66.67
Adjusted operating income (tax equivalent)	2,112,000	1,901,000	2,571,000	2,672,000	2,531,000	11.10	47.59
Overhead expense	1,156,000	1,100,000	1,493,000	1,503,000	1,420,000	5.09	23.24
Provision for credit losses	-160,000	271,000	280,000	166,000	228,000		
Securities gains (losses)	0	0	0	0	0		-100.00
Other tax equivalent adjustments	0	1,000	0	0	-2,000	-100.00	-100.00
Pretax net operating income (tax equivalent)	1,118,000	536,000	804,000	1,005,000	879,000	108.58	204.63
Applicable income taxes	233,000	69,000	112,000	147,000	120,000	237.68	191.25
Tax equivalent adjustments	156,000	137,000	185,000	187,000	141,000	13.87	136.36
Applicable income taxes (tax equivalent)	389,000	206,000	297,000	334,000	261,000	88.83	166.44
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	729,000	330,000	507,000	671,000	618,000	120.91	229.86
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	729,000	330,000	507,000	671,000	618,000	120.91	229.86
Memoranda							
Net income - holding company and noncontrolling (minority) interest	729,000	330,000	507,000	671,000	618,000	120.91	229.86
Investment securities income (tax equivalent)	363,333	326,737	440,731	479,188	353,333	11.20	127.99
US Treasury and agency securities (excluding mortgage-backed securities)	127,000	138,000	176,000	216,000	126,000	-7.97	535.00
Mortgage-backed securities	126,000	96,000	139,000	135,000	121,000	31.25	57.50
All other securities	110,333	92,737	125,731	128,188	106,333	18.97	85.86
Cash dividends declared	107,000	104,000	139,000	120,000	105,000	2.88	114.00
Common	106,000	103,000	137,000	116,000	101,000	2.91	125.53
Preferred	1,000	1,000	2,000	4,000	4,000	0.00	-66.67

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)	3.32	2.90	78	3.94	3.35	85	3.82	3.27	86	4.86	4	90	4.64	3.87	88
Less: Interest expense	0.24	0.24	61	0.43	0.54	41	0.39	0.48	44	0.73	0.98	32	0.62	0.79	36
Equals: Net interest income (tax equivalent)	3.07	2.65	79	3.51	2.80	87	3.43	2.77	87	4.13	3.01	93	4.02	3.08	90
Plus: Non-interest income	0.95	1.09	50	0.88	1.21	38	0.89	1.21	39	1.18	1.32	56	1.40	1.31	63
Equals: adjusted operating income (tax equivalent)	4.03	3.80	68	4.39	4.06	72	4.32	4.04	69	5.31	4.41	86	5.43	4.46	90
Less: Overhead expense	2.21	2.21	53	2.54	2.59	60	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73
Less: Provision for credit losses	-0.31	-0.12	15	0.63	0.66	51	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0	0	49	0	0	90	0	0	48	0	0	42	0	0	3
Equals: Pretax net operating income (tax equivalent)	2.13	1.76	75	1.24	0.91	71	1.35	1.04	72	2	1.56	84	1.88	1.57	78
Less: Applicable income taxes (tax equivalent)	0.74	0.41	93	0.48	0.21	94	0.50	0.23	94	0.66	0.36	92	0.56	0.33	93
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.39	1.34	59	0.76	0.70	51	0.85	0.81	48	1.33	1.19	65	1.32	1.24	58
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.39	1.34	59	0.76	0.71	50	0.85	0.82	48	1.33	1.19	65	1.32	1.24	57
Memo: Net income (last four quarters)	1.32	1.30	56	0.88	0.81	55	0.85	0.82	48	1.33	1.19	64	1.32	1.24	58
Net income–BHC and noncontrolling (minority) interest	1.39	1.35	58	0.76	0.72	50	0.85	0.83	47	1.33	1.20	65	1.32	1.25	57
Margin Analysis															
Average earning assets / Average assets	95.60	93.09	79	94.43	92.11	75	94.64	92.32	78	93.24	91.05	73	92.78	91.48	63
Average interest-bearing funds / Average assets	70.27	61.98	80	70.99	64.67	78	70.62	64.06	78	70.60	65.57	76	69.57	65.56	71
Interest income (tax equivalent) / Average earning assets	3.47	3.12	72	4.18	3.64	81	4.04	3.55	80	5.22	4.41	88	5	4.24	88
Interest expense / Average earning assets	0.25	0.26	61	0.46	0.58	36	0.42	0.52	41	0.79	1.08	31	0.67	0.86	34
Net interest income (tax equivalent) / Average earning assets	3.22	2.85	75	3.72	3.05	85	3.62	3.01	84	4.43	3.33	91	4.33	3.38	88
Yield or Cost															
Total loans and leases (tax equivalent)	6.26	4.07	93	6.51	4.35	93	6.43	4.27	94	7.05	5.09	93	6.82	4.95	92
Interest-bearing bank balances	0.13	0.13	49	0.30	0.36	42	0.24	0.27	46	2.19	2.04	54	1.87	1.64	72
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets	7.36	0.45	98	7.21	0.65	98	8.11	0.60	98	10.58	0.99	98	9.90	1.11	98
Total earning assets	3.16	3.09	51	3.84	3.61	66	3.71	3.51	59	4.82	4.36	78	4.67	4.20	78
Investment securities (tax equivalent)	2.17	1.77	77	2.31	2.36	40	2.27	2.25	50	2.99	2.76	74	2.87	2.68	67
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.23	58	1.57	1.85	40	1.54	1.75	37	2.07	2.32	39	1.82	2.05	36
Mortgage-backed securities	1.62	1.55	57	1.84	2.17	20	1.77	2.05	25	2.40	2.61	22	2.36	2.50	34
All other securities	49.81	2.85	99	38.60	3.28	99	39.69	3.24	99	37.16	4.06	96	29.15	4.20	96
Interest-bearing deposits	0.24	0.22	60	0.49	0.60	43	0.44	0.53	45	0.91	1.10	34	0.69	0.81	44
Time deposits of $250K or more	0.58	0.70	39	0.89	1.53	8	0.85	1.42	8	1.69	1.96	24	1.48	1.44	54
Time deposits < $250K	0.95	0.67	80	1.26	1.47	31	1.23	1.36	36	1.38	1.82	21	1.17	1.29	39
Other domestic deposits	0.14	0.16	53	0.32	0.41	40	0.28	0.36	42	0.73	0.93	37	0.49	0.67	35
Foreign deposits	0	0.12	22	0	0.48	12	0.35	0.42	50	0.37	1.19	10	0.36	0.97	18
Federal funds purchased and repos	0	0.18	7	1.73	0.71	87	1.39	0.62	86	2.69	1.86	83	2.11	1.51	75
Other borrowed funds and trading liabilities	3.65	1.29	95	3.95	1.54	96	3.89	1.50	96	3.67	2.38	93	4.21	2.28	96
All interest-bearing funds	0.34	0.38	51	0.61	0.82	32	0.56	0.74	33	1.04	1.49	26	0.89	1.19	30

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	500,000	380,000	529,000	593,000	655,000
Fiduciary activities income	21,000	19,000	26,000	26,000	25,000
Service charges on deposit accounts - domestic	120,000	107,000	146,000	160,000	150,000
Trading revenue	1,000	-8,000	-10,000	-5,000	2,000
Investment banking fees and commissions	18,000	15,000	21,000	21,000	21,000
Insurance activities revenue	38,000	37,000	50,000	59,000	51,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	17,000	0	1,000	20,000	41,000
Net securitization income	14,000	17,000	27,000	17,000	9,000
Net gains (losses) on sales of loans, OREO, other assets	34,000	19,000	27,000	31,000	-9,000
Other non-interest income	237,000	174,000	241,000	264,000	365,000
Total overhead expenses	1,156,000	1,100,000	1,493,000	1,503,000	1,420,000
Personnel expense	470,000	420,000	561,000	585,000	558,000
Net occupancy expense	145,000	145,000	211,000	184,000	162,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,000	6,000	6,000	9,000	9,000
Other operating expenses	538,000	529,000	715,000	725,000	691,000
Fee income on mutual funds and annuities	1,000	1,000	2,000	3,000	3,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,342	8,514	8,522	8,560	8,474
Average personnel expense per employee	56.34	49.33	65.83	68.34	65.85
Average assets per employee	8,379.33	6,780.83	6,985.83	5,879.47	5,504.22

	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	0.20	2.14	27	0.26	2.09	26	0.38	2.02	28	0.51	2.72	27	0.46	3.08	24
Overhead expenses / Net Interest Income + non-interest income	59.10	58.85	45	62.32	62.06	55	62.57	62.28	57	60.48	61.29	50	59.46	60.88	45
Percent of Average Assets															
Total overhead expense	2.21	2.21	53	2.54	2.59	60	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73
Personnel expense	0.90	1.23	15	0.97	1.30	17	0.94	1.30	17	1.16	1.41	28	1.20	1.44	27
Net occupancy expense	0.28	0.24	69	0.33	0.26	80	0.35	0.26	85	0.37	0.28	81	0.35	0.28	70
Other operating expenses	1.03	0.72	86	1.24	0.95	78	1.21	0.94	78	1.46	0.97	83	1.50	0.97	86
Overhead less non-interest income	1.25	1.08	58	1.66	1.27	77	1.62	1.25	77	1.81	1.32	82	1.64	1.38	64
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.73	58.34	31	57.86	61.60	38	58.07	61.82	37	56.25	60.64	36	56.10	60.37	27
Personnel expense	22.25	32.89	8	22.09	32.31	6	21.82	32.36	6	21.89	32.39	7	22.05	32.51	10
Net occupancy expense	6.87	6.26	59	7.63	6.55	69	8.21	6.58	75	6.89	6.52	59	6.40	6.48	50
Other operating expenses	25.62	18.68	90	28.14	22.16	83	28.04	22.28	81	27.47	21.20	84	27.66	20.90	89
Total non-interest income	23.67	28.20	42	19.99	28.52	35	20.58	28.83	35	22.19	29.23	41	25.88	28.50	51
Fiduciary activities income	0.99	2.27	40	1	2.06	42	1.01	2.09	42	0.97	1.97	44	0.99	2.14	43
Service charges on domestic deposit accounts	5.68	3.25	86	5.63	3.23	87	5.68	3.27	86	5.99	3.88	80	5.93	4.15	68
Trading revenue	0.05	0.68	50	-0.42	1.37	3	-0.39	1.28	2	-0.19	1.18	2	0.08	0.85	51
Investment banking fees and commissions	0.85	2.46	38	0.79	2.59	35	0.82	2.46	37	0.79	3.54	34	0.83	3.42	34
Insurance activities revenue	1.80	0.38	87	1.95	0.41	88	1.94	0.41	89	2.21	0.47	90	2.02	0.47	89
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.80	0.56	75	0	-0.04	42	0.04	0.01	58	0.75	0.28	82	1.62	0.65	82
Net securitization income	0.66	0.01	97	0.89	0	98	1.05	0	98	0.64	0.01	96	0.36	0.01	95
Net gain (loss) - sales of loans, OREO, and other assets	1.61	3.64	39	1	3.74	38	1.05	3.92	37	1.16	1.86	44	-0.36	1.61	5
Other non-interest income	11.22	9.39	71	9.15	9.49	58	9.37	9.65	58	9.88	10.04	64	14.42	9.86	78
Overhead less non-interest income	31.06	29.67	45	37.87	31.97	67	37.50	31.93	64	34.06	31.06	47	30.23	31.46	38
Applicable income taxes / Pretax net operating income (tax equivalent)	20.84	21.49	41	12.87	18.64	15	13.93	18.63	17	14.63	20.56	9	13.65	19.04	15
Applicable income tax + TE / Pretax net operating income + TE	34.79	23.11	97	38.43	22.16	98	36.94	21.18	97	33.23	23.23	92	29.69	21.56	96

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	16,972,000	17,192,000	17,204,000	16,123,000	16,213,000	-1.28	8.04
Commercial and industrial loans	3,070,000	3,800,000	3,669,000	2,659,000	2,533,000	-19.21	50.86
Loans to individuals	5,670,000	5,510,000	5,532,000	5,823,000	5,272,000	2.90	64.21
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,000	10,000	10,000	9,000	8,000	-20.00	-27.27
Other loans and leases	3,020,000	2,758,000	2,844,000	2,610,000	2,274,000	9.50	72.77
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	28,740,000	29,270,000	29,259,000	27,224,000	26,300,000	-1.81	25.20
Less: Allowance for loan and lease losses	719,000	926,000	896,000	478,000	569,000	-22.35	29.32
Net loans and leases	28,021,000	28,344,000	28,363,000	26,746,000	25,731,000	-1.14	25.09
Debt securities that reprice or mature in over 1 year	22,590,000	16,010,000	16,867,000	12,814,000	9,851,000	41.10	215.81
Mutual funds and equity securities	30,000	27,000	30,000	21,000	13,000	11.11	1400.00
Subtotal	50,641,000	44,381,000	45,260,000	39,581,000	35,595,000	14.11	71.34
Interest-bearing bank balances	17,525,000	11,860,000	11,640,000	3,262,000	4,171,000	47.77	344.68
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	2,082,000	5,475,000	5,000,000	5,163,000	3,798,000	-61.97	139.86
Trading assets	36,000	33,000	37,000	40,000	38,000	9.09	-50.00
Total earning assets	70,284,000	61,749,000	61,937,000	48,046,000	43,602,000	13.82	103.97
Non-interest-bearing cash and due from depository institutions	539,000	565,000	491,000	388,000	394,000	-4.60	53.56
Premises, fixed assets, and leases	646,000	682,000	664,000	726,000	574,000	-5.28	19.19
Other real estate owned	84,000	119,000	99,000	145,000	146,000	-29.41	-67.06
Investment in unconsolidated subsidiaries	300,000	251,000	262,000	249,000	240,000	19.52	29.31
Intangible and other assets	2,345,000	2,557,000	2,483,000	2,561,000	2,649,000	-8.29	-27.08
Total assets	74,189,000	65,910,000	65,926,000	52,115,000	47,605,000	12.56	89.97
Quarterly average assets	73,277,000	63,091,000	64,937,000	51,966,000	47,939,000	16.14	92.39
Average loans and leases (YTD)	28,904,000	27,842,000	28,150,750	26,550,750	24,788,500	3.81	27.10
Memoranda							
Loans held-for-sale	92,000	103,000	99,000	59,000	51,000	-10.68	27.78
Loans not held-for-sale	28,648,000	29,167,000	29,160,000	27,165,000	26,249,000	-1.78	25.19
Real estate loans secured by 1–4 family	7,789,000	8,233,000	8,188,000	7,378,000	7,463,000	-5.39	0.62
Commercial real estate loans	8,929,000	8,681,000	8,740,000	8,465,000	8,450,000	2.86	16.20
Construction and land development	939,000	981,000	1,022,000	892,000	822,000	-4.28	26.04
Multifamily	1,881,000	1,890,000	1,913,000	1,795,000	1,540,000	-0.48	67.65
Nonfarm nonresidential	6,109,000	5,810,000	5,805,000	5,778,000	6,088,000	5.15	5.02
Real estate loans secured by farmland	28,000	29,000	29,000	33,000	35,000	-3.45	-31.71
Total investment securities	24,702,000	21,512,000	21,897,000	17,998,000	13,662,000	14.83	207.89
U.S. Treasury securities	14,617,000	11,648,000	10,788,000	12,056,000	8,272,000	25.49	802.84
US agency securities (excluding mortgage-backed securities)	0	60,000	60,000	122,000	333,000	-100.00	-100.00
Municipal securities	281,000	306,000	306,000	335,000	355,000	-8.17	-32.94
Mortgage-backed securities	9,774,000	9,470,000	10,713,000	5,463,000	4,688,000	3.21	85.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	1,000	0	1,000	1,000	-100.00	-100.00
Mutual funds and equity securities	30,000	27,000	30,000	21,000	13,000	11.11	1400.00
Available-for-sale securities	24,391,000	21,178,000	21,561,000	17,648,000	13,300,000	15.17	219.71
U.S. Treasury securities	14,617,000	11,648,000	10,788,000	12,056,000	8,272,000	25.49	802.84
US agency securities (excluding mortgage-backed securities)	0	60,000	60,000	122,000	333,000	-100.00	-100.00
Municipal securities	0	0	0	7,000	7,000		-100.00
Mortgage-backed securities	9,774,000	9,470,000	10,713,000	5,463,000	4,688,000	3.21	85.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	3,000	-10,000	1,000	-2,000	-8,000		
Available-for-sale securites appreciation (depreciation)	150,000	557,000	525,000	106,000	-178,000	-73.07	70.45
Structured notes, fair value	0	0	0	0	0		
Pledged securities	21,884,000	16,809,000	18,306,000	12,357,000	9,161,000	30.19	310.04

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	15,026,000	12,353,000	11,907,000	8,162,000	8,235,000	21.64	142.00
NOW, ATS and transaction accounts	24,885,000	17,729,000	18,585,000	13,251,000	10,201,000	40.36	363.15
Time deposits less brokered deposits < $250K	3,473,000	4,030,000	3,696,000	4,450,000	4,560,000	-13.82	
MMDA and other savings accounts	18,792,000	17,718,000	18,684,000	14,344,000	13,287,000	6.06	77.53
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	62,176,000	51,830,000	52,872,000	40,207,000	36,283,000	19.96	143.06
Time deposits of $250K or more	2,687,000	3,054,000	2,772,000	2,719,000	2,507,000	-12.02	
Foreign deposits	407,000	406,000	410,000	356,000	405,000	0.25	35.22
Federal funds purchased and repos	86,000	106,000	121,000	193,000	281,000	-18.87	-88.76
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	115,000	321,000	108,000	243,000	344,000	-64.17	-62.54
Other borrowings w/remaining maturity over 1 year	709,000	780,000	812,000	596,000	661,000	-9.10	-30.01
Brokered deposits < $250K	744,000	732,000	812,000	476,000	516,000	1.64	
Noncore funding	4,748,000	5,399,000	5,035,000	4,583,000	4,714,000	-12.06	-30.49
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	385,000	385,000	385,000	385,000	385,000	0.00	-12.50
Other liabilities	897,000	2,384,000	1,605,000	923,000	788,000	-62.37	9.12
Total liabilities	68,206,000	59,998,000	59,897,000	46,098,000	42,170,000	13.68	102.55
Equity Capital							
Perpetual preferred stock (including surplus)	22,000	22,000	22,000	50,000	50,000	0.00	-56.00
Common stock	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Common surplus	4,570,000	4,522,000	4,572,000	4,448,000	4,366,000	1.06	7.91
Retained earnings	2,882,000	2,168,000	2,261,000	2,148,000	1,652,000	32.93	128.91
Accumulated other comprehensive income	-140,000	215,000	190,000	-170,000	-428,000		
Other equity capital components	-1,352,000	-1,016,000	-1,017,000	-460,000	-206,000		
Total holding company equity capital	5,983,000	5,912,000	6,029,000	6,017,000	5,435,000	1.20	11.21
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,983,000	5,912,000	6,029,000	6,017,000	5,435,000	1.20	11.21
Total liabilities and capital	74,189,000	65,910,000	65,926,000	52,115,000	47,605,000	12.56	89.97
Memoranda							
Non-interest-bearing deposits	15,148,000	12,470,000	12,019,000	8,265,000	8,336,000	21.48	140.22
Interest-bearing deposits	50,866,000	43,552,000	44,847,000	35,493,000	31,375,000	16.79	111.76
Total deposits	66,014,000	56,022,000	56,866,000	43,758,000	39,711,000	17.84	117.67
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	6,029,000	6,017,000	6,017,000	5,435,000	5,104,000		
Accounting restatements	0	-206,000	-206,000	5,000	2,000		
Net income	729,000	330,000	507,000	671,000	618,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	18,000	17,000	17,000	19,000	16,000		
Sale of treasury stock	0	5,000	5,000	5,000	4,000		
Less: Purchase of treasury stock	356,000	532,000	532,000	256,000	127,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	107,000	104,000	139,000	120,000	105,000		
Change in other comprehensive income	-330,000	385,000	360,000	258,000	-77,000		
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	5,983,000	5,912,000	6,029,000	6,017,000	5,435,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	22.88	36.06	24	26.08	36.66	29	26.10	36.22	29	30.94	37.78	36	34.06	37.19	39
Commercial and industrial loans	4.14	11.11	12	5.77	14.40	12	5.57	13.52	13	5.10	12.02	18	5.32	12.85	16
Loans to individuals	7.64	3.60	82	8.36	3.57	83	8.39	3.40	83	11.17	4.20	84	11.07	4.31	85
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	0.01	0.21	33	0.02	0.20	38	0.02	0.19	38	0.02	0.24	40	0.02	0.30	42
Other loans and leases	4.07	4.26	59	4.18	4.66	54	4.31	4.63	57	5.01	5.01	56	4.78	5	56
Net loans and leases	37.77	58.81	9	43	63	12	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20
Debt securities over 1 year	30.45	18.32	87	24.29	14.80	87	25.58	15.55	89	24.59	14.60	88	20.69	14.63	79
Mutual funds and equity securities	0.04	0.05	59	0.04	0.06	59	0.05	0.05	60	0.04	0.06	57	0.03	0.06	54
Subtotal	68.26	78.17	16	67.34	79.07	12	68.65	78.16	16	75.95	79.65	21	74.77	79.97	21
Interest-bearing bank balances	23.62	9.37	92	17.99	6.40	95	17.66	7.51	93	6.26	3.06	83	8.76	3.04	91
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	2.81	1.51	80	8.31	1.85	93	7.58	1.68	94	9.91	1.91	93	7.98	1.96	91
Trading assets	0.05	0.58	46	0.05	1.04	40	0.06	1.01	39	0.08	1.19	38	0.08	1.33	44
Total earning assets	94.74	91.57	85	93.69	90.87	77	93.95	91.05	82	92.19	89.53	78	91.59	89.74	68
Non-interest cash and due from depository institutions	0.73	0.99	27	0.86	1.03	38	0.74	1.07	27	0.74	1.14	21	0.83	1.21	25
Other real estate owned	0.11	0.01	95	0.18	0.03	96	0.15	0.02	97	0.28	0.03	96	0.31	0.04	97
All other assets	4.55	7.39	16	5.48	8.03	21	5.32	7.82	20	7.06	9.27	26	7.58	8.98	34
Memoranda															
Short-term investments	26.43	12.31	90	26.30	10.21	89	25.24	11.17	89	16.17	7.63	84	16.74	7.80	82
U.S. Treasury securities	19.70	1.18	98	17.67	0.91	99	16.36	0.84	98	23.13	1.03	99	17.38	1.04	98
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0.09	0.59	38	0.09	0.63	36	0.23	0.54	49	0.70	0.69	63
Municipal securities	0.38	1.70	36	0.46	1.60	35	0.46	1.69	36	0.64	1.34	45	0.75	1.62	44
Mortgage-backed securities	13.17	13.46	51	14.37	11.20	67	16.25	11.75	71	10.48	11.44	46	9.85	11.13	45
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	21	0	0.42	10	0	0.39	22	0	0.41	23
Loans held-for-sale	0.12	0.50	40	0.16	0.52	38	0.15	0.52	36	0.11	0.39	39	0.11	0.30	41
Loans held for investment	38.61	58.34	10	44.25	63.22	12	44.23	61.72	12	52.13	63.50	21	55.14	63.93	22
Real estate loans secured by 1–4 family	10.50	11.57	48	12.49	12.28	51	12.42	11.91	54	14.16	13.29	57	15.68	13.46	61
Revolving	0.11	1.44	15	0.16	1.72	18	0.14	1.66	17	0.22	2.07	20	0.29	2.27	17
Closed-end, secured by first liens	10.29	9.73	59	12.18	10.10	64	12.13	9.81	65	13.72	10.69	71	15.10	10.57	75
Closed-end, secured by junior liens	0.10	0.19	42	0.15	0.24	47	0.14	0.22	48	0.21	0.28	53	0.29	0.31	58
Commercial real estate loans	12.04	22.35	24	13.17	22.30	28	13.26	22.22	27	16.24	22.23	34	17.75	21.58	42
Construction and land development	1.27	3.40	25	1.49	3.47	30	1.55	3.40	28	1.71	3.44	37	1.73	3.51	34
Multifamily	2.54	3.32	52	2.87	3.10	54	2.90	3.12	55	3.44	3.01	67	3.23	2.72	68
Nonfarm nonresidential	8.23	14.65	27	8.82	14.72	29	8.81	14.72	28	11.09	14.69	38	12.79	14.44	46
Real estate loans secured by farmland	0.04	0.35	40	0.04	0.33	43	0.04	0.33	43	0.06	0.36	46	0.07	0.41	49

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	59.05	60.51	39	58.74	56.15	45	58.80	57.15	41	59.22	57.46	45	61.65	56.49	47
Real estate loans secured by 1–4 family	27.10	20	70	28.13	19.51	80	27.98	19.43	80	27.10	20.75	69	28.38	21.10	77
Revolving	0.28	2.47	18	0.36	2.66	19	0.32	2.64	19	0.43	3.15	21	0.53	3.50	19
Closed-end	26.82	17.35	79	27.77	16.64	84	27.66	16.59	85	26.67	17.39	81	27.85	17.39	85
Commercial real estate loans	31.07	37.13	38	29.66	33.63	40	29.87	34.63	39	31.09	33.52	44	32.13	32.14	47
Construction and land development	3.27	5.69	35	3.35	5.18	39	3.49	5.26	41	3.28	5.09	42	3.13	5.20	40
1–4 family	0.10	1.19	21	0.10	0.94	21	0.10	0.93	22	0.08	0.94	23	0.08	1.02	24
Other	3.16	4.46	40	3.26	4.09	45	3.40	4.19	48	3.20	4.02	46	3.05	4.05	42
Multifamily	6.54	5.41	67	6.46	4.78	70	6.54	4.96	70	6.59	4.69	74	5.86	4.10	75
Nonfarm nonresidential	21.26	24.45	39	19.85	22.19	40	19.84	22.93	37	21.22	22.15	47	23.15	21.40	51
Owner-occupied	6.26	8.31	38	6.41	7.46	43	6.45	7.68	41	6.94	7.72	50	7.52	8.03	50
Other	14.99	15.83	46	13.44	14.52	45	13.39	14.95	40	14.29	14.34	50	15.63	13.38	56
Real estate loans secured by farmland	0.10	0.61	45	0.10	0.52	46	0.10	0.54	45	0.12	0.55	50	0.13	0.63	52
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	10.68	19.45	18	12.98	22.98	15	12.54	22.17	14	9.77	19.53	18	9.63	20.32	16
Loans to individuals	19.73	6.58	85	18.82	6.23	87	18.91	6.13	86	21.39	7.13	88	20.05	7.36	85
Credit card loans	3.11	0.51	90	3.20	0.63	90	3.16	0.65	89	4.15	0.81	89	4	1.02	89
Agricultural loans	0.03	0.38	37	0.03	0.31	41	0.03	0.32	41	0.03	0.37	40	0.03	0.46	42
Other loans and leases	10.51	8.42	69	9.42	9.11	63	9.72	9.09	63	9.59	9.85	62	8.65	9.66	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	287.22	383.43	33	308.65	387.92	36	302.25	381.27	36	287.96	391.26	32	311.79	379.80	39
Real estate loans secured by 1–4 family	131.82	124.74	56	147.81	130.23	57	143.85	125.03	60	131.77	138.18	49	143.52	137.84	52
Revolving	1.37	15.53	15	1.87	18.32	18	1.67	17.42	17	2.07	21.26	18	2.67	23.33	17
Closed-end	130.45	107.54	66	145.94	110.40	68	142.18	106.14	67	129.70	115.20	58	140.85	112.79	65
Commercial real estate loans	151.11	238.58	28	155.85	237.16	32	153.55	234.65	31	151.19	229.44	33	162.50	219.72	39
Construction and land development	15.89	36.07	28	17.61	36.48	32	17.96	35.62	33	15.93	34.95	33	15.81	35.36	33
1–4 family	0.51	7.44	20	0.50	6.64	20	0.49	6.34	20	0.39	6.61	21	0.38	7.04	22
Other	15.38	28.34	31	17.11	28.60	35	17.46	28.16	37	15.54	27.32	35	15.42	27.26	34
Multifamily	31.83	35.29	59	33.93	32.93	60	33.61	32.74	64	32.06	31.04	60	29.62	27.85	61
Nonfarm nonresidential	103.38	156.30	31	104.31	156.60	34	101.99	155.06	32	103.20	152.10	37	117.08	147.22	42
Owner-occupied	30.46	52.63	32	33.66	52.43	33	33.15	52.37	34	33.72	53.07	36	38.04	54.89	38
Other	72.92	100.99	34	70.65	101.87	35	68.83	100.54	33	69.48	97.41	38	79.04	91.80	46
Real estate loans secured by farmland	0.47	3.67	40	0.52	3.43	43	0.51	3.44	42	0.59	3.60	45	0.67	4.02	46
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	51.95	116.17	15	68.22	150.16	14	64.46	139.91	14	47.49	122.02	15	48.71	128.82	14
Loans to individuals	95.96	36.56	83	98.92	36.83	86	97.19	37.47	85	104	43.51	82	101.38	42.67	84
Credit card loans	15.11	2.58	90	16.82	3.28	90	16.27	3.30	89	20.18	4.34	89	20.25	5.31	88
Agricultural loans	0.14	2.03	35	0.18	1.99	40	0.18	1.88	40	0.16	2.18	39	0.15	2.72	40
Other loans and leases	51.11	47.63	62	49.52	49.92	62	49.96	49.54	60	46.62	52.44	58	43.73	51.79	57
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.85	29.25	42	23.39	26.62	43	23.56	27.32	41	24.20	26.45	46	24.66	24.79	48
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.85	187.63	30	122.89	186.45	31	121.10	183.76	31	117.68	178.57	34	124.71	167.93	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	151.31	244.92	28	156.55	243.47	31	154.25	240.85	30	151.40	236.10	31	162.75	225.98	38

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	26.43	12.31	90	26.30	10.21	89	25.24	11.17	89	16.17	7.63	84	16.74	7.80	82
Liquid assets	57.27	29.12	93	51.03	24.65	88	51.16	26.22	89	40.93	22.44	86	37.59	22.72	84
Investment securities	33.30	20.37	88	32.64	17.19	93	33.21	17.85	91	34.54	16.99	95	28.70	17.27	88
Net loans and leases	37.77	58.81	9	43	63	12	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20
Net loans, leases and standby letters of credit	37.80	59.61	9	43.09	63.89	12	43.06	62.48	12	51.47	64.84	17	54.11	65.07	17
Core deposits	83.81	75.52	85	78.64	69.20	75	80.20	70.67	81	77.15	63.09	85	76.22	62.13	84
Noncore funding	6.40	10.15	42	8.19	15.53	33	7.64	14.13	35	8.79	19.36	21	9.90	21.34	16
Time deposits of $250K or more	3.62	1.67	89	4.63	2.35	87	4.20	2.11	87	5.22	2.94	84	5.27	2.89	84
Foreign deposits	0.55	0.33	84	0.62	0.36	83	0.62	0.36	84	0.68	0.43	83	0.85	0.47	84
Federal funds purchased and repos	0.12	1.19	31	0.16	1.44	30	0.18	1.47	31	0.37	1.94	32	0.59	1.97	39
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.12	0.54	46	0.16	0.59	46	0.18	0.54	47	0.37	0.48	50	0.59	0.54	51
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	0.16	0.88	45	0.49	1.75	36	0.16	1.24	35	0.47	3.01	23	0.72	3.67	21
Earning assets that reprice within 1 year	42.85	38.80	60	45.58	38.76	67	44.48	39.38	62	39.14	39.29	46	41.33	40.29	50
Interest-bearing liabilities that reprice within 1 year	5.77	6.64	58	7.50	8.86	51	6.88	8.20	54	9.08	10.19	52	9.17	10.01	53
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	37.08	30.83	62	38.08	27.76	74	37.60	29.11	68	30.06	26.63	57	32.16	27.38	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-29.29	-3.31	5	-26.82	6.19	1	-25.58	3.20	3	-9.67	14.45	3	-9.11	16.62	4
Net short-term noncore funding dependence	-32.12	-9.17	9	-30.35	-2.71	6	-29.04	-4.76	7	-13.23	3.38	11	-13.72	4.66	11
Short-term investment / Short-term noncore funding	591.64	304.29	82	452.61	149.65	90	479.95	184.19	90	265.69	77.77	92	260.08	66.46	93
Liquid assets - short-term noncore funding / Nonliquid assets	123.59	36.72	94	92.35	24.47	92	93.99	28.18	90	58.99	16.97	88	49.92	16.04	86
Net loans and leases / Total deposits	42.45	73.05	5	50.59	82.06	6	49.88	79.43	7	61.12	90.31	7	64.80	90.08	11
Net loans and leases / Core deposits	45.07	78.83	4	54.69	92.26	3	53.64	88.34	4	66.52	103.93	6	70.92	105	7
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.06	0.50	38	-0.21	1.73	3	0.02	1.57	13	-0.04	0.72	6	-0.17	-0.82	60
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.80	1.06	84	11.44	4.54	91	10.47	4.31	92	2.07	1.36	74	-3.84	-1.98	5
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	1.14	13.65	38	1.43	11.41	43	1.40	11.38	42	1.83	12.67	39	2.55	16.19	32
Available-for-sale securities	98.74	84.59	65	98.45	86.72	63	98.47	87.23	62	98.06	85.40	64	97.35	81.88	70
U.S. Treasury securities	59.17	6.01	95	54.15	5.26	93	49.27	4.72	94	66.99	6.15	97	60.55	6.99	96
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0.28	3.94	28	0.27	4.01	28	0.68	3.49	41	2.44	4.02	57
Municipal securities	1.14	8.38	29	1.42	9.87	28	1.40	9.83	28	1.86	7.75	34	2.60	9.16	36
Mortgage-backed securities	39.57	66.09	13	44.02	66.61	17	48.92	66.64	21	30.35	67.43	9	34.31	65.45	12
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	20	0	3.01	9	0.01	2.94	20	0.01	2.79	21
Mutual funds and equity securities	0.12	0.29	51	0.13	0.38	49	0.14	0.35	48	0.12	0.40	47	0.10	0.42	42
Debt securities 1 year or less	8.43	8.18	63	25.45	11.25	83	22.83	10.55	83	28.69	11.86	86	27.80	11.91	87
Debt securities 1 to 5 years	38.90	17.39	87	26.59	17.70	70	25.96	17.03	70	31.61	17.94	77	36.32	19.18	79
Debt securities over 5 years	52.55	72.07	17	47.83	68.10	21	51.07	69.86	21	39.58	66.02	20	35.79	64.73	20
Pledged securities	88.59	33.37	96	78.14	37.16	93	83.60	35.67	97	68.66	30.57	92	67.05	33.30	89
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	13.11	64.27	33	58.79	124.80	43	97.51	183.32	39	5.72	26.69	45	19.56	6.77	69
Investment securities	14.83	32.48	40	27.83	20.30	70	21.66	23.62	57	31.74	11.75	85	29.53	9.42	83
Core deposits	19.96	16.96	69	27.64	26	65	31.50	26.88	73	10.81	11.23	62	11.40	7.29	72
Noncore funding	-12.06	-21.64	63	15.51	-6.57	81	9.86	-12.18	76	-2.78	6.59	36	-11.17	10.67	16

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)			9,387,000	8,455,000	7,497,000
Commit: Secured commercial real estate loans	729,000	696,000	841,000	794,000	696,000
Commit: Unsecured real estate loans	35,000	35,000	34,000	35,000	34,000
Credit card lines (reported semiannually, June/Dec)			5,227,000	4,889,000	4,469,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	23,000	59,000	22,000	75,000	27,000
Commercial and similar letters of credit	5,000	3,000	2,000	3,000	3,000
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	128,000	171,000	189,000	98,000	90,000
Written options contracts (interest rate)	14,000	15,000	14,000	85,000	89,000
Purchased options contracts (interest rate)	14,000	15,000	15,000	85,000	89,000
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)	74,000	65,000	63,000	67,000	63,000
Purchased options contracts (commodity and other)	79,000	71,000	69,000	69,000	69,000
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)							14.24	22.01	20	16.22	23.52	26	15.75	24.05	27
Standby letters of credit	0.03	0.66	5	0.09	0.72	7	0.03	0.71	6	0.14	0.84	11	0.06	0.92	8
Commercial and similar letters of credit	0.01	0.02	57	0	0.02	55	0	0.02	51	0.01	0.02	51	0.01	0.02	47
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.42	47.31	4	0.51	51.49	3	0.53	48.62	2	0.78	68.47	7	0.84	65.81	7
Interest rate contracts	0.21	35.15	3	0.30	36.10	3	0.33	34.36	3	0.51	47.31	5	0.56	43.84	6
Interest rate futures and forward contracts	0.17	4.39	43	0.26	8.89	40	0.29	6.21	37	0.19	10.67	36	0.19	11.40	42
Written options contracts (interest rate)	0.02	1.69	20	0.02	2.33	21	0.02	2.18	20	0.16	2.47	30	0.19	2.16	37
Purchased options contracts (interest rate)	0.02	1.29	45	0.02	1.45	45	0.02	1.46	44	0.16	2.65	54	0.19	2.32	56
Interest rate swaps	0	20.27	4	0	20.71	3	0	20.83	3	0	28.86	3	0	26.74	2
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.21	0.91	77	0.21	1.80	72	0.20	1.86	72	0.26	3.32	72	0.28	4.08	69
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)	0.10	0.31	82	0.10	0.54	81	0.10	0.52	79	0.13	0.98	76	0.13	1.48	74
Purchased options contracts (commodity and other)	0.11	0.21	83	0.11	0.38	80	0.10	0.37	79	0.13	0.94	76	0.14	1.29	75
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)							33.35	42.82	51	31.84	45.53	44	30.24	44.93	42

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	309,000	337,000	350,000	404,000	400,000
Interest rate contracts	156,000	201,000	218,000	268,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	153,000	136,000	132,000	136,000	132,000
Derivatives Position					
Futures and forwards	128,000	171,000	189,000	98,000	90,000
Written options	88,000	80,000	77,000	152,000	152,000
Exchange-traded	0	0	0	0	0
Over-the-counter	88,000	80,000	77,000	152,000	152,000
Purchased options	93,000	86,000	84,000	154,000	158,000
Exchange-traded	0	0	0	0	0
Over-the-counter	93,000	86,000	84,000	154,000	158,000
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	309,000	337,000	350,000	404,000	400,000
Interest rate contracts	156,000	201,000	218,000	268,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	153,000	136,000	132,000	136,000	132,000
Derivative contracts (excluding futures and FX 14 days or less)	155,000	198,000	214,000	198,000	196,000
One year or less	155,000	183,000	199,000	183,000	107,000
Over 1 year to 5 years	0	15,000	15,000	15,000	89,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	21,000	15,000	19,000	16,000	12,000
Gross positive fair value	24,000	18,000	21,000	18,000	14,000
Held for trading	0	0	0	0	0
Non-traded	24,000	18,000	21,000	18,000	14,000
Current credit exposure on risk-based capital derivative contracts	24,000	18,000	21,000	18,000	14,000
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	50.49	94.10	6	59.64	94.62	6	62.29	94.10	9	66.34	93.44	9	67	92.91	7
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	49.51	1.21	98	40.36	1.18	98	37.71	1.17	98	33.66	1.64	96	33	1.93	97
Futures and forwards	41.42	12.59	87	50.74	14.59	88	54	14.05	92	24.26	13.49	75	22.50	12.78	75
Written options	28.48	7.18	90	23.74	8.60	83	22	8.18	83	37.62	5.91	95	38	6.60	96
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	28.48	6.91	90	23.74	8.13	84	22	7.73	84	37.62	5.10	95	38	5.49	96
Purchased options	30.10	3.41	98	25.52	3.51	97	24	3.42	97	38.12	4.42	96	39.50	4.19	99
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	30.10	3.01	98	25.52	2.98	97	24	2.86	97	38.12	3.35	96	39.50	3.20	99
Swaps	0	71.71	3	0	67.37	3	0	68.76	3	0	69.75	2	0	70.34	2
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	50.49	56.22	51	59.64	54.32	56	62.29	53.82	58	66.34	52.22	60	67	50.60	58
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	49.51	0.11	98	40.36	0.10	99	37.71	0.10	99	33.66	0.13	97	33	0.16	99
Derivative contracts (excluding futures and forex 14 days or less)	50.16	91.91	6	58.75	90.28	10	61.14	91.48	11	49.01	93.86	6	49	94.47	5
One year or less	50.16	27.90	77	54.30	31.66	73	56.86	32.05	77	45.30	32.17	67	26.75	32.51	60
Over 1 year to 5 years	0	29.78	4	4.45	27.15	16	4.29	27.06	15	3.71	30.45	19	22.25	31.16	34
Over 5 years	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	6.80	1.18	98	4.45	1.65	90	5.43	1.55	97	3.96	0.83	97	3	0.72	98
Gross positive fair value	7.77	1.59	98	5.34	2.48	96	6	2.23	99	4.46	1.19	98	3.50	0.85	96
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	22	0	0.07	16	0	0.07	16	0	0.06	19	0	0.06	22
Gross positive fair value (X)	0	0.06	18	0	0.10	14	0	0.09	13	0	0.07	18	0	0.06	18
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	41	0	0.02	36	0	0.02	40	0	0.01	54	0	0.01	48
Current credit exposure (X)	0	0.05	25	0	0.07	22	0	0.06	24	0	0.05	24	0	0.04	28
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	0.08	0.59	26	0.06	0.91	23	0.07	0.85	25	0.06	0.73	28	0.05	0.53	31

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	896,000	478,000	478,000	569,000	624,000
Gross losses	109,000	197,000	259,000	345,000	353,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	81,000	52,000	73,000	88,000	70,000
Net losses	28,000	145,000	186,000	257,000	283,000
Provision for loan and lease losses	-152,000	272,000	282,000	166,000	228,000
Adjustments	3,000	321,000	322,000	0	0
Ending balance	719,000	926,000	896,000	478,000	569,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.29	-0.12	15	0.63	0.66	51	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93
Provision for loan and lease losses / Average loans and leases	-0.70	-0.21	8	1.30	1.06	70	1	0.82	70	0.63	0.24	89	0.92	0.24	93
Provision for loan and lease losses / Net loan and lease losses	-542.86	-65.12	12	187.59	587.54	13	151.61	487.86	9	64.59	130.58	11	80.57	134.68	22
Allowance for loan and lease losses / Total loans and leases not held for sale	2.51	1.32	91	3.17	1.58	92	3.07	1.58	93	1.76	0.83	93	2.17	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.50	1.30	91	3.16	1.55	92	3.06	1.55	93	1.76	0.81	93	2.16	0.89	94
Allowance for loan and lease losses / Net loans and leases losses (X)	19.26	17.40	72	4.79	11.29	33	4.82	11.58	31	1.86	8.03	12	2.01	7.54	12
Allowance for loan and lease losses / Nonaccrual assets	113.59	330.05	13	125.47	301.93	14	120.92	299.17	14	90.53	218.72	20	93.13	214.03	17
ALLL / 90+ days past due + nonaccrual loans and leases	60.78	271.93	9	47.46	249.38	5	50.65	244.34	5	41.89	151.73	7	39.54	160.51	8
Gross loan and lease losses / Average loans and leases	0.50	0.20	90	0.94	0.35	90	0.92	0.34	91	1.30	0.28	93	1.42	0.30	94
Recoveries / Average loans and leases	0.37	0.08	93	0.25	0.07	93	0.26	0.07	93	0.33	0.08	93	0.28	0.09	91
Net losses / Average loans and leases	0.13	0.12	59	0.69	0.28	89	0.66	0.27	89	0.97	0.21	93	1.14	0.22	94
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	31.27	25.09	71	15.07	24.77	29	21.16	33.98	32	24.93	36.22	37	22.51	41.30	26
Earnings coverage of net loan and lease losses (X)	28.93	26.30	61	4.63	20.97	26	4.84	22.91	22	3.83	24.40	15	3.41	21.75	16
Net Loan and Lease Losses By Type															
Real estate loans	0.02	0.02	66	0.10	0.04	83	0.18	0.04	92	0.35	0.01	98	0.81	0.02	98
Real estate loans secured by 1–4 family	0.03	-0.01	90	0.19	0.01	94	0.18	0.01	94	0.56	0.01	98	0.90	0.01	98
Revolving	-4.94	-0.07	2	-1.28	0.01	2	-2.11	0.01	1	0	0.02	43	1.44	0.03	99
Closed-end	0.09	-0.01	92	0.21	0.01	95	0.21	0	95	0.56	0	98	0.89	0.01	98
Commercial real estate loans	0.01	0.04	56	0	0.06	24	0.16	0.07	81	0.18	0.01	97	0.75	0.01	98
Construction and land development	0.85	0.01	95	0	0	60	-0.10	0	4	-0.11	-0.01	5	0.49	-0.03	97
1–4 family	0.14	0	97	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0.71	0.01	95	0	0	59	-0.10	0	3	-0.11	-0.01	4	0.49	-0.02	97
Multifamily	0.07	0.01	90	0	0	58	0	0	58	0.06	0	94	0	0	58
Nonfarm nonresidential	-0.13	0.05	2	0	0.08	17	0.26	0.11	84	0.26	0.02	96	0.97	0.02	99
Owner-occupied	-0.13	0.01	1	0	0.02	30	0.02	0.02	66	-0.02	0.01	5	0.15	0.01	96
Other	0	0.04	37	0	0.05	30	0.24	0.08	88	0.28	0.01	97	0.82	0.01	99
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	-0.17	0.19	4	-0.04	0.46	2	-0.03	0.47	2	1.84	0.37	95	1.03	0.31	94
Loans to individuals	0.63	0.72	56	3.05	1.25	85	2.68	1.13	85	2.44	1.17	86	2.28	1.16	82
Credit card loans	1.34	2.27	28	4.70	3.33	77	4.32	2.92	79	2.92	3.11	41	3.80	2.92	69
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	0	50
Other loans and leases	0.09	0.09	68	0.34	0.14	80	0.28	0.15	74	0.34	0.15	79	0.26	0.14	76

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	191,000	173,000	193,000	257,000	317,000
90+ days past due loans and leases	550,000	1,213,000	1,028,000	613,000	828,000
Nonaccrual loans and leases	633,000	738,000	741,000	528,000	611,000
Total past due and nonaccrual loans and leases	1,374,000	2,124,000	1,962,000	1,398,000	1,756,000
Restructured 30–89 days past due	36,000	28,000	33,000	63,000	48,000
Restructured 90+ days past due	108,000	140,000	137,000	124,000	144,000
Restructured nonaccrual	238,000	247,000	274,000	255,000	284,000
Total restructured loans and leases	382,000	415,000	444,000	442,000	476,000
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	4,000	3,000	0	0
Total past due and nonaccrual loans held for sale	0	4,000	3,000	0	0
Restructured loans and leases in compliance	1,302,000	1,246,000	1,229,000	1,145,000	1,037,000
Other real estate owned	84,000	119,000	99,000	145,000	146,000
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	0.66	0.29	89	0.59	0.37	80	0.66	0.39	82	0.94	0.43	88	1.21	0.44	93
90+ days past due loans and leases	1.91	0.09	97	4.14	0.13	98	3.51	0.12	98	2.25	0.15	97	3.15	0.17	98
Nonaccrual loans and leases	2.20	0.54	96	2.52	0.66	96	2.53	0.66	96	1.94	0.51	96	2.32	0.54	96
90+ days past due and nonaccrual loans and leases	4.12	0.68	97	6.67	0.84	98	6.05	0.85	98	4.19	0.71	98	5.47	0.75	98
30–89 days past due restructured	0.13	0.01	96	0.10	0.01	93	0.11	0.01	93	0.23	0.01	96	0.18	0.02	95
90+ days past due restructured	0.38	0	99	0.48	0.01	99	0.47	0.01	99	0.46	0.01	99	0.55	0.01	99
Nonaccrual restructured	0.83	0.12	99	0.84	0.14	98	0.94	0.13	99	0.94	0.14	97	1.08	0.16	97
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	0.01	0	86	0.01	0.01	83	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	0.66	0.29	89	0.59	0.37	80	0.66	0.40	82	0.94	0.43	88	1.21	0.44	92
90+ days past due assets	1.91	0.09	97	4.14	0.13	98	3.51	0.12	98	2.25	0.15	97	3.15	0.18	98
Nonaccrual assets	2.20	0.55	96	2.52	0.67	96	2.53	0.67	96	1.94	0.53	96	2.32	0.57	96
30+ days past due and nonaccrual assets	4.78	1	96	7.26	1.25	97	6.71	1.29	98	5.14	1.19	96	6.68	1.26	96
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.59	0.40	96	2.96	0.52	97	2.68	0.52	98	2.19	0.44	96	3.02	0.48	97
90+ days past due and nonaccrual assets + other real estate owned	1.71	0.42	96	3.14	0.55	97	2.83	0.55	98	2.47	0.48	97	3.33	0.52	97
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.92	0.48	98	3.45	0.61	96	3.40	0.60	97	3.85	0.53	97	4.17	0.60	97
Allowance for loan and lease losses	300.83	67.85	96	245.25	66.38	96	249.89	66.66	97	419.46	115.41	94	349.03	118.28	93
Equity capital + allowance for loan and lease losses	32.27	4.12	99	33.21	5.10	99	32.33	4.97	99	30.87	4.28	98	33.08	4.79	98
Tier 1 capital + allowance for loan and lease losses	35.56	4.89	98	39.20	6.26	98	37.88	6.05	98	35.81	5.65	97	38.19	6.16	97
Loans and leases + other real estate owned	7.50	0.82	99	7.73	0.98	99	7.63	0.97	99	7.33	0.85	98	7.51	0.96	97

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	0.88	0.25	92	0.69	0.35	83	0.85	0.39	88	1.14	0.38	92	1.61	0.42	94
	90+ days past due	3.19	0.12	97	6.96	0.17	97	5.90	0.16	98	3.56	0.16	96	4.55	0.22	97
	Nonaccrual	3.21	0.60	96	3.78	0.70	97	3.85	0.76	97	2.68	0.46	96	3.14	0.57	96
Commercial and industrial	30–89 days past due	0.20	0.24	54	0.21	0.24	62	0.11	0.23	39	0.15	0.31	33	0.24	0.30	52
	90+ days past due	0	0.02	17	0.03	0.03	70	0	0.03	16	0.75	0.05	95	2.92	0.05	99
	Nonaccrual	1.53	0.65	89	1.16	0.80	75	0.87	0.75	65	1.20	0.83	73	1.86	0.76	90
Individuals	30–89 days past due	0.58	0.60	57	0.80	0.74	62	0.74	0.83	51	1.13	0.83	67	0.91	0.84	52
	90+ days past due	0.14	0.08	78	0.27	0.11	79	0.23	0.14	77	0.33	0.17	78	0.30	0.16	77
	Nonaccrual	0.69	0.17	92	0.73	0.24	87	0.74	0.28	86	1.03	0.17	95	0.97	0.23	91
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	0.01	46
	90+ days past due		0			0			0			0		0	0	50
	Nonaccrual		0.17			0.04			0.09			0.03		0	0.06	42
Other loans and leases	30–89 days past due	0.07	0.11	59	0.11	0.14	64	0.07	0.18	55	0.11	0.20	56	0.09	0.17	52
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.07	0.13	60	0.15	0.19	64	0.18	0.15	70	0.15	0.13	72	0.18	0.14	70

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	1.04	0.36	91	0.86	0.51	79	1.32	0.65	86	2.17	0.67	92	1.81	0.71	90
	90+ days past due	6.96	0.25	97	14.54	0.36	97	12.40	0.33	98	7.52	0.31	96	9.66	0.46	96
	Nonaccrual	4.79	0.76	97	4.87	0.91	97	5.35	0.89	97	4.11	0.73	96	4.72	0.86	98
Revolving	30–89 days past due	1.23	0.33	93	0.96	0.40	87	1.05	0.48	87	0.86	0.45	88	0.72	0.50	74
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	7.41	1.05	92	6.73	1.28	93	7.37	1.13	93	8.62	1	97	9.35	1.17	97
Closed-end	30–89 days past due	1.04	0.36	90	0.86	0.52	77	1.32	0.65	84	2.19	0.70	90	1.83	0.75	89
	90+ days past due	7.03	0.27	97	14.73	0.41	97	12.54	0.38	98	7.64	0.35	96	9.84	0.53	96
	Nonaccrual	4.76	0.71	97	4.85	0.89	97	5.33	0.87	97	4.03	0.70	96	4.63	0.84	98
Junior lien	30–89 days past due	0.01	0.01	70	0.01	0.02	52	0.01	0.02	55	0.03	0.02	65	0.03	0.03	60
	90+ days past due	0	0	34	0	0	33	0	0	32	0.03	0	95	0.03	0	92
	Nonaccrual	0.05	0.04	65	0.07	0.05	70	0.07	0.04	74	0.08	0.04	76	0.11	0.06	74
Commercial real estate	30–89 days past due	0.74	0.16	97	0.52	0.21	82	0.40	0.26	73	0.25	0.18	71	1.44	0.17	99
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.22	0.03	95	0.20	0.03	95
	Nonaccrual	1.56	0.48	93	2.56	0.53	97	2.19	0.62	95	1.30	0.23	98	1.66	0.28	98
Construction and development	30–89 days past due	1.60	0.15	94	0.51	0.24	78	2.05	0.28	94	0	0.28	12	0.24	0.21	65
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	1.60	0.31	91	3.16	0.32	94	2.84	0.41	90	0	0.20	12	1.70	0.19	95
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0.24	0.06	88
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	1.60	0.10	96	0.51	0.17	83	2.05	0.22	94	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	1.60	0.25	92	3.16	0.26	94	2.84	0.35	91	0	0.17	14	1.70	0.15	95
Multifamily	30–89 days past due	1.17	0.09	95	0.21	0.09	83	0.05	0.09	58	0.17	0.08	83	0.26	0.10	78
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0.16	0.09	72	0.10	0.11	65	0.22	0.05	90	0.06	0.08	64
Nonfarm non-residential	30–89 days past due	0.47	0.12	93	0.62	0.21	84	0.22	0.23	61	0.31	0.14	82	1.91	0.17	99
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.33	0.03	95	0.28	0.03	96
	Nonaccrual	2.03	0.58	92	3.24	0.68	98	2.76	0.80	94	1.83	0.28	99	2.05	0.30	98
Owner Occupied	30–89 days past due	0.07	0.04	71	0.26	0.07	91	0.09	0.07	66	0.17	0.07	87	0.39	0.09	96
	90+ days past due	0	0	35	0	0	34	0	0	33	0.26	0.01	99	0.18	0.01	95
	Nonaccrual	1.16	0.20	96	1.64	0.26	98	1.55	0.27	99	1.16	0.16	99	1.41	0.17	99
Other	30–89 days past due	0.41	0.07	93	0.36	0.13	82	0.14	0.14	65	0.14	0.07	76	1.51	0.07	99
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0.07	0.01	89	0.10	0.01	94
	Nonaccrual	0.87	0.31	86	1.60	0.36	94	1.21	0.44	87	0.67	0.10	97	0.64	0.13	95
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	3.57	1.06	86	3.45	1.49	85	3.45	1.13	87	3.03	0.84	88	2.86	1.23	82
Credit card	30–89 days past due	1.01	0.79	68	1.39	0.92	75	1.19	0.95	69	1.68	1.19	75	1.61	1.22	74
	90+ days past due	0.90	0.40	81	1.60	0.55	91	1.40	0.63	87	1.68	0.78	85	1.52	0.73	87
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,218,000	3,506,000	3,556,000	3,989,000	4,161,000
Retained earnings	3,055,000	2,392,000	2,479,000	2,148,000	1,652,000
Accumulated other comprehensive income (AOCI)	-140,000	215,000	190,000	-170,000	-428,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,133,000	6,113,000	6,225,000	5,967,000	5,385,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	863,000	980,000	972,000	916,000	955,000
Accumulated other comprehensive income-related adjustments	-71,000	287,000	261,000	-113,000	-378,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,341,000	4,846,000	4,992,000	5,164,000	4,808,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	43,000	177,000
Common equity tier 1 capital	5,341,000	4,846,000	4,992,000	5,121,000	4,631,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	22,000	22,000	22,000	50,000	50,000
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	22,000	22,000	22,000	50,000	50,000
Less: Additional tier 1 capital deductions	0	0	0	73,000	83,000
Additional tier 1 capital	22,000	22,000	22,000	0	0
Tier 1 Capital	5,363,000	4,868,000	5,014,000	5,121,000	4,631,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	374,000	374,000	374,000	374,000	374,000
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	385,000	383,000	386,000	364,000	349,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	759,000	757,000	760,000	738,000	723,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	759,000	757,000	760,000	738,000	723,000
Exited advanced approach tier 2 capital					
Total capital	6,122,000	5,625,000	5,774,000	5,859,000	5,354,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	73,449,000	63,314,000	65,156,000	51,966,000	47,939,000
Less: Deductions from common equity tier 1 capital	863,000	980,000	972,000	1,009,000	1,182,000
Less: Other deductions	-127,000	-121,000	-121,000	-100,000	-119,000
Total assets for leverage ratio	72,713,000	62,455,000	64,305,000	51,057,000	46,876,000
Total risk-weighted assets	30,768,000	30,416,800	30,702,300	28,841,500	27,404,800
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	17.36	12.59	91	15.93	12.26	88	16.26	12.35	89	17.76	12.11	93	16.90	12.09	91
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	17.43	13.31	90	16	12.97	84	16.33	13.08	86	17.76	12.78	92	16.90	12.85	88
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	19.90	15.21	92	18.49	15.12	88	18.81	15.23	89	20.31	14.36	92	19.54	14.45	91
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.38	9.07	9	7.79	9.05	12	7.80	9.13	10	10.03	9.76	62	9.88	9.71	57
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	94,000	89,000	95,000	86,000	80,000	5.62	17.50
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	94,000	89,000	95,000	86,000	80,000	5.62	17.50
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	73,000	69,000	71,000	62,000	56,000	5.80	52.08
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	73,000	69,000	71,000	62,000	56,000	5.80	52.08
Total insurance underwriting net income	4,000	5,000	6,000	7,000	6,000	-20.00	0.00
Total property and casualty	0	0	0	0	0		
Total life and health	4,000	5,000	6,000	7,000	6,000	-20.00	0.00
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)	19,000	20,000	19,000	23,000	23,000	-5.00	-26.92
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	38,000	37,000	50,000	59,000	51,000	2.70	-7.32
Other insurance activities income	26,000	24,000	33,000	41,000	32,000	8.33	0.00
Insurance and reinsurance underwriting income	12,000	13,000	17,000	18,000	19,000	-7.69	-20.00
Premiums	12,000	13,000	17,000	18,000	18,000	-7.69	-14.29
Credit related insurance underwriting	11,000	12,000	16,000	17,000	17,000	-8.33	-15.38
Other insurance underwriting	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Insurance benefits, losses, expenses	8,000	8,000	10,000	11,000	12,000	0.00	-20.00
Net assets of insurance underwriting subsidiaries	73,000	68,000	70,000	61,000	56,000	7.35	52.08
Life insurance assets	0	0	0	0	0		

	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	0.13	0	95	0.14	0	95	0.14	0	95	0.17	0.01	92	0.17	0.01	93
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.46	18	0	54.17	16	0	53.67	17	0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.54	82	100	45.83	83	100	46.33	82	100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets	0	13.15	42	0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	1.80	0.38	87	1.95	0.41	88	1.94	0.41	89	2.21	0.47	90	2.02	0.47	89
Premium income / Insurance activities revenue	31.58	2.90	90	35.14	2.06	93	34	2.84	92	30.51	7.32	86	35.29	4.86	90
Credit related premium income / Total premium income	91.67	31.14	70	92.31	40.11	61	94.12	38.23	63	94.44	34.91	66	94.44	44.54	57
Other premium income / Total premium income	8.33	68.86	30	7.69	59.89	38	5.88	61.77	36	5.56	65.09	33	5.56	55.46	42
Insurance underwriting net income / Consolidated net income	0.55	0.02	94	1.52	0.03	96	1.18	0.03	96	1.04	0.08	92	0.97	0.08	92
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)	7.31	5.51	75	9.66	5.32	69	8.45	3.62	76	11.29	5.13	77	10.71	1.99	66
Insurance benefits, losses, expenses / Insurance premiums	66.67	-364.02	50	61.54	654.61	38	58.82	447.82	45	61.11	233.61	37	66.67	160.49	28
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	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.10	0	96	0.10	0	96	0.11	0	96	0.12	0	95	0.12	0	95
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.72	3	0	11.07	3	0	11.03	3	0	11.51	3	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			9,000			9,000			12,000			12,000			11,000
Net assets of broker-dealer subsidiaries / Consolidated assets	0.01	0.44	77	0.01	0.75	74	0.02	0.75	74	0.02	1.39	71	0.02	1.79	69

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	5,001,000	4,496,000	4,628,000	4,280,000	3,856,000
Real estate loans	189,000	209,000	208,000	207,000	221,000
Commercial and industrial loans	8,000	8,000	8,000	11,000	6,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	5,000
Loans to individuals	3,455,000	3,126,000	3,215,000	3,003,000	2,689,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	1,349,000	1,153,000	1,197,000	1,059,000	935,000
Debt securities	0	1,000	0	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,001,000	4,497,000	4,628,000	4,281,000	3,857,000
Total foreign deposits	407,000	406,000	410,000	356,000	405,000
Interest-bearing deposits	285,000	289,000	298,000	253,000	304,000
Non-interest-bearing deposits	122,000	117,000	112,000	103,000	101,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	8.67	0.63	96	9.34	0.88	96	9.21	0.87	96	10.32	1.25	94	10.55	1.17	96
Cost: Interest-bearing deposits	0	0.12	22	0	0.48	12	0.35	0.42	50	0.37	1.19	10	0.36	0.97	18
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18		0.64	6.51	42	0.96	5.18	42	0.48	27.03	57	0.45	27.29	50
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0		0	0	50
Growth Rates															
Net loans and leases	11.23	-0.16	70	7.64	-0.58	68	8.13	-2.40	72	11	22.48	68	93.57	7.24	94
Total selected assets	11.21	3.36	68	7.64	2.65	63	8.11	2.04	63	10.99	12.40	70	93.53	3.24	94
Deposits	0.25	10.74	31	20.12	-1.43	74	15.17	3.46	53	-12.10	10.36	13	22.73	5	77

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	5,447,000	5,717,000	5,678,000	6,587,000	7,081,000	-4.72	-38.34
1–4 family residential loans	5,447,000	5,717,000	5,678,000	6,587,000	7,081,000	-4.72	-38.34
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	499,000	600,000	571,000	693,000	766,000	-16.83	-62.95
1–4 family residential loans	499,000	600,000	571,000	693,000	766,000	-16.83	
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	7.34	8.67	8.61	12.64	14.87
1–4 family residential loans	7.34	8.67	8.61	12.64	14.87
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	38.48	39.57	39.42	40.96	43.15
Home equity lines	0.24	0.30	0.27	0.34	0.42
Credit card receivables	2.61	2.68	2.65	3.34	3.15
Auto loans and other consumer loans	13.76	12.86	12.97	13.61	12.35
Commercial and industrial loans	8.98	10.86	10.50	7.86	7.59
All other loans and leases	35.93	33.73	34.19	33.88	33.34

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	9.16	10.50	10.06	10.52	10.82
1–4 family residential loans	9.16	10.50	10.06	10.52	10.82
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	9.30	12.33	11.39	13.53	16.54
Total retained credit exposure and asset sale credit exposure	12.34	16.31	15.10	18.08	22.28

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	119,000	201,000	151,000	281,000	286,000	-40.80	-75.10
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	119,000	201,000	151,000	281,000	286,000	-40.80	-75.10
90+ Days Past Due Securitized Assets							
1–4 family residential loans	32,000	246,000	106,000	138,000	176,000	-86.99	-87.25
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	32,000	246,000	106,000	138,000	176,000	-86.99	-87.25
Total past due securitized assets	151,000	447,000	257,000	419,000	462,000	-66.22	-79.29
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	2.18	3.52	2.66	4.27	4.04
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	2.18	3.52	2.66	4.27	4.04
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.59	4.30	1.87	2.10	2.49
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	0.59	4.30	1.87	2.10	2.49
Total past due securitized assets percent of securitized assets	2.77	7.82	4.53	6.36	6.52
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	1.51	1.96	1.87	3.18	2.92
Home equity lines	1.23	0.96	1.05	0.86	0.72
Credit card receivables	1.01	1.39	1.19	1.68	1.61
Commercial and industrial loans	0.20	0.21	0.11	0.15	0.24
All other loans and leases	0.56	0.50	0.42	0.46	1.04
Total managed loans past due 30–89 days	0.91	1.07	0.98	1.59	1.81
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	4.36	10.42	8.14	5	6.23
Home equity lines	0	0	0	0	0
Credit card receivables	0.90	1.60	1.40	1.68	1.52
Commercial and industrial loans	0	0.03	0	0.75	2.92
All other loans and leases	0	0	0	0.12	0.11
Total managed loans past due 90+ days	1.70	4.17	3.25	2.22	3.01
Total Past Due Managed Assets	2.61	5.24	4.23	3.81	4.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.05	0.13	0.12	0.30	0.45
Home equity lines	-4.94	-1.28	-2.11	0	1.44
Credit card receivables	1.34	4.70	4.32	2.92	3.80
Commercial and industrial loans	-0.17	-0.04	-0.03	1.84	1.03
All other loans and leases	0.16	0.83	0.80	0.83	0.98
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.55	0.53	0.76	0.85

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	693,680	680,827	716,667	507,935	540,368	1.89	499.97
Dividends	575,000	578,000	578,000	400,000	446,000	-0.52	872.93
Interest	238	1,653	1,723	3,670	5,555	-85.60	-75.61
Management and service fees	118,442	101,174	136,944	104,265	88,813	17.07	113.24
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	8,757	8,680	11,517	11,677	10,231	0.89	-58.69
Dividends	6,000	6,000	8,000	8,000	7,200	0.00	-68.42
Interest	425	425	567	567	567	0.00	0.00
Management and service fees	2,332	2,255	2,950	3,110	2,464	3.41	31.45
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	49		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	49		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	702,437	689,507	728,184	519,612	550,648	1.88	413.41
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	3,465	2,567	4,153	3,421	1,672	34.98	1082.59
Total operating income	705,902	692,074	732,337	523,033	552,320	2.00	408.29
Operating Expenses							
Personnel expenses	62,410	49,289	64,467	62,956	59,554	26.62	68.56
Interest expense	14,732	14,732	19,642	19,642	32,333	0.00	-41.51
Other expenses	72,458	67,450	93,390	63,385	66,787	7.42	141.78
Provision for loan and lease losses	-188	217	95	256	-251		
Total operating expenses	149,412	131,688	177,594	146,239	158,423	13.46	62.15
Income (loss) before taxes	556,490	560,386	554,743	376,794	393,897	-0.70	1090.81
Applicable income taxes (credit)	68	17	17	0	0	300.00	6700.00
Extraordinary items							
Income before undistributed income of subsidiaries	556,422	560,369	554,726	376,794	393,897	-0.70	1090.69
Equity in undistributed income of subsidiaries	172,403	-230,023	-48,104	294,341	224,261		-0.95
Bank subsidiaries	28,280	-239,965	-83,520	201,050	137,388		-80.37
Nonbank subsidiaries	21,777	9,530	14,198	17,995	3,361	128.51	
Subsidiary holding companies	122,346	412	21,218	75,296	83,512	29595.63	194.85
Net income (loss)	728,825	330,346	506,622	671,135	618,158	120.62	230.09
Memoranda							
Bank net income	603,280	338,035	494,480	601,050	583,388	78.47	196.96
Nonbank net income	27,777	15,530	22,198	25,995	10,561	78.86	269.33
Subsidiary holding companys' net income	122,346	412	21,218	75,296	83,512	29595.63	194.85

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	4,043,678	60.70	4,198,522	63.73	4,332,717	64.69	4,237,217	3,814,680	-3.69	5.86
Common and preferred stock	4,042,552	60.68	4,197,506	63.72	4,327,365	64.61	4,233,223	3,813,640	-3.69	5.85
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	1,126	0.02	1,016	0.02	5,352	0.08	3,994	1,040	10.83	44.73
Investment in nonbank subsidiaries	240,223	3.61	204,545	3.10	214,774	3.21	193,321	169,131	17.44	40.49
Common and preferred stock	240,152	3.60	204,475	3.10	214,692	3.21	193,226	169,082	17.45	40.49
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	71	0	70	0	82	0	95	49	1.43	44.90
Investment in subsidiary holding companies	1,994,723	29.94	1,866,015	28.32	1,886,730	28.17	1,901,129	1,793,042	6.90	7.28
Common and preferred stock	1,994,584	29.94	1,865,977	28.32	1,886,667	28.17	1,901,080	1,792,903	6.89	7.28
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	139	0	38	0	63	0	49	139	265.79	19.83
Assets Excluding Investment in Subsidiaries										
Net loans and leases	30,902	0.46	31,184	0.47	31,162	0.47	31,617	32,523	-0.90	2587.13
Securities	17,462	0.26	12,953	0.20	14,924	0.22	9,619	5,568	34.81	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	293,832	4.41	239,762	3.64	180,320	2.69	277,171	244,150	22.55	0.68
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment	5,991	0.09	5,074	0.08	5,322	0.08	3,893	3,394	18.07	95.46
Intangible assets	6,114	0.09	6,390	0.10	6,365	0.10	6,463	6,560	-4.32	1003.61
Other assets	29,131	0.44	23,488	0.36	24,842	0.37	15,995	13,747	24.03	103.84
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,662,056	100.00	6,587,933	100.00	6,697,156	100.00	6,676,425	6,082,795	1.13	8.13
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	297,525	4.47	296,257	4.50	296,574	4.43	295,307	294,039	0.43	-33.03
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	87,074	1.31	76,535	1.16	76,772	1.15	69,774	58,116	13.77	104.09
Balance due to subsidiaries and related institutions	294,486	4.42	303,122	4.60	295,188	4.41	294,634	295,495	-2.85	0.26
Total liabilities	679,085	10.19	675,914	10.26	668,534	9.98	659,715	647,650	0.47	-13.01
Equity Capital	5,982,971	89.81	5,912,019	89.74	6,028,622	90.02	6,016,710	5,435,145	1.20	11.20
Perpetual preferred stock (income surplus)	22,143	0.33	22,143	0.34	22,143	0.33	50,160	50,160	0.00	-55.86
Common stock	1,046	0.02	1,045	0.02	1,045	0.02	1,044	1,043	0.10	0.58
Common surplus	4,560,936	68.46	4,512,983	68.50	4,562,829	68.13	4,447,412	4,365,606	1.06	7.70
Retained earnings	2,890,868	43.39	2,176,680	33.04	2,269,455	33.89	2,147,736	1,651,731	32.81	129.56
Accumulated other comprehensive income	-140,096	-2.10	215,416	3.27	189,990	2.84	-169,938	-427,974		
Other equity capital components	-1,351,926	-20.29	-1,016,248	-15.43	-1,016,840	-15.18	-459,704	-205,421		
Total liabilities and equity capital	6,662,056	100.00	6,587,933	100.00	6,697,156	100.00	6,676,425	6,082,795	1.13	8.13
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	290,812	4.37	290,812	4.41	290,812	4.34	290,812	290,812	0.00	0.00
Notes payable to subsidiaries that issued TPS	290,812	4.37	290,812	4.41	290,812	4.34	290,812	290,812	0.00	0.00
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	468,223	7.03	468,223	7.11	468,223	6.99	468,223	468,223	0.00	-18.65

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	17	12.52	84	8.19	6.29	68	9.35	7.29	70	11.75	9.68	72	11.36	10.40	63
Bank net income / Average equity investment in banks	19.57	12.35	90	10.99	6.43	83	11.92	7.45	83	14.93	10.51	86	15.74	11.19	85
Nonbank net income / Average equity investment in nonbanks	16.36	13.18	65	10.53	8.01	67	11.08	9.75	66	14.55	7.89	73	6.50	7.10	56
Subsidiary HCs net income / Average equity investment in sub HCs	8.41	11.04	40	0.03	6.72	16	1.13	7.01	16	4.06	8.55	21	4.88	8.78	24
Bank net income / Parent net income	82.77	96.45	17	102.33	87.60	45	97.60	88.16	26	89.56	82.22	26	94.38	82.56	25
Nonbank net income / Parent net income	3.81	3.22	73	4.70	4.43	75	4.38	3.59	74	3.87	5.93	70	1.71	3.78	65
Subsidiary holding companies' net income / Parent net income	16.79	66.57	20	0.12	81.94	4	4.19	68.34	5	11.22	74	11	13.51	72.48	15
Leverage															
Total liabilities / Equity capital	11.35	16.51	45	11.43	20.37	44	11.09	20.06	41	10.96	20.43	50	11.92	20.88	51
Total debt / Equity capital	4.97	11.37	36	5.01	14.74	33	4.92	14.41	32	4.91	14.31	40	5.41	14.69	45
Total debt + notes payable to subs that issued TPS / Equity capital	9.83	13.41	44	9.93	17.04	45	9.74	16.67	41	9.74	16.36	50	10.76	17.10	53
Total debt + Loans guaranteed for affiliate / Equity capital	12.80	11.46	67	12.93	15.02	61	12.69	14.68	62	12.69	14.56	65	14.02	15.14	65
Total debt / Equity capital – excess over fair value	4.97	11.47	35	5.01	14.86	33	4.92	14.52	32	4.91	14.51	40	5.41	14.81	45
Long-term debt / Equity capital	4.97	10.65	36	5.01	13.73	34	4.92	13.56	34	4.91	13.04	41	5.41	13.37	46
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	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	27.20	40.69	34	25.43	32.61	43	24.78	34.67	38	30.10	28.44	53	28.11	28.63	52
Double Leverage															
Equity investment in subs / Equity capital	104.92	103.15	66	106.02	103.27	69	106.64	102.81	73	105.17	103.22	63	106.26	103.10	70
Total investment in subs / Equity capital	104.94	108.29	53	106.04	110.46	56	106.73	110.16	58	105.23	111.07	50	106.29	112.48	53
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.30	0.27	59	0.81	0.69	63	0.79	0.47	67	0.46	0.36	58	0.55	0.35	64
Equity investment in subs – equity cap / Net income-div (X)	0.35	0.85	33	1.18	2.31	48	1.09	1.82	43	0.56	1.22	35	0.66	1.22	34
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	279.02	152.56	85	297.03	128.63	92	233.91	136.59	87	201.12	177.68	64	213.46	162.34	76
Cash from ops + noncash items + op expense / Op expense + dividend	287.99	155.61	87	308.50	142.45	92	237.35	147.24	86	208.60	190.27	65	220.46	174.91	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	148.43	94.59	79	87.29	140.42	22	71.53	134.08	12	117.34	116.34	58	84.94	103.19	28
Pretax operating income + interest expense / Interest expense	3,877.42	1,645.53	87	3,903.87	1,826.91	84	2,924.27	2,016.32	81	2,018.31	1,968.54	68	1,318.25	2,898.75	57
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,025.84	1,896.20	74	2,039.32	1,413.95	81	1,539.84	1,539.23	72	1,077.97	1,632.83	48	869.04	1,369.37	42
Dividends + interest from subsidiaries / Interest expense + dividends	477.82	174.48	92	493.61	144.62	95	370.83	150.43	93	295.21	210.80	79	334.49	188.90	87
Fees + other income from subsidiaries / Salary + other expenses	89.55	12.03	95	88.60	14.76	95	88.62	13.95	94	84.99	16.52	91	72.25	16.08	89
Net income / Current part of long-term debt + preferred dividends (X)	728.83	40.79	96	330.35	26.65	93	253.31	35.64	91	167.78	57.11	87	154.54	33.93	91
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.23	3.29	57	2.43	3.69	51	1.68	3.85	42	3.21	2.64	63	3.10	2.61	56
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	0	1.04	44	0.25	0.80	81	0.26	1.03	81	0.35	0.54	81	0.84	6.54	77
Total	0	1.64	41	0.25	0.92	75	0.26	1.13	75	0.35	0.58	75	0.84	6.78	72
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	6.25	0.03	96	6.32	0.05	96	6.20	0.05	96	6.21	0.10	96	6.88	0.24	94
To subsidiary holding companies	1.58	0	99	1.60	0	99	1.57	0	99	1.57	0	99	1.74	0	99
Total	7.83	0.03	96	7.92	0.05	96	7.77	0.05	96	7.78	0.10	96	8.61	0.25	94
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.51	1.76	72	0.49	2.95	67	0.53	2.66	70	0.64	5.62	63	0.66	5.50	63
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	19.23	69.90	13	18.56	84.44	8	25.06	81.10	13	31.85	57.84	29	26.66	57.26	18
Dividends declared / Net income	14.68	27.22	27	31.48	49.77	31	27.44	42.29	31	17.88	33.08	21	16.99	27.33	23
Net income – dividends / Average equity	14.51	9.25	83	5.61	3.19	76	6.78	4.14	81	9.65	6.46	86	9.43	7.33	78
Percent of Dividends Paid															
Dividends from bank subsidiaries	537.38	160.45	91	555.77	130.19	96	415.83	132.17	93	333.33	178.13	84	424.76	157.73	93
Dividends from nonbank subsidiaries	5.61	6.19	71	5.77	3.74	77	5.76	3.41	78	6.67	7.53	73	6.86	7.13	76
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	542.99	213.42	90	561.54	167.02	95	421.58	174.85	90	340	260.40	76	431.62	215.26	89
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	95.31	43.30	91	170.99	61.85	96	116.89	60.28	93	66.55	66.55	49	76.45	60.71	70
Interest income from bank subsidiaries	0.04	0.11	68	0.49	0.48	73	0.35	0.36	71	0.61	0.54	71	0.95	0.52	76
Management and service fees from bank subsidiaries	19.63	0.87	97	29.93	1.79	96	27.69	1.47	96	17.35	1.55	94	15.22	1.88	91
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	114.98	48.70	95	201.41	71.13	96	144.93	62.88	94	84.51	69.36	64	92.63	63.43	79
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	21.60	66.90	36	38.63	52.29	55	36.04	56.39	48	30.78	82.95	40	68.18	51.40	61
Interest income from nonbank subsidiaries	1.53	2.38	73	2.74	4.57	70	2.55	7.38	70	2.18	20.25	58	5.37	18.56	59
Management and service fees from nonbank subsidiaries	8.40	0.66	91	14.52	0.93	91	13.29	0.86	92	11.96	1.92	88	23.33	2.96	90
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	31.53	94.31	34	55.89	70.62	48	51.88	79.84	42	44.92	150.41	26	96.88	99.33	55
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	0	36.58	20	0	25.82	20	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies	0	5.06	22	0	9.87	25	0	8.40	23	0	6.54	25	0.06	3.95	61
Management and service fees from subsidiary holding companies	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	0	47.30	12	0	41.80	13	0	55.20	11	0	76.49	9	0.06	61.19	19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	81.46	72.55	35	83.52	68	40	78.93	69.76	32	76.48	67.32	33	80.75	65.18	39
Interest income from bank subsidiaries	0.03	0.27	59	0.24	1.03	66	0.24	0.63	66	0.70	0.80	70	1.01	0.92	74
Management and service fees from bank subsidiaries	16.78	1.64	92	14.62	2.06	90	18.70	1.87	94	19.93	1.81	92	16.08	2.01	91
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	98.27	82.68	56	98.37	80.80	55	97.86	82.20	50	97.11	78.80	46	97.84	74.20	50
Dividends from nonbank subsidiaries	0.85	3.56	62	0.87	2.36	68	1.09	1.95	66	1.53	2.65	67	1.30	2.57	70
Interest income from nonbank subsidiaries	0.06	0.20	81	0.06	0.90	75	0.08	0.73	75	0.11	1.19	69	0.10	2.32	68
Management and service fees from nonbank subsidiaries	0.33	0.02	93	0.33	0.03	92	0.40	0.02	93	0.59	0.06	91	0.45	0.03	93
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	1.24	5.69	55	1.25	5.80	59	1.57	4.70	59	2.23	7.29	59	1.85	7.64	64
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	0.01	0.37	87
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	0.01	6.79	79
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	97.74	28.03	86	98.16	27.05	86	98.06	27.08	87	98.48	28.33	87	98.90	26.53	88