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

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BHC Name FIRST AMERICAN FINANCIAL CORPORATION

City/State SANTA ANA, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 16,686,064
Peer Group Number: 9 Number in Peer Group: _____
Number of Bank Subsidiaries: _____

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

Mailing Address:

FIRST AMERICAN FINANCIAL CORPORATION
1 FIRST AMERICAN WAY

SANTA ANA, CA 92707

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	14,835,237	12,004,677	12,260,579	11,367,680	10,233,932
Net income ($000)	981,165	416,138	696,429	707,410	474,496
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.76			1.06			1.06			1.82			1.59		
+ Non-interest income	59.92			52.39			55.38			51.70			54.73		
– Overhead expense	49.33			47.58			49.40			46.20			49.82		
– Provision for credit losses	0			0			0			0			0		
+ Securities gains (losses)	0.40			0.13			0.49			0.64			-0.55		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	11.76			6.01			7.53			7.96			5.96		
Net operating income	8.82			4.62			5.68			6.22			4.64		
Net income	8.82			4.62			5.68			6.22			4.64		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.27			2.90			2.93			4.03			3.54		
Interest expense	0.86			0.88			0.90			0.76			0.71		
Net interest income (tax equivalent)	1.41			2.02			2.03			3.27			2.83		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0			0			0			0		
Earnings coverage of net loan and lease losses (X)															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases	0			0			0			0			0		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	4.85			4.46			4.32			10.30			28.80		
30–89 days past due loans and leases / Total loans and leases	0			0			0			0			0		
Liquidity and Funding															
Net noncore funding dependence	7.08			-7.70			-2.91			-25.92			-36.14		
Net short-term noncore funding dependence	-17.70			-33.90			-26.42			-45.41			-54.20		
Net loans and leases / Total assets	4.13			5.95			6.08			2.66			0.84		
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0		
Holding company equity capital / Total assets	33.54			37.38			38.37			38.38			35.20		
Total equity capital (including minority interest) / Total assets	33.64			37.46			38.46			38.41			35.23		
Common equity tier 1 capital / Total risk-weighted assets															
Net loans and leases / Equity capital (X)	0.12			0.16			0.16			0.07			0.02		
Cash dividends / Net income	16.01			35.51			28.53			26.64			37.62		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	32.02			7.07			11.08			8.36			11.05		
Equity capital	18.49			11.35			11.07			18.14			7.53		
Net loans and leases	-8.36			102.64			153.97			242.20			1,167.31		
Noncore funding	58.33			48.39			48.95			23.60			7.65		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	29.22			21			20.21			16.01			18.89		
Equity investment in subsidiaries / Equity capital	122.51			124.62			121.10			117.97			122.73		
Cash from ops + noncash items + op expense / Op expense + dividends	122.89			172.17			247.92			165.08			192.23		

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	25,148	10,809	23,753	8,813	3,152	132.66	9179.70
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	25,148	10,809	23,753	8,813	3,152	132.66	9179.70
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	25,148	10,809	23,753	8,813	3,152	132.66	9179.70
Investment interest income (tax equivalent)	97,252	96,672	125,876	163,339	138,409	0.60	46.37
Interest on balances due from depository institutions	7,356	22,345	26,653	69,883	49,485	-67.08	49.79
Interest income on other earning assets	7,271	6,997	10,826	12,492	12,773	3.92	-21.77
Total interest income (tax equivalent)	137,027	136,823	187,108	254,527	203,819	0.15	69.34
Interest on time deposits of $250K or more	11	13	16	9	6	-15.38	
Interest on time deposits < $250K	3	4	5	2	1	-25.00	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,104	3,388	4,050	8,306	5,295	-37.90	1.54
Interest on other borrowings and trading liabilities	49,828	38,116	53,396	39,484	35,676	30.73	133.19
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	51,946	41,521	57,467	47,801	40,978	25.11	116.66
Net interest income (tax equivalent)	85,081	95,302	129,641	206,726	162,841	-10.72	49.42
Non-interest income	6,667,484	4,717,346	6,789,998	5,877,501	5,600,870	41.34	67.67
Adjusted operating income (tax equivalent)	6,752,565	4,812,648	6,919,639	6,084,227	5,763,711	40.31	67.41
Overhead expense	5,488,940	4,283,684	6,056,753	5,252,221	5,098,049	28.14	50.19
Provision for credit losses	0	0	0	0	0		
Securities gains (losses)	44,987	12,026	60,384	73,012	-56,124	274.08	160.85
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	1,308,612	540,990	923,270	905,018	609,538	141.89	230.35
Applicable income taxes	320,281	121,859	222,774	195,170	133,640	162.83	139.70
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	320,281	121,859	222,774	195,170	133,640	162.83	139.70
Minority interest	7,166	2,993	4,067	2,438	1,402	139.43	1214.86
Net income before discontinued operations, net of minority interest	981,165	416,138	696,429	707,410	474,496	135.78	274.53
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	981,165	416,138	696,429	707,410	474,496	135.78	274.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest	988,331	419,131	700,496	709,848	475,898	135.80	276.49
Investment securities income (tax equivalent)	97,252	96,672	125,876	163,339	138,409	0.60	46.37
US Treasury and agency securities (excluding mortgage-backed securities)	6,716	7,696	9,830	14,265	10,760	-12.73	27.49
Mortgage-backed securities	40,227	44,052	55,851	86,381	63,182	-8.68	67.20
All other securities	50,309	44,924	60,195	62,693	64,467	11.99	35.55
Cash dividends declared	157,066	147,768	198,663	188,440	178,487	6.29	66.73
Common	157,066	147,768	198,663	188,440	178,487	6.29	66.73
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.23			1.52			1.53			2.24			1.99		
Less: Interest expense	0.47			0.46			0.47			0.42			0.40		
Equals: Net interest income (tax equivalent)	0.76			1.06			1.06			1.82			1.59		
Plus: Non-interest income	59.92			52.39			55.38			51.70			54.73		
Equals: adjusted operating income (tax equivalent)	60.69			53.45			56.44			53.52			56.32		
Less: Overhead expense	49.33			47.58			49.40			46.20			49.82		
Less: Provision for credit losses	0			0			0			0			0		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0.40			0.13			0.49			0.64			-0.55		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	11.76			6.01			7.53			7.96			5.96		
Less: Applicable income taxes (tax equivalent)	2.88			1.35			1.82			1.72			1.31		
Less: Minority interest	0.06			0.03			0.03			0.02			0.01		
Equals: Net operating income	8.82			4.62			5.68			6.22			4.64		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	8.82			4.62			5.68			6.22			4.64		
Memo: Net income (last four quarters)	8.77			5.38			5.68			6.22			4.64		
Net income–BHC and noncontrolling (minority) interest	8.88			4.66			5.71			6.24			4.65		
Margin Analysis															
Average earning assets / Average assets	54.28			52.42			52.13			55.57			56.27		
Average interest-bearing funds / Average assets	26.68			27.54			26.41			31.76			35.17		
Interest income (tax equivalent) / Average earning assets	2.27			2.90			2.93			4.03			3.54		
Interest expense / Average earning assets	0.86			0.88			0.90			0.76			0.71		
Net interest income (tax equivalent) / Average earning assets	1.41			2.02			2.03			3.27			2.83		
Yield or Cost															
Total loans and leases (tax equivalent)	9.07			7.36			11.47			8.06			12.15		
Interest-bearing bank balances	2.73			4.12			3.83			10.54			9.35		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	2.27			2.90			2.93			4.03			3.54		
Investment securities (tax equivalent)	1.70			2.13			2.05			2.65			2.43		
US Treasury and agency securities (excluding mortgage-backed securities)	2.06			2.70			2.67			2.63			2.28		
Mortgage-backed securities	1.17			1.80			1.69			2.66			2.34		
All other securities	2.29			2.45			2.47			2.60			2.43		
Interest-bearing deposits	0.06			0.14			0.12			0.31			0.52		
Time deposits of $250K or more	1.20			1.54			1.35			0.79			0.53		
Time deposits < $250K	0.21			0.47			0.39			0.36			0.18		
Other domestic deposits	0.14			0.23			0.22			0.31			0.19		
Foreign deposits															
Federal funds purchased and repos	0			0			0			0			0		
Other borrowed funds and trading liabilities	3.62			4.23			4.29			4.56			4.46		
All interest-bearing funds	1.75			1.67			1.77			1.32			1.14		

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	6,667,484	4,717,346	6,789,998	5,877,501	5,600,870
Fiduciary activities income	34,277	24,275	34,170	27,129	18,457
Service charges on deposit accounts - domestic	7,209	5,433	7,738	6,165	7,260
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	1,077,698	964,885	1,340,588	1,113,716	1,026,772
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	380,954	-32,252	-5,181	-4,356	2,493
Other non-interest income	5,167,346	3,755,005	5,412,683	4,734,847	4,545,888
Total overhead expenses	5,488,940	4,283,684	6,056,753	5,252,221	5,098,049
Personnel expense	1,727,610	1,410,067	1,965,993	1,830,405	1,773,308
Net occupancy expense	226,453	225,701	303,960	295,384	289,075
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	36,550	31,439	43,250	28,350	30,381
Other operating expenses	3,498,327	2,616,477	3,743,550	3,098,082	3,005,285
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,046	18,199	18,644	17,536	17,371
Average personnel expense per employee	90.71	77.48	105.45	104.38	102.08
Average assets per employee	778.92	659.63	657.62	648.25	589.14

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	81.29			89.01			87.53			86.33			88.45		
Percent of Average Assets															
Total overhead expense	49.33			47.58			49.40			46.20			49.82		
Personnel expense	15.53			15.66			16.04			16.10			17.33		
Net occupancy expense	2.04			2.51			2.48			2.60			2.82		
Other operating expenses	31.77			29.41			30.89			27.50			29.66		
Overhead less non-interest income	-10.59			-4.82			-5.98			-5.50			-4.91		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	81.29			89.01			87.53			86.33			88.45		
Personnel expense	25.58			29.30			28.41			30.08			30.77		
Net occupancy expense	3.35			4.69			4.39			4.85			5.02		
Other operating expenses	52.35			55.02			54.73			51.39			52.67		
Total non-interest income	98.74			98.02			98.13			96.60			97.17		
Fiduciary activities income	0.51			0.50			0.49			0.45			0.32		
Service charges on domestic deposit accounts	0.11			0.11			0.11			0.10			0.13		
Trading revenue	0			0			0			0			0		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	15.96			20.05			19.37			18.30			17.81		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	5.64			-0.67			-0.07			-0.07			0.04		
Other non-interest income	76.52			78.02			78.22			77.82			78.87		
Overhead less non-interest income	-17.45			-9.01			-10.60			-10.28			-8.72		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.47			22.53			24.13			21.57			21.92		
Applicable income tax + TE / Pretax net operating income + TE	24.47			22.53			24.13			21.57			21.92		

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	651,048	722,156	748,312	287,459	76,311	-9.85	
Commercial and industrial loans	38,204	29,986	29,912	18,970	13,237	27.41	445.23
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	0		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	689,252	752,142	778,224	306,429	89,548	-8.36	9736.62
Less: Allowance for loan and lease losses	0	0	0	0	0		
Net loans and leases	689,252	752,142	778,224	306,429	89,548	-8.36	9736.62
Debt securities that reprice or mature in over 1 year	7,594,448	4,690,757	5,221,698	4,417,359	3,978,589	61.90	137.00
Mutual funds and equity securities	760,758	393,180	464,126	392,318	353,535	93.49	96.11
Subtotal	9,044,458	5,836,079	6,464,048	5,116,106	4,421,672	54.97	151.28
Interest-bearing bank balances	302,527	749,012	587,179	866,706	707,613	-59.61	-57.86
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,501,358	1,248,467	1,133,124	1,496,277	1,735,222	20.26	8.18
Trading assets	0	0	0	0	0		
Total earning assets	10,848,343	7,833,558	8,184,351	7,479,089	6,864,507	38.49	90.15
Non-interest-bearing cash and due from depository institutions	1,702,579	804,908	734,143	663,675	795,725	111.52	127.73
Premises, fixed assets, and leases	1,060,484	1,022,872	1,029,917	1,021,688	1,035,307	3.68	30.76
Other real estate owned	35,101	35,126	35,120	35,200	36,217	-0.07	-3.33
Investment in unconsolidated subsidiaries	448,920	261,445	285,885	185,877	73,628	71.71	289.85
Intangible and other assets	2,590,637	2,680,901	2,526,572	2,133,638	1,825,251	-3.37	41.46
Total assets	16,686,064	12,638,810	12,795,988	11,519,167	10,630,635	32.02	80.46
Quarterly average assets	16,049,158	12,563,580	13,028,284	11,571,744	10,760,093	27.74	77.90
Average loans and leases (YTD)	369,625	195,831	207,173	109,382	25,942	88.75	2889.93
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	689,252	752,142	778,224	306,429	89,548	-8.36	9736.62
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	9,856,564	6,332,404	6,818,948	6,305,954	6,067,346	55.65	97.92
U.S. Treasury securities	171,745	112,072	80,846	143,941	162,506	53.25	14.18
US agency securities (excluding mortgage-backed securities)	211,506	266,852	263,922	321,919	320,385	-20.74	4.73
Municipal securities	1,613,801	1,102,783	1,248,808	1,090,840	1,045,035	46.34	75.10
Mortgage-backed securities	5,373,158	3,346,338	3,474,618	3,278,257	3,196,829	60.57	141.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,725,596	1,111,179	1,286,628	1,078,679	989,056	55.29	57.50
Mutual funds and equity securities	760,758	393,180	464,126	392,318	353,535	93.49	96.11
Available-for-sale securities	9,095,806	6,332,404	6,354,822	6,305,954	6,067,346	43.64	82.64
U.S. Treasury securities	171,745	112,072	80,846	143,941	162,506	53.25	14.18
US agency securities (excluding mortgage-backed securities)	211,506	266,852	263,922	321,919	320,385	-20.74	4.73
Municipal securities	1,613,801	1,102,783	1,248,808	1,090,840	1,045,035	46.34	75.10
Mortgage-backed securities	5,373,158	3,346,338	3,474,618	3,278,257	3,196,829	60.57	141.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,725,596	1,111,179	1,286,628	1,078,679	989,056	55.29	57.50
Mutual funds and equity securities	0	393,180	0	392,318	353,535	-100.00	-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	95,048	246,021	233,812	159,316	-52,441	-61.37	40.97
Structured notes, fair value	0	0	0	0	0		
Pledged securities	113,666	107,666	110,163	104,516	106,011	5.57	-7.16

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Demand deposits	3,426,838	1,686,724	1,838,744	1,131,924	826,861	103.17	1687.91
NOW, ATS and transaction accounts	2,004,701	1,810,022	1,435,004	2,203,759	2,957,679	10.76	-33.72
Time deposits less brokered deposits < $250K	1,768	1,760	1,762	628	502	0.45	
MMDA and other savings accounts	0	0	0	0	0		
Other non-interest-bearing deposits	97,094	61,267	93,637	33,793	28,643	58.48	273.65
Core deposits	5,530,401	3,559,773	3,369,147	3,370,104	3,813,685	55.36	70.56
Time deposits of $250K or more	1,148	1,133	1,439	1,120	1,141	1.32	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
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	197,145	6,997	3,478	23,039	25,393	2717.56	154.86
Other borrowings w/remaining maturity over 1 year	2,248,798	1,537,457	1,526,195	1,003,779	805,124	46.27	206.61
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	2,447,091	1,545,587	1,531,112	1,027,938	831,658	58.33	201.24
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	3,095,587	2,798,515	2,974,081	2,696,123	2,239,904	10.62	43.11
Total liabilities	11,073,079	7,903,875	7,874,340	7,094,165	6,885,247	40.10	78.08
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	2,186,372	2,273,007	2,214,935	2,300,926	2,258,290	-3.81	0.16
Retained earnings	3,476,903	2,426,949	2,655,495	2,161,049	1,644,165	43.26	243.41
Accumulated other comprehensive income	-66,141	23,813	39,541	-41,492	-160,575		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,597,135	4,723,770	4,909,972	4,420,484	3,741,881	18.49	85.20
Noncontrolling (minority) interest in subsidiaries	15,850	11,165	11,676	4,518	3,507	41.96	152.67
Total equity capital, including minority interest	5,612,985	4,734,935	4,921,648	4,425,002	3,745,388	18.54	85.34
Total liabilities and capital	16,686,064	12,638,810	12,795,988	11,519,167	10,630,635	32.02	80.46
Memoranda							
Non-interest-bearing deposits	3,523,932	1,747,991	1,932,381	1,165,717	855,504	101.60	1519.07
Interest-bearing deposits	2,007,617	1,812,915	1,438,205	2,205,507	2,959,322	10.74	-33.66
Total deposits	5,531,549	3,560,906	3,370,586	3,371,224	3,814,826	55.34	70.51
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	4,909,972	4,420,484	4,420,484	3,741,881	3,479,955		
Accounting restatements	0	0	0	0	0		
Net income	981,165	416,138	696,429	707,410	474,496		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	1		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	157,066	147,768	198,663	188,440	178,487		
Change in other comprehensive income	-105,682	65,305	81,033	119,083	-52,516		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-31,254	-30,389	-89,311	40,550	18,432		
Holding company equity capital, ending balance	5,597,135	4,723,770	4,909,972	4,420,484	3,741,881		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	3.90			5.71			5.85			2.50			0.72		
Commercial and industrial loans	0.23			0.24			0.23			0.16			0.12		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Net loans and leases	4.13			5.95			6.08			2.66			0.84		
Debt securities over 1 year	45.51			37.11			40.81			38.35			37.43		
Mutual funds and equity securities	4.56			3.11			3.63			3.41			3.33		
Subtotal	54.20			46.18			50.52			44.41			41.59		
Interest-bearing bank balances	1.81			5.93			4.59			7.52			6.66		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	9			9.88			8.86			12.99			16.32		
Trading assets	0			0			0			0			0		
Total earning assets	65.01			61.98			63.96			64.93			64.57		
Non-interest cash and due from depository institutions	10.20			6.37			5.74			5.76			7.49		
Other real estate owned	0.21			0.28			0.27			0.31			0.34		
All other assets	24.78			31.65			30.30			29.31			27.94		
Memoranda															
Short-term investments	10.81			15.80			13.44			20.51			22.98		
U.S. Treasury securities	1.03			0.89			0.63			1.25			1.53		
US agency securities (excluding mortgage-backed securities)	1.27			2.11			2.06			2.79			3.01		
Municipal securities	9.67			8.73			9.76			9.47			9.83		
Mortgage-backed securities	32.20			26.48			27.15			28.46			30.07		
Asset-backed securities	0			0			0			0			0		
Other debt securities	10.34			8.79			10.05			9.36			9.30		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	4.13			5.95			6.08			2.66			0.84		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	94.46			96.01			96.16			93.81			85.22		
Real estate loans secured by 1–4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1–4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	5.54			3.99			3.84			6.19			14.78		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans	0			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	10.81			15.80			13.44			20.51			22.98		
Liquid assets	46.45			41.66			40.07			45.67			48.67		
Investment securities	59.07			50.10			53.29			54.74			57.07		
Net loans and leases	4.13			5.95			6.08			2.66			0.84		
Net loans, leases and standby letters of credit	4.13			5.95			6.08			2.66			0.84		
Core deposits	33.14			28.17			26.33			29.26			35.87		
Noncore funding	14.67			12.23			11.97			8.92			7.82		
Time deposits of $250K or more	0.01			0.01			0.01			0.01			0.01		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	1.18			0.06			0.03			0.20			0.24		
Earning assets that reprice within 1 year	57.56			48.64			51.72			53.53			57.32		
Interest-bearing liabilities that reprice within 1 year	0			0			0			0			0		
Long-term debt that reprices within 1 year	0			0			0			0			0		
Net assets that reprice within 1 year	57.56			48.64			51.72			53.52			57.32		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.08			-7.70			-2.91			-25.92			-36.14		
Net short-term noncore funding dependence	-17.70			-33.90			-26.42			-45.41			-54.20		
Short-term investment / Short-term noncore funding	915			27,468.08			49,462.42			9,870.03			9,206.43		
Liquid assets - short-term noncore funding / Nonliquid assets	84.54			71.31			66.80			83.69			94.33		
Net loans and leases / Total deposits	12.46			21.12			23.09			9.09			2.35		
Net loans and leases / Core deposits	12.46			21.13			23.10			9.09			2.35		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	92.28			100			93.19			100			100		
U.S. Treasury securities	1.74			1.77			1.19			2.28			2.68		
US agency securities (excluding mortgage-backed securities)	2.15			4.21			3.87			5.11			5.28		
Municipal securities	16.37			17.41			18.31			17.30			17.22		
Mortgage-backed securities	54.51			52.84			50.96			51.99			52.69		
Asset-backed securities	0			0			0			0			0		
Other debt securities	17.51			17.55			18.87			17.11			16.30		
Mutual funds and equity securities	7.72			6.21			6.81			6.22			5.83		
Debt securities 1 year or less	15.23			19.72			16.62			23.73			28.60		
Debt securities 1 to 5 years	10.74			12.80			12.53			13.46			14.51		
Debt securities over 5 years	66.31			61.28			64.04			56.59			51.07		
Pledged securities	1.15			1.70			1.62			1.66			1.75		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-9.69			-6.50			-27.20			-3.27			56.06		
Investment securities	55.65			0.53			8.14			3.93			16.25		
Core deposits	55.36			-7.96			-0.03			-11.63			23		
Noncore funding	58.33			48.39			48.95			23.60			7.65		

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			0	0	0
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							0			0			0		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	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		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							0			0			0		

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	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
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	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
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	0	0	0	0	0
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Futures and forwards															
Written options															
Exchange-traded															
Over-the-counter															
Purchased options															
Exchange-traded															
Over-the-counter															
Swaps															
Held for trading															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Non-traded															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less															
Over 1 year to 5 years															
Over 5 years															
Gross negative fair value (absolute value)															
Gross positive fair value															
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

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	0	0	0	0	0
Gross losses	0	0	0	0	0
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	0
Net losses	0	0	0	0	0
Provision for loan and lease losses	0	0	0	0	0
Adjustments	0	0	0	0	0
Ending balance	0	0	0	0	0
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0			0			0			0			0		
Provision for loan and lease losses / Average loans and leases	0			0			0			0			0		
Provision for loan and lease losses / Net loan and lease losses															
Allowance for loan and lease losses / Total loans and leases not held for sale	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases	0			0			0			0			0		
Allowance for loan and lease losses / Net loans and leases losses (X)															
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases										0					
Gross loan and lease losses / Average loans and leases	0			0			0			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)															
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0			0			0			0			0		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

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	0	0	0	4	0
90+ days past due loans and leases	0	0	0	300	0
Nonaccrual loans and leases	0	0	0	0	0
Total past due and nonaccrual loans and leases	0	0	0	304	0
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	35,101	35,126	35,120	35,200	36,217
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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0			0			0			0			0		
90+ days past due loans and leases	0			0			0			0.10			0		
Nonaccrual loans and leases	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases	0			0			0			0.10			0		
30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0			0			0			0			0		
90+ days past due assets	0			0			0			0.10			0		
Nonaccrual assets	0			0			0			0			0		
30+ days past due and nonaccrual assets	0			0			0			0.10			0		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned	0.21			0.28			0.27			0.31			0.34		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.21			0.28			0.27			0.31			0.34		
Allowance for loan and lease losses															
Equity capital + allowance for loan and lease losses	0.63			0.74			0.72			0.80			0.97		
Tier 1 capital + allowance for loan and lease losses															
Loans and leases + other real estate owned	4.85			4.46			4.32			10.30			28.80		

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	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		
Commercial and industrial	30–89 days past due	0			0			0			0.02			0		
	90+ days past due	0			0			0			1.58			0		
	Nonaccrual	0			0			0			0			0		
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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 # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

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					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	0			0			0			0			0		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	0			0			0			0			0		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	-18,864	-17,500	-24,946	-23,399	-28,939		
Total property and casualty	-18,864	-17,500	-24,946	-23,399	-28,939		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	-409	2,417	5,991	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,077,698	964,885	1,340,588	1,113,716	1,026,772	11.69	52.22
Other insurance activities income	1,096,562	983,418	1,365,232	1,137,115	1,055,711	11.51	51.49
Insurance and reinsurance underwriting income	-18,864	-18,533	-24,644	-23,399	-28,939		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	714	519	659	723	-2,140	37.57	28.65
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	131,839	112,723	123,034	110,457	92,999	16.96	57.40

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	15.96			20.05			19.37			18.30			17.81		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	-1.92			-4.21			-3.58			-3.31			-6.10		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	703,207	544,505	605,930	527,990	374,687
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	703,207	544,505	605,930	527,990	374,687
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans															
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases															
Total selected assets	29.15			23.73			14.76			40.91			-7.84		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

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

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	25,001	26,733	35,133	40,486	24,665	-6.48	5196.82
Dividends	25,000	26,500	34,900	36,500	21,800	-5.66	5455.56
Interest	1	233	233	3,986	2,865	-99.57	-95.45
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	364,329	237,592	570,280	348,933	372,961	53.34	888507.32
Dividends	157,450	237,000	569,000	348,299	372,942	-33.57	383924.39
Interest	1,022	592	1,280	634	19	72.64	
Management and service fees	0	0	0	0	0		
Other income	205,857	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	389,330	264,325	605,413	389,419	397,626	47.29	75792.79
Securities gains (losses)	-10,606	0	0	0	0		
Other operating income	10,191	8,284	19,019	17,040	-5,870	23.02	148.02
Total operating income	388,915	272,609	624,432	406,459	391,756	42.66	8314.43
Operating Expenses							
Personnel expenses	16,354	8,118	20,103	24,244	1,805	101.45	123.38
Interest expense	36,024	28,729	39,824	32,287	32,447	25.39	79.86
Other expenses	13,515	8,991	12,970	12,891	7,565	50.32	122.84
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	65,893	45,838	72,897	69,422	41,817	43.75	97.20
Income (loss) before taxes	323,022	226,771	551,535	337,037	349,939	42.44	
Applicable income taxes (credit)	80,813	51,754	134,060	73,209	77,031	56.15	
Extraordinary items							
Income before undistributed income of subsidiaries	242,209	175,017	417,475	263,828	272,908	38.39	
Equity in undistributed income of subsidiaries	738,956	241,121	278,954	443,582	201,588	206.47	162.42
Bank subsidiaries	7,494	4,275	8,868	28,966	39,488	75.30	-63.35
Nonbank subsidiaries	731,462	236,846	270,086	414,616	162,100	208.83	180.10
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	981,165	416,138	696,429	707,410	474,496	135.78	274.53
Memoranda							
Bank net income	32,494	30,775	43,768	65,466	61,288	5.59	55.48
Nonbank net income	888,912	473,846	839,086	762,915	535,042	87.60	240.33
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	504,989	6.25	399,366	6.20	405,736	6.06	362,237	286,948	26.45	91.70
Common and preferred stock	504,989	6.25	399,366	6.20	405,736	6.06	362,237	286,948	26.45	91.70
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	6,352,000	78.60	5,487,519	85.16	5,540,084	82.71	4,852,819	4,305,333	15.75	71.51
Common and preferred stock	6,352,000	78.60	5,487,519	85.16	5,540,084	82.71	4,852,819	4,305,333	15.75	71.51
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	195,251	2.42	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	707,871	8.76	61,596	0.96	201,219	3	5,321	6,558	1049.22	10369.92
Cash and due from unrelated depository institution	90,715	1.12	5,818	0.09	5,714	0.09	336,370	320,748	1459.21	-61.76
Premises, furnishings, fixtures and equipment	0	0	2	0	0	0	495	505	-100.00	-100.00
Intangible assets	1,314	0.02	1,456	0.02	1,420	0.02	1,562	1,704	-9.75	-35.08
Other assets	220,089	2.72	477,457	7.41	258,734	3.86	247,153	123,098	-53.90	72.25
Balance due from subsidiaries and related institutions	9,142	0.11	10,642	0.17	284,929	4.25	14,066	2,529	-14.10	
Total assets	8,081,371	100.00	6,443,856	100.00	6,697,836	100.00	5,820,023	5,047,423	25.41	86.15
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	1,635,419	20.24	992,212	15.40	992,517	14.82	707,590	706,982	64.83	131.77
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	848,817	10.50	727,874	11.30	795,347	11.87	691,949	598,560	16.62	38.37
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	2,484,236	30.74	1,720,086	26.69	1,787,864	26.69	1,399,539	1,305,542	44.43	88.33
Equity Capital	5,597,135	69.26	4,723,770	73.31	4,909,972	73.31	4,420,484	3,741,881	18.49	85.20
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	2,186,372	27.05	2,273,007	35.27	2,214,935	33.07	2,300,926	2,258,290	-3.81	0.16
Retained earnings	3,476,903	43.02	2,426,949	37.66	2,655,495	39.65	2,161,049	1,644,165	43.26	243.41
Accumulated other comprehensive income	-66,141	-0.82	23,813	0.37	39,541	0.59	-41,492	-160,575		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	8,081,371	100.00	6,443,856	100.00	6,697,836	100.00	5,820,023	5,047,423	25.41	86.15
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	9,142	0.11	10,642	0.17	284,929	4.25	14,066	0	-14.10	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	25.34			12.15			15.02			17.27			13.24		
Bank net income / Average equity investment in banks	10.43			10.70			11.28			19.54			23.91		
Nonbank net income / Average equity investment in nonbanks	20.09			12.18			15.96			16.37			12.56		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	3.31			7.40			6.28			9.25			12.92		
Nonbank net income / Parent net income	90.60			113.87			120.48			107.85			112.76		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	44.38			36.41			36.41			31.66			34.89		
Total debt / Equity capital	29.22			21			20.21			16.01			18.89		
Total debt + notes payable to subs that issued TPS / Equity capital	29.22			21			20.21			16.01			18.89		
Total debt + Loans guaranteed for affiliate / Equity capital	29.38			21.23			26.02			16.33			18.89		
Total debt / Equity capital – excess over fair value	29.22			21			20.21			16.01			18.89		
Long-term debt / Equity capital	29.22			21			20.21			16.01			18.89		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	72.72			64.54			65.03			70.49			87.81		
Double Leverage															
Equity investment in subs / Equity capital	122.51			124.62			121.10			117.97			122.73		
Total investment in subs / Equity capital	122.51			124.62			121.10			117.97			122.73		
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)	0.96			2.10			1.49			1.12			1.79		
Equity investment in subs – equity cap / Net income-div (X)	1.15			3.25			2.08			1.53			2.87		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	138.23			114.13			180.63			129.29			142.93		
Cash from ops + noncash items + op expense / Op expense + dividend	122.89			172.17			247.92			165.08			192.23		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	327.29			42.11			75.60			103.48			142.46		
Pretax operating income + interest expense / Interest expense	996.69			889.35			1,484.93			1,143.88			1,178.49		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	996.69			889.35			1,484.93			1,143.88			1,178.49		
Dividends + interest from subsidiaries / Interest expense + dividends	95.02			149.76			253.86			176.43			188.51		
Fees + other income from subsidiaries / Salary + other expenses	689.20			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.83			1.05			3.54			5.78			6.38		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0.16			0.23			5.80			0.32			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0.16			0.23			5.80			0.32			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	150.92			219.14			220.52			62.37			57.22		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	64.85			84.43			47.59			71.43			65.40		
Dividends declared / Net income	16.01			35.51			28.53			26.64			37.62		
Net income – dividends / Average equity	21.28			7.83			10.73			12.67			8.26		
Percent of Dividends Paid															
Dividends from bank subsidiaries	15.92			17.93			17.57			19.37			12.21		
Dividends from nonbank subsidiaries	100.24			160.39			286.41			184.83			208.95		
Dividends from subsidiary holding companies	0			0			0			0			0		
Dividends from all subsidiaries	116.16			178.32			303.98			204.20			221.16		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	76.94			86.11			79.74			55.75			35.57		
Interest income from bank subsidiaries	0			0.76			0.53			6.09			4.67		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	76.94			86.87			80.27			61.84			40.24		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	17.71			50.02			67.81			45.65			69.70		
Interest income from nonbank subsidiaries	0.11			0.12			0.15			0.08			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	23.16			0			0			0			0		
Operating income from nonbank subsidiaries	40.99			50.14			67.96			45.74			69.71		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	6.43			9.72			5.59			8.98			5.56		
Interest income from bank subsidiaries	0			0.09			0.04			0.98			0.73		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries	0			0			0			0			0		
Operating income from bank subsidiaries	6.43			9.81			5.63			9.96			6.30		
Dividends from nonbank subsidiaries	40.48			86.94			91.12			85.69			95.20		
Interest income from nonbank subsidiaries	0.26			0.22			0.20			0.16			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries	52.93			0			0			0			0		
Operating income from nonbank subsidiaries	93.68			87.15			91.33			85.85			95.20		
Dividends from subsidiary holding companies	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt															
Loans and advances from subsidiaries / Total debt	0			0			0			0			0		