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

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BHC Name LAKELAND BANCORP, INC.

City/State OAK RIDGE, NJ

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 8,173,575
Peer Group Number: 2 Number in Peer Group: 144
Number of Bank Subsidiaries: 1

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

Mailing Address:

LAKELAND BANCORP, INC.
250 OAK RIDGE ROAD

OAK RIDGE, NJ 07438

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	7,844,785	7,059,440	7,197,366	6,323,095	5,542,867
Net income ($000)	72,871	38,670	57,518	70,672	63,401
Number of BHCs in peer group	144	142	147	146	154

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3	2.83	56	2.89	2.96	37	2.89	2.96	36	3.11	3.21	35	3.14	3.33	32
+ Non-interest income	0.28	0.91	12	0.39	0.95	18	0.37	0.98	16	0.42	0.90	20	0.41	0.90	17
– Overhead expense	1.79	2.32	17	1.81	2.45	17	1.86	2.48	18	2	2.59	20	2.01	2.58	18
– Provision for credit losses	-0.19	-0.02	8	0.50	0.45	65	0.36	0.38	54	0.03	0.12	23	0.08	0.12	45
+ Securities gains (losses)	0	0.01	49	0.01	0.02	49	0.01	0.02	60	0	0.01	29	0	0	42
+ Other tax equivalent adjustments	0	0	42	0	0	47	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.68	1.64	43	0.96	1.10	40	1.05	1.22	39	1.49	1.53	44	1.46	1.55	41
Net operating income	1.24	1.26	45	0.73	0.88	35	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Net income	1.24	1.27	44	0.73	0.88	35	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Net income (Subchapter S adjusted)		1.41			1.19			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.50	3.34	61	3.76	3.84	35	3.70	3.78	36	4.34	4.49	36	4.12	4.38	30
Interest expense	0.32	0.31	54	0.68	0.63	60	0.61	0.57	56	1.02	1.02	50	0.76	0.81	45
Net interest income (tax equivalent)	3.18	3.02	56	3.09	3.18	38	3.09	3.17	34	3.32	3.45	33	3.36	3.58	32
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.05	60	0.02	0.10	25	0.03	0.11	25	0	0.11	11	0.05	0.09	45
Earnings coverage of net loan and lease losses (X)	37.38	-2.85	65	78	31.88	83	66.64	33.55	80	-519.32	22.46	4	38.85	29.27	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.31	14	1.12	1.29	37	1.18	1.35	35	0.78	0.94	30	0.85	0.94	41
Allowance for loan and lease losses / Total loans and leases	0.99	1.29	16	1.12	1.28	39	1.18	1.33	38	0.78	0.93	30	0.85	0.93	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.21	0.54	23	0.57	0.64	52	0.71	0.67	60	0.42	0.56	40	0.29	0.57	27
30–89 days past due loans and leases / Total loans and leases	0.15	0.18	51	0.30	0.23	69	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
Liquidity and Funding															
Net noncore funding dependence	-4.98	-4.45	43	3.55	4.42	48	3.87	0.77	58	7.14	10.70	36	7.94	13.54	27
Net short-term noncore funding dependence	-6.35	-7.33	51	-0.35	-0.34	49	1.68	-3.25	62	4.90	5.88	42	4.91	8.57	33
Net loans and leases / Total assets	71.25	64.42	71	76.87	71.22	72	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Capitalization															
Tier 1 leverage ratio	8.60	9.69	23	8.36	9.60	16	8.37	9.65	18	9.41	10.39	25	9.39	10.37	27
Holding company equity capital / Total assets	9.96	10.42	43	10.02	10.43	42	9.96	10.51	39	10.81	11.37	42	10.74	11.21	43
Total equity capital (including minority interest) / Total assets	9.96	10.47	42	10.02	10.50	41	9.96	10.57	37	10.81	11.43	40	10.74	11.30	42
Common equity tier 1 capital / Total risk-weighted assets	10.70	12.63	20	9.83	12.30	9	9.73	12.44	8	10.46	12.50	16	10.62	12.37	24
Net loans and leases / Equity capital (X)	7.15	6.34	68	7.67	7.04	64	7.79	6.79	73	7.03	6.55	65	7.09	6.70	61
Cash dividends / Net income	27.72	21.14	60	49.37	32.07	73	44.26	29.42	70	35.26	25.65	61	33.61	24.05	63
Cash dividends / Net income (Subchapter S adjusted)		21.03			49.44			39.66			93.20			35.12	
Growth Rates															
Assets	8.65	8.74	49	15.85	16.99	49	14.20	16.11	46	15.56	8.66	80	7.44	9.35	55
Equity capital	8.04	7.68	55	5.66	8.08	37	5.31	8.42	31	16.28	12.19	75	6.97	12.50	36
Net loans and leases	0.71	-1.31	62	18.30	13.88	71	16.70	9.99	75	15.37	8.63	80	7.34	10.51	51
Noncore funding	-38.89	-26.53	29	5.05	-0.63	64	-20.92	-12.78	38	17.84	4.16	72	7.40	6.76	48
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	19.15	5.63	89	11.55	5.35	73	11.39	5.67	70	11.99	3.86	78	11.83	3.76	81
Equity investment in subsidiaries / Equity capital	116.13	105.02	86	110.69	104.45	76	110.46	104.49	72	110.59	104.21	75	111.52	104.10	78
Cash from ops + noncash items + op expense / Op expense + dividends	153.59	133.48	73	88.45	142.49	25	94.49	138.81	21	118.71	152.31	45	114.73	123.74	53

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	174,688	165,968	223,022	228,051	189,026	5.25	63.06
Income from lease financing receivables	4,576	4,515	6,015	5,485	4,117	1.35	79.17
Fully taxable income on loans and leases	179,105	170,228	228,727	233,066	192,661	5.21	63.90
Tax-exempt income on loans and leases	159	255	310	470	482	-37.65	-61.50
Estimated tax benefit on income on loans and leases	39	55	69	95	100	-29.41	-76.98
Income on loans and leases (tax equivalent)	179,303	170,538	229,106	233,631	193,243	5.14	63.22
Investment interest income (tax equivalent)	14,166	14,522	18,936	20,526	17,936	-2.45	48.52
Interest on balances due from depository institutions	250	287	348	1,694	1,559	-12.89	-13.49
Interest income on other earning assets	355	925	890	1,037	837	-61.62	-43.74
Total interest income (tax equivalent)	194,074	186,272	249,280	256,888	213,575	4.19	61.31
Interest on time deposits of $250K or more	721	2,674	3,125	4,365	3,062	-73.04	
Interest on time deposits < $250K	3,934	8,843	11,213	13,391	8,553	-55.51	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	8,694	14,453	17,721	31,492	19,004	-39.85	89.70
Interest on other borrowings and trading liabilities	998	6,591	4,288	6,398	4,974	-84.86	-78.48
Interest on subordinated debt and mandatory convertible securities	3,434	870	4,808	4,807	3,969	294.71	31118.18
Total interest expense	17,781	33,431	41,155	60,453	39,562	-46.81	46.42
Net interest income (tax equivalent)	176,293	152,841	208,125	196,435	174,013	15.34	62.98
Non-interest income	16,679	20,548	26,449	26,300	22,893	-18.83	5.56
Adjusted operating income (tax equivalent)	192,972	173,389	234,574	222,735	196,906	11.29	55.66
Overhead expense	105,207	96,063	134,071	126,756	111,167	9.52	40.01
Provision for credit losses	-11,304	26,223	25,949	2,130	4,413		
Securities gains (losses)	9	342	1,064	0	0	-97.37	-97.57
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	98,887	50,820	75,215	94,345	80,743	94.58	118.07
Applicable income taxes	25,529	11,861	17,259	23,272	16,888	115.23	69.28
Tax equivalent adjustments	487	289	438	401	454	68.51	-30.43
Applicable income taxes (tax equivalent)	26,016	12,150	17,697	23,673	17,342	114.12	64.86
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	72,871	38,670	57,518	70,672	63,401	88.44	146.48
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	72,871	38,670	57,518	70,672	63,401	88.44	146.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest	72,871	38,670	57,518	70,672	63,401	88.44	146.48
Investment securities income (tax equivalent)	14,166	14,522	18,936	20,526	17,936	-2.45	48.52
US Treasury and agency securities (excluding mortgage-backed securities)	1,236	1,620	1,990	3,452	3,403	-23.70	-35.02
Mortgage-backed securities	6,498	9,777	12,040	14,085	11,332	-33.54	23.84
All other securities	6,432	3,125	4,906	2,989	3,201	105.83	169.24
Cash dividends declared	20,197	19,093	25,457	24,919	21,307	5.78	72.02
Common	20,197	19,093	25,457	24,919	21,307	5.78	72.02
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.30	3.14	65	3.52	3.58	41	3.46	3.53	40	4.06	4.19	39	3.85	4.08	30
Less: Interest expense	0.30	0.29	55	0.63	0.59	59	0.57	0.54	56	0.96	0.95	51	0.71	0.75	47
Equals: Net interest income (tax equivalent)	3	2.83	56	2.89	2.96	37	2.89	2.96	36	3.11	3.21	35	3.14	3.33	32
Plus: Non-interest income	0.28	0.91	12	0.39	0.95	18	0.37	0.98	16	0.42	0.90	20	0.41	0.90	17
Equals: adjusted operating income (tax equivalent)	3.28	3.70	26	3.27	3.88	27	3.26	3.96	26	3.52	4.16	27	3.55	4.27	20
Less: Overhead expense	1.79	2.32	17	1.81	2.45	17	1.86	2.48	18	2	2.59	20	2.01	2.58	18
Less: Provision for credit losses	-0.19	-0.02	8	0.50	0.45	65	0.36	0.38	54	0.03	0.12	23	0.08	0.12	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	51	0.01	0.02	49	0.01	0.02	60	0	0.01	29	0	0	42
Plus: other tax equivalent adjustments	0	0	42	0	0	47	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.68	1.64	43	0.96	1.10	40	1.05	1.22	39	1.49	1.53	44	1.46	1.55	41
Less: Applicable income taxes (tax equivalent)	0.44	0.35	71	0.23	0.24	48	0.25	0.27	47	0.37	0.35	55	0.31	0.32	47
Less: Minority interest	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.24	1.26	45	0.73	0.88	35	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Plus: Net extraordinary items	0	0	48	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.24	1.27	44	0.73	0.88	35	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Memo: Net income (last four quarters)	1.18	1.25	39	0.83	0.95	39	0.80	0.97	34	1.12	1.19	41	1.14	1.22	39
Net income–BHC and noncontrolling (minority) interest	1.24	1.27	44	0.73	0.89	35	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Margin Analysis															
Average earning assets / Average assets	94.26	94.04	51	93.47	93.42	49	93.55	93.47	49	93.59	93.22	52	93.48	93.23	50
Average interest-bearing funds / Average assets	67.75	65.52	59	70.73	68.81	58	70.07	68.25	58	71.61	70.66	57	71.32	70.70	55
Interest income (tax equivalent) / Average earning assets	3.50	3.34	61	3.76	3.84	35	3.70	3.78	36	4.34	4.49	36	4.12	4.38	30
Interest expense / Average earning assets	0.32	0.31	54	0.68	0.63	60	0.61	0.57	56	1.02	1.02	50	0.76	0.81	45
Net interest income (tax equivalent) / Average earning assets	3.18	3.02	56	3.09	3.18	38	3.09	3.17	34	3.32	3.45	33	3.36	3.58	32
Yield or Cost															
Total loans and leases (tax equivalent)	3.96	4.06	38	4.12	4.30	30	4.07	4.28	31	4.71	4.98	33	4.51	4.85	26
Interest-bearing bank balances	0.11	0.14	13	0.15	0.40	5	0.14	0.32	6	0.87	2.26	4	1.35	1.88	17
Federal funds sold and reverse repos	0	0.14	20	0	0.48	13	0	0.43	13	0.96	2.02	15	0	1.50	9
Trading assets		0.32			0.73			0.80			0.49			0.70	
Total earning assets	3.49	3.41	62	3.76	3.85	37	3.70	3.80	36	4.33	4.47	40	4.11	4.33	34
Investment securities (tax equivalent)	1.78	1.84	53	2.24	2.43	32	2.16	2.32	36	2.40	2.74	20	2.23	2.69	10
US Treasury and agency securities (excluding mortgage-backed securities)	1.36	1.27	58	1.43	2.03	26	1.46	1.87	34	2	2.54	20	1.84	2.20	37
Mortgage-backed securities	1.40	1.48	41	2.34	2.15	68	2.19	2.05	65	2.40	2.54	30	2.22	2.44	21
All other securities	2.29	2.67	39	2.23	3.19	11	2.24	3.24	20	3.42	3.80	34	3.28	3.74	36
Interest-bearing deposits	0.35	0.30	66	0.77	0.69	64	0.69	0.62	62	1.21	1.13	59	0.86	0.85	54
Time deposits of $250K or more	0.61	0.84	31	1.66	1.71	41	1.50	1.60	39	2.15	2.13	48	1.61	1.57	47
Time deposits < $250K	0.69	0.81	39	1.40	1.59	26	1.31	1.49	27	1.94	1.91	45	1.46	1.42	50
Other domestic deposits	0.28	0.18	82	0.56	0.41	77	0.51	0.36	80	1.02	0.86	64	0.69	0.64	60
Foreign deposits		0.48			1.32			1.24			2.53			1.85	
Federal funds purchased and repos	0.09	0.11	47	0.70	0.41	82	0.60	0.37	78	1.54	1.23	65	1.09	1.03	59
Other borrowed funds and trading liabilities	0.77	0.56	66	2.11	0.55	89	2.04	0.55	87	2.18	1.03	69	1.81	2.10	25
All interest-bearing funds	0.45	0.45	55	0.89	0.85	55	0.82	0.79	54	1.34	1.34	50	1	1.06	44

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	16,679	20,548	26,449	26,300	22,893
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,674	2,753	3,718	5,486	5,433
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,210	1,231	1,630	1,651	1,314
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	-79	-20	-51	11	18
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,506	2,585	3,322	1,153	2,987
Other non-interest income	11,368	13,999	17,830	17,999	13,141
Total overhead expenses	105,207	96,063	134,071	126,756	111,167
Personnel expense	62,403	60,198	80,399	77,287	68,595
Net occupancy expense	18,602	16,249	21,871	19,710	18,452
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	658	776	1,025	1,182	594
Other operating expenses	23,544	18,840	30,776	28,577	23,526
Fee income on mutual funds and annuities	1,210	1,231	1,630	1,651	1,314
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	709	697	695	692	652
Average personnel expense per employee	88.02	86.37	115.68	111.69	105.21
Average assets per employee	11,064.58	10,128.32	10,355.92	9,137.42	8,501.33

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.25	0.54	95	5.99	0.52	92	6.16	0.51	93	6.28	0.66	92	5.74	1.69	85
Overhead expenses / Net Interest Income + non-interest income	54.66	60.04	28	55.50	61.08	25	57.26	61.22	29	57.01	61.79	27	56.59	61.22	29
Percent of Average Assets															
Total overhead expense	1.79	2.32	17	1.81	2.45	17	1.86	2.48	18	2	2.59	20	2.01	2.58	18
Personnel expense	1.06	1.36	22	1.14	1.42	25	1.12	1.42	20	1.22	1.50	25	1.24	1.46	30
Net occupancy expense	0.32	0.28	69	0.31	0.30	55	0.30	0.30	55	0.31	0.32	51	0.33	0.31	60
Other operating expenses	0.41	0.67	9	0.37	0.71	7	0.44	0.73	11	0.47	0.76	15	0.44	0.79	7
Overhead less non-interest income	1.50	1.36	65	1.43	1.44	49	1.50	1.44	53	1.59	1.65	44	1.59	1.65	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.52	58.21	35	55.40	59.05	30	57.16	58.93	36	56.91	59.91	36	56.46	60.51	32
Personnel expense	32.34	33.95	41	34.72	34.37	51	34.27	33.88	49	34.70	34.17	54	34.84	34.42	50
Net occupancy expense	9.64	7.17	86	9.37	7.14	85	9.32	7.04	85	8.85	7.50	70	9.37	7.33	84
Other operating expenses	12.54	16.78	10	11.31	17.07	9	13.56	17.57	14	13.36	17.93	13	12.25	18.28	9
Total non-interest income	8.64	21.80	13	11.85	22.56	19	11.28	23.45	16	11.81	19.83	27	11.63	20.30	20
Fiduciary activities income	0	1.99	24	0	1.41	24	0	1.45	22	0	1.61	22	0	1.95	20
Service charges on domestic deposit accounts	1.39	2.86	25	1.59	2.69	30	1.59	2.67	32	2.46	3.21	35	2.76	3.58	38
Trading revenue	0	0.04	38	0	0.11	37	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.63	1.03	50	0.71	0.99	50	0.69	1.03	49	0.74	0.91	60	0.67	0.85	57
Insurance activities revenue	0	0.58	22	0	0.40	24	0	0.41	22	0	0.37	22	0	0.46	19
Venture capital revenue	0	0	47	0	0	48	0	0	48	0	0	50	0	0	49
Net servicing fees	-0.04	0.38	10	-0.01	-0.09	32	-0.02	0	29	0	0.22	33	0.01	0.52	28
Net securitization income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.78	3.73	31	1.49	5.29	37	1.42	5.55	31	0.52	2.27	38	1.52	1.98	56
Other non-interest income	5.89	6.99	45	8.07	7.27	62	7.60	7.76	57	8.08	7.41	63	6.67	7.05	49
Overhead less non-interest income	45.88	35.42	80	43.55	35.71	67	45.88	34.63	80	45.10	39.47	67	44.83	39.75	65
Applicable income taxes / Pretax net operating income (tax equivalent)	25.82	21.51	78	23.34	20.31	64	22.95	20.30	63	24.67	21.51	79	20.92	18.37	60
Applicable income tax + TE / Pretax net operating income + TE	26.31	21.36	75	23.91	22.97	54	23.53	22.51	55	25.09	23.31	63	21.48	21.35	45

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	5,282,606	4,977,746	5,179,827	4,584,698	4,021,013	6.12	56.62
Commercial and industrial loans	464,385	734,838	709,463	415,647	325,207	-36.80	41.75
Loans to individuals	6,256	8,125	7,538	9,893	12,605	-23.00	-66.31
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	128,406	127,079	125,739	129,328	99,020	1.04	68.88
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,881,653	5,847,788	6,022,567	5,139,566	4,457,845	0.58	54.98
Less: Allowance for loan and lease losses	57,953	65,242	71,124	40,003	37,688	-11.17	84.75
Net loans and leases	5,823,700	5,782,546	5,951,443	5,099,563	4,420,157	0.71	54.74
Debt securities that reprice or mature in over 1 year	1,057,943	724,203	806,523	748,797	707,380	46.08	91.87
Mutual funds and equity securities	16,422	14,076	14,694	16,473	15,921	16.67	-19.08
Subtotal	6,898,065	6,520,825	6,772,660	5,864,833	5,143,458	5.79	59.11
Interest-bearing bank balances	592,079	288,584	212,106	226,831	165,737	105.17	306.95
Federal funds sold and reverse repos	148	148	148	0	0	0.00	-61.95
Debt securities that reprice or mature within 1 year	165,183	157,021	139,989	131,078	84,884	5.20	231.49
Trading assets	0	0	0	0	0		
Total earning assets	7,655,475	6,966,578	7,124,903	6,222,742	5,394,079	9.89	68.96
Non-interest-bearing cash and due from depository institutions	70,408	57,196	57,835	55,540	42,862	23.10	42.32
Premises, fixed assets, and leases	60,972	64,838	65,267	65,890	49,175	-5.96	16.39
Other real estate owned	0	0	0	563	830		-100.00
Investment in unconsolidated subsidiaries	1,238	1,238	1,238	1,238	1,238	0.00	0.00
Intangible and other assets	385,665	432,696	416,187	366,155	319,933	-10.87	43.59
Total assets	8,173,575	7,522,546	7,665,430	6,712,128	5,808,117	8.65	66.65
Quarterly average assets	8,060,301	7,499,077	7,611,145	6,465,373	5,712,577	7.48	68.10
Average loans and leases (YTD)	6,037,954	5,518,685	5,623,990	4,960,555	4,282,819	9.41	73.50
Memoranda							
Loans held-for-sale	851	4,197	1,335	1,743	1,112	-79.72	-76.94
Loans not held-for-sale	5,880,802	5,843,591	6,021,232	5,137,823	4,456,733	0.64	55.11
Real estate loans secured by 1–4 family	857,094	863,877	873,189	887,033	807,875	-0.79	-1.03
Commercial real estate loans	4,421,058	4,108,964	4,301,760	3,692,440	3,208,568	7.60	76.71
Construction and land development	332,868	276,025	267,192	334,030	318,415	20.59	81.28
Multifamily	907,903	765,729	815,076	578,209	540,423	18.57	167.71
Nonfarm nonresidential	3,180,287	3,067,210	3,219,492	2,780,201	2,349,730	3.69	60.69
Real estate loans secured by farmland	4,454	4,905	4,878	5,225	4,570	-9.19	-9.64
Total investment securities	1,239,548	895,300	961,206	896,348	808,185	38.45	99.44
U.S. Treasury securities	22,178	10,955	9,392	12,580	4,920	102.45	267.67
US agency securities (excluding mortgage-backed securities)	99,612	88,125	81,175	154,402	169,031	13.03	-20.69
Municipal securities	316,848	172,845	244,340	72,182	83,413	83.31	164.51
Mortgage-backed securities	688,096	538,280	535,243	629,043	524,808	27.83	98.05
Asset-backed securities	54,007	40,711	40,691	0	0	32.66	
Other debt securities	42,385	30,308	35,671	11,668	10,092	39.85	1692.18
Mutual funds and equity securities	16,422	14,076	14,694	16,473	15,921	16.67	-19.08
Available-for-sale securities	529,381	783,331	855,746	755,900	638,618	-32.42	10.20
U.S. Treasury securities	22,178	10,955	9,392	12,580	4,920	102.45	267.67
US agency securities (excluding mortgage-backed securities)	80,792	62,320	55,610	123,067	136,006	29.64	-18.43
Municipal securities	0	164,710	233,710	60,021	45,504	-100.00	-100.00
Mortgage-backed securities	333,019	476,827	480,672	551,064	447,096	-30.16	8.80
Asset-backed securities	54,007	40,711	40,691	0	0	32.66	
Other debt securities	39,385	27,808	35,671	9,168	5,092	41.63	11120.80
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,834	3,313	3,101	929	-2,713		
Available-for-sale securites appreciation (depreciation)	5,510	15,773	16,474	3,640	-11,123	-65.07	-43.94
Structured notes, fair value	0	1,055	1,057	0	0	-100.00	
Pledged securities	675,529	578,488	578,003	581,056	476,333	16.77	98.00

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	0	0	0	0	0		
NOW, ATS and transaction accounts	333,853	316,363	534,674	243,474	194,755	5.53	62.99
Time deposits less brokered deposits < $250K	528,011	700,216	658,393	588,321	512,754	-24.59	
MMDA and other savings accounts	5,793,256	4,806,174	4,843,986	4,180,394	3,670,902	20.54	81.15
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	6,655,120	5,822,753	6,037,053	5,012,189	4,378,411	14.30	83.97
Time deposits of $250K or more	137,602	182,939	183,200	218,659	167,301	-24.78	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	111,907	57,874	69,560	128,658	233,905	93.36	60.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	70,330	100,000	255,882	40,263	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	25,000	104,781	25,000	109,934	140,855	-76.14	-82.68
Brokered deposits < $250K	139,286	261,186	236,663	63,823	76,983	-46.67	
Noncore funding	413,795	677,110	614,423	776,956	659,307	-38.89	-36.16
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	187,107	118,248	118,257	118,220	105,027	58.23	78.54
Other liabilities	103,425	150,863	131,913	79,500	41,633	-31.44	191.69
Total liabilities	7,359,447	6,768,974	6,901,646	5,986,865	5,184,378	8.72	67.04
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	564,974	561,817	562,421	560,263	514,703	0.56	22.43
Common surplus	0	0	0	0	0		
Retained earnings	244,092	182,329	191,418	162,752	116,874	33.87	689.87
Accumulated other comprehensive income	6,514	10,878	11,397	2,248	-7,838	-40.12	2.44
Other equity capital components	-1,452	-1,452	-1,452	0	0		
Total holding company equity capital	814,128	753,572	763,784	725,263	623,739	8.04	63.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	814,128	753,572	763,784	725,263	623,739	8.04	63.24
Total liabilities and capital	8,173,575	7,522,546	7,665,430	6,712,128	5,808,117	8.65	66.65
Memoranda							
Non-interest-bearing deposits	1,740,022	1,487,560	1,525,072	1,137,673	960,923	16.97	85.23
Interest-bearing deposits	5,191,986	4,779,318	4,931,844	4,156,998	3,661,772	8.63	72.91
Total deposits	6,932,008	6,266,878	6,456,916	5,294,671	4,622,695	10.61	75.85
Long-term debt that reprices within 1 year	0	30,331	0	55,881	40,263	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	763,784	725,263	725,263	623,739	583,122		
Accounting restatements	0	0	-3,395	125	0		
Net income	72,871	38,670	57,518	70,672	63,401		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,553	1,554	2,158	2,143	1,969		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,452	1,452	0	0		
Changes incident to business combinations	0	0	0	43,417	0		
Less: Dividends declared	20,197	19,093	25,457	24,919	21,307		
Change in other comprehensive income	-4,883	8,630	9,149	10,086	-3,446		
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	814,128	753,572	763,784	725,263	623,739		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	64.63	47.52	85	66.17	48.65	87	67.57	48.33	89	68.30	52.67	85	69.23	53.63	83
Commercial and industrial loans	5.68	10.18	22	9.77	14.90	32	9.26	13.47	34	6.19	11.45	27	5.60	11.42	20
Loans to individuals	0.08	2.02	13	0.11	2.25	15	0.10	2.29	14	0.15	2.71	16	0.22	2.65	18
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.39	17	0	0.49	17	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	1.57	1.22	71	1.69	1.38	70	1.64	1.39	70	1.93	1.08	74	1.70	2.64	49
Net loans and leases	71.25	64.42	71	76.87	71.22	72	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Debt securities over 1 year	12.94	17.11	38	9.63	12.63	37	10.52	13.53	38	11.16	13.66	36	12.18	13.20	49
Mutual funds and equity securities	0.20	0.07	86	0.19	0.05	86	0.19	0.05	87	0.25	0.06	89	0.27	0.05	90
Subtotal	84.39	82.22	56	86.68	84.60	60	88.35	83.47	79	87.38	86.76	47	88.56	87.24	54
Interest-bearing bank balances	7.24	8.14	53	3.84	5.75	41	2.77	6.78	27	3.38	2.97	63	2.85	2.30	70
Federal funds sold and reverse repos	0	0.03	80	0	0.02	76	0	0.02	79	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.02	1.81	66	2.09	1.92	65	1.83	2.03	63	1.95	2.10	61	1.46	2.14	54
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	93.66	93.33	54	92.61	92.90	44	92.95	92.98	46	92.71	92.39	57	92.87	92.24	61
Non-interest cash and due from depository institutions	0.86	1.01	43	0.76	1.03	30	0.75	1.07	33	0.83	1.14	31	0.74	1.25	25
Other real estate owned	0	0.02	17	0	0.03	12	0	0.03	13	0.01	0.04	38	0.01	0.04	41
All other assets	5.48	5.58	51	6.63	5.96	63	6.30	5.87	58	6.46	6.41	51	6.39	6.39	52
Memoranda															
Short-term investments	9.27	10.77	45	5.93	8.13	40	4.60	9.38	24	5.33	5.36	55	4.32	4.70	54
U.S. Treasury securities	0.27	0.42	67	0.15	0.17	79	0.12	0.19	77	0.19	0.29	73	0.08	0.37	63
US agency securities (excluding mortgage-backed securities)	1.22	1.83	53	1.17	1.10	64	1.06	1.28	60	2.30	1.25	76	2.91	1.67	75
Municipal securities	3.88	3.40	62	2.30	2.76	55	3.19	2.96	64	1.08	2.58	38	1.44	2.66	43
Mortgage-backed securities	8.42	10.18	44	7.16	8.33	46	6.98	8.52	45	9.37	9.38	53	9.04	8.73	59
Asset-backed securities	0.66	0.44	78	0.54	0.31	83	0.53	0.35	81	0	0.30	34	0	0.26	33
Other debt securities	0.52	0.66	58	0.40	0.57	58	0.47	0.60	58	0.17	0.53	51	0.17	0.52	49
Loans held-for-sale	0.01	0.36	22	0.06	0.60	23	0.02	0.58	17	0.03	0.39	24	0.02	0.29	28
Loans held for investment	71.95	64.50	75	77.68	70.89	76	78.55	69.07	85	76.55	72.01	69	76.73	73.24	59
Real estate loans secured by 1–4 family	10.49	13.64	42	11.48	14.69	44	11.39	14.47	44	13.22	16.02	47	13.91	16.83	45
Revolving	2.50	1.60	70	3.31	1.87	78	3.07	1.79	75	3.92	2.24	76	4.33	2.43	78
Closed-end, secured by first liens	7.57	11.57	35	7.73	12.19	35	7.89	12.11	37	8.76	13.07	33	8.99	13.60	34
Closed-end, secured by junior liens	0.41	0.21	83	0.44	0.30	72	0.43	0.27	75	0.54	0.37	71	0.59	0.41	70
Commercial real estate loans	54.09	30.84	94	54.62	30.62	93	56.12	30.65	93	55.01	33.26	91	55.24	33.39	91
Construction and land development	4.07	4.26	53	3.67	4.50	41	3.49	4.32	39	4.98	5	53	5.48	4.78	61
Multifamily	11.11	5.13	86	10.18	4.86	86	10.63	5.03	86	8.61	4.76	83	9.30	5.12	82
Nonfarm nonresidential	38.91	20.07	97	40.77	19.89	97	42	19.97	97	41.42	21.85	97	40.46	21.85	96
Real estate loans secured by farmland	0.05	0.78	39	0.07	0.92	40	0.06	0.85	41	0.08	0.95	39	0.08	0.88	38

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	89.81	73.45	88	85.12	67.98	84	86.01	69.38	84	89.20	72.74	85	90.20	72.88	87
Real estate loans secured by 1–4 family	14.57	21.25	37	14.77	20.63	37	14.50	20.91	36	17.26	22.29	40	18.12	23.13	41
Revolving	3.48	2.53	68	4.26	2.64	76	3.90	2.61	73	5.11	3.13	76	5.65	3.34	78
Closed-end	11.09	18.37	29	10.51	17.60	29	10.60	17.94	29	12.15	18.71	29	12.48	19.33	32
Commercial real estate loans	75.17	47.97	94	70.27	43.01	94	71.43	44.23	94	71.84	46.16	93	71.98	45.57	93
Construction and land development	5.66	6.67	46	4.72	6.32	32	4.44	6.26	33	6.50	6.97	51	7.14	6.53	63
1–4 family	0.84	1.28	44	1	1.30	51	0.83	1.14	49	1.73	1.47	64	1.94	1.52	68
Other	4.82	5.16	53	3.72	4.93	35	3.60	4.94	34	4.77	5.34	50	5.20	4.90	58
Multifamily	15.44	7.68	84	13.09	6.62	84	13.53	7.01	85	11.25	6.42	82	12.12	6.76	80
Nonfarm nonresidential	54.07	31.36	95	52.45	28.13	97	53.46	29.04	97	54.09	30.59	97	52.71	30.16	97
Owner-occupied	14.95	10.77	77	13.95	9.66	82	14.04	10	79	14.67	10.68	80	14.20	10.31	78
Other	39.12	20.22	93	38.50	17.99	95	39.42	18.53	95	39.43	19.36	95	38.51	19.35	96
Real estate loans secured by farmland	0.08	1.31	38	0.08	1.33	39	0.08	1.30	39	0.10	1.38	38	0.10	1.27	37
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	7.90	16.20	16	12.57	21.39	20	11.78	19.85	25	8.09	16.16	19	7.30	16.21	18
Loans to individuals	0.11	3.41	13	0.14	3.35	15	0.13	3.53	14	0.19	4	15	0.28	3.89	17
Credit card loans	0	0.03	33	0	0.03	33	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans	0	0.67	17	0	0.75	17	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	2.18	1.94	71	2.17	2.01	67	2.09	2.07	67	2.52	1.48	74	2.22	3.74	50
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	716.49	467.89	96	733.09	482.80	95	745.55	473.75	97	723.66	493.53	91	716.42	505.61	88
Real estate loans secured by 1–4 family	116.25	136.29	46	127.23	146.18	46	125.68	142.34	48	140.01	151.03	50	143.94	161.34	53
Revolving	27.77	15.98	79	36.71	18.80	82	33.83	17.81	81	41.48	21.25	82	44.86	23.52	81
Closed-end	88.48	117.86	37	90.52	124.94	37	91.85	122.21	39	98.53	127.10	40	99.08	134.73	39
Commercial real estate loans	599.64	304.41	98	605.14	305.38	97	619.16	302.08	97	582.82	311.74	95	571.67	316.03	94
Construction and land development	45.15	41.88	59	40.65	44.95	51	38.46	42.85	49	52.72	46.63	61	56.73	44.92	68
1–4 family	6.67	8	52	8.58	8.97	58	7.22	7.52	56	14.02	9.52	72	15.42	10.21	73
Other	38.47	32.54	62	32.07	35.48	48	31.24	33.94	51	38.70	35.90	57	41.31	33.75	62
Multifamily	123.14	48.90	88	112.77	48.04	88	117.32	48.67	88	91.27	44.76	86	96.29	48.38	84
Nonfarm nonresidential	431.35	199.19	97	451.72	199.50	98	463.39	198.42	99	438.83	206.64	98	418.65	208.15	98
Owner-occupied	119.30	67.95	88	120.13	68.21	88	121.67	67.98	87	118.99	71.54	87	112.77	70.68	83
Other	312.05	127.45	97	331.59	126.61	97	341.72	125.78	97	319.85	130.65	97	305.88	134.17	97
Real estate loans secured by farmland	0.60	7.84	42	0.72	8.98	41	0.70	8.35	42	0.82	8.66	40	0.81	8.13	38
Loans to depository institutions and acceptances of other banks	0	0.01	46	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	62.99	100.85	28	108.22	149.76	35	102.11	133.93	39	65.61	106.70	33	57.94	107.07	24
Loans to individuals	0.85	20.04	13	1.20	21.71	16	1.08	22.15	14	1.56	24.83	17	2.25	24.45	20
Credit card loans	0	0.18	33	0	0.18	33	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans	0	3.75	17	0	4.72	17	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	17.42	12.09	74	18.72	13.71	72	18.10	13.62	73	20.41	10.25	77	17.64	25.58	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	60.38	36.98	91	56.32	33.11	91	57.50	34	91	57.18	35.38	89	57.78	35.09	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	481.68	233.94	96	485.01	234.95	93	498.44	232.08	96	463.84	239.13	94	458.90	243.62	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	600.97	306.69	98	605.14	307.95	97	620.11	304.52	97	582.82	315.15	94	571.67	318.90	94

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	9.27	10.77	45	5.93	8.13	40	4.60	9.38	24	5.33	5.36	55	4.32	4.70	54
Liquid assets	17.93	23.32	29	13.05	17.53	27	11.67	19.32	22	16.04	16.28	53	15.62	15.56	53
Investment securities	15.17	19.86	37	11.90	15.18	39	12.54	16.07	39	13.35	16.41	39	13.91	16.02	45
Net loans and leases	71.25	64.42	71	76.87	71.22	72	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Net loans, leases and standby letters of credit	71.50	64.81	70	77.06	71.59	71	77.83	69.67	80	76.23	72.78	63	76.47	73.71	57
Core deposits	81.42	79.46	57	77.40	74.82	60	78.76	76.49	59	74.67	71.61	64	75.38	69.97	70
Noncore funding	5.06	7.51	37	9	11.99	40	8.02	10.29	41	11.58	14.61	38	11.35	16.58	32
Time deposits of $250K or more	1.68	2.84	28	2.43	3.57	37	2.39	3.37	39	3.26	4.33	43	2.88	4.28	40
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	1.37	0.58	80	0.77	0.65	66	0.91	0.62	71	1.92	0.77	80	4.03	0.96	90
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	1.37	0.56	82	0.77	0.63	69	0.91	0.59	72	1.92	0.75	82	4.03	0.97	90
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.47	18	0.93	1.44	56	1.30	1.06	70	3.81	2.75	69	0.69	3.63	29
Earning assets that reprice within 1 year	31.78	31.04	58	30.08	30.86	53	29.44	31.93	49	28.43	33.16	39	23.62	32.35	29
Interest-bearing liabilities that reprice within 1 year	8.23	13.03	51	12.13	14.99	55	11.42	14.04	56	10.65	18.54	34	9.79	18.20	30
Long-term debt that reprices within 1 year	0	0.02	42	0.40	0.10	85	0	0.10	38	0.83	0.15	87	0.69	0.16	86
Net assets that reprice within 1 year	23.55	17.26	62	17.54	15.28	54	18.02	17.03	47	16.94	13.71	54	13.15	12.98	46
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.98	-4.45	43	3.55	4.42	48	3.87	0.77	58	7.14	10.70	36	7.94	13.54	27
Net short-term noncore funding dependence	-6.35	-7.33	51	-0.35	-0.34	49	1.68	-3.25	62	4.90	5.88	42	4.91	8.57	33
Short-term investment / Short-term noncore funding	237.03	363.30	52	105.47	162.16	50	75.53	230.45	38	55.48	78.10	59	49.80	62.28	62
Liquid assets - short-term noncore funding / Nonliquid assets	17.08	25.11	34	8.55	12.43	42	6.33	16.27	29	7.65	6.90	57	8.25	4.17	67
Net loans and leases / Total deposits	84.01	76.73	66	92.27	87.55	63	92.17	84.20	72	96.32	90.96	65	95.62	92.88	55
Net loans and leases / Core deposits	87.51	81.53	64	99.31	95.84	56	98.58	91.10	68	101.74	102.55	51	100.95	106.50	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.01	0.20	8	0.54	0.97	58	0.50	0.88	59	0.16	0.36	52	-0.52	-0.47	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.81	1.32	45	2.57	3.74	36	2.64	3.63	41	0.61	1.28	33	-2.12	-1.95	40
Structured notes appreciation (depreciation) / Tier 1 capital		-0.01		0	0.01	30	0	0.03	34		-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	55.97	6.93	92	10.93	5.66	76	9.44	5.36	77	13.83	7.25	77	19.01	10.76	74
Available-for-sale securities	42.71	91.99	8	87.49	92.94	22	89.03	93.39	24	84.33	91.33	21	79.02	88.32	25
U.S. Treasury securities	1.79	2.21	69	1.22	1.17	78	0.98	1.22	74	1.40	2.07	73	0.61	2.08	65
US agency securities (excluding mortgage-backed securities)	8.04	9.49	56	9.84	7.91	67	8.45	8.39	62	17.23	8.16	77	20.91	11	76
Municipal securities	25.56	17.33	69	19.31	18.02	59	25.42	18.61	64	8.05	15.40	36	10.32	16.63	44
Mortgage-backed securities	55.51	55.09	51	60.12	55.30	55	55.68	54.48	50	70.18	57.07	69	64.94	54.50	61
Asset-backed securities	4.36	2.25	78	4.55	1.75	84	4.23	1.97	82	0	1.70	34	0	1.54	33
Other debt securities	3.42	3.85	62	3.39	4.31	59	3.71	4.34	62	1.30	3.73	52	1.25	3.75	50
Mutual funds and equity securities	1.32	0.46	82	1.57	0.43	83	1.53	0.44	82	1.84	0.49	86	1.97	0.41	89
Debt securities 1 year or less	13.33	10.75	69	17.54	13.81	73	14.56	13.69	64	14.62	13.55	62	10.50	13.91	56
Debt securities 1 to 5 years	19.47	17.50	62	36.38	20.70	82	33.73	20.49	76	49.49	23.43	83	46	23.42	85
Debt securities over 5 years	65.88	68.16	38	44.51	61.16	27	50.18	61.87	29	34.05	58.63	16	41.53	58.36	26
Pledged securities	54.50	37.24	72	64.61	46.91	66	60.13	44.55	68	64.82	43.76	73	58.94	42.20	68
Structured notes, fair value	0	0.24	35	0.12	0.04	87	0.11	0.03	89	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	69.92	47.70	65	37.34	122.49	38	-1.58	136.94	15	42.81	32.84	68	51.20	16.28	77
Investment securities	38.45	37.22	53	0.93	12.57	35	7.24	16.36	38	10.91	4.80	69	2.85	8.02	42
Core deposits	14.30	15.71	47	18.05	22.22	38	20.45	23.17	46	14.48	9.96	74	7.52	10.40	50
Noncore funding	-38.89	-26.53	29	5.05	-0.63	64	-20.92	-12.78	38	17.84	4.16	72	7.40	6.76	48

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,107,279	1,086,522	973,710
Commit: Secured commercial real estate loans	367,000	456,829	346,587	412,953	384,932
Commit: Unsecured real estate loans	15,640	895	15,895	328	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	20,156	14,626	14,772	17,203	21,586
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	1,964,689	1,868,920	1,990,287	1,148,409	666,673
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.45	16.09	39	16.19	16.97	47	16.76	17.31	48
Standby letters of credit	0.25	0.31	48	0.19	0.31	41	0.19	0.31	38	0.26	0.36	42	0.37	0.35	58
Commercial and similar letters of credit	0	0.01	36	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	47	0	0	47	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	24.04	3.73	91	24.84	4.12	88	25.96	3.72	91	17.11	2.95	87	11.48	6.51	74
Interest rate contracts	24.04	3.66	91	24.84	3.99	88	25.96	3.62	92	17.11	2.87	87	11.48	6.40	74
Interest rate futures and forward contracts	0	0.12	38	0	0.24	38	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	0.15	37	0	0.30	37	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	0.01	45	0	0.02	45	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	24.04	2.95	94	24.84	2.72	94	25.96	2.58	95	17.11	2.19	93	11.48	5.18	80
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	50	0	0	48	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							19.69	24.20	33	21.90	24.81	36	22.74	25.18	38

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,964,689	1,868,920	1,990,287	1,148,409	666,673
Interest rate contracts	1,964,689	1,868,920	1,990,287	1,148,409	666,673
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	1,964,689	1,868,920	1,990,287	1,148,409	666,673
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,964,689	1,868,920	1,990,287	1,148,409	666,673
Interest rate contracts	1,964,689	1,868,920	1,990,287	1,148,409	666,673
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,012,344	919,461	980,144	589,069	348,336
One year or less	0	508	0	0	0
Over 1 year to 5 years	162,034	25,597	75,133	40,967	42,202
Over 5 years	850,310	893,356	905,011	548,102	306,134
Gross negative fair value (absolute value)	50,014	95,449	80,877	26,852	11,036
Gross positive fair value	50,014	95,243	80,734	26,852	12,135
Held for trading	0	0	0	0	0
Non-traded	50,014	95,243	80,734	26,852	12,135
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	99.84	56	100	98.83	59	100	99.50	58	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	0.16	44	0	0.11	43	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	0	48	0	0.04	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards	0	8.32	16	0	15.97	14	0	15.03	15	0	14.06	16	0	11.75	16
Written options	0	6.92	15	0	12.24	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded	0	0	50	0	0	50	0	0	50	0	0	48	0	0	49
Over-the-counter	0	6.92	15	0	12.24	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options	0	1.35	36	0	1.50	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Over-the-counter	0	1.35	36	0	1.50	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	100	80.97	88	100	70.10	91	100	71.83	91	100	64.61	90	100	65.42	91
Held for trading	0	22.75	33	0	14.82	35	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	14.59	33	0	14.33	35	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	77.25	66	100	85.18	64	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	77.05	69	100	84.39	69	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0	46	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	51.53	82.90	15	49.20	77.92	21	49.25	79.60	20	51.29	80.07	20	52.25	82.85	17
One year or less	0	10.02	14	0.03	16.53	25	0	15.52	12	0	15.20	15	0	12.75	13
Over 1 year to 5 years	8.25	23.89	33	1.37	17	30	3.77	19.75	30	3.57	22.92	29	6.33	22.66	36
Over 5 years	43.28	40.11	54	47.80	32.29	63	45.47	32.47	64	47.73	34.12	61	45.92	36.28	57
Gross negative fair value (absolute value)	2.55	1.73	71	5.11	3.06	76	4.06	2.84	71	2.34	1.30	81	1.66	0.66	92
Gross positive fair value	2.55	1.45	83	5.10	2.48	88	4.06	2.25	84	2.34	1.14	85	1.82	1.10	84
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.01	94	0.16	0.01	94	0.13	0.01	95	0.05	0	95	0.02	0.01	88
Gross positive fair value (X)	0.07	0.01	95	0.16	0.01	96	0.13	0.01	95	0.05	0	95	0.02	0.01	87
Held for trading (X)	0	0	43	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.07	0	97	0.16	0	98	0.13	0	98	0.05	0	98	0.02	0.01	89
Current credit exposure (X)	0	0	35	0	0.01	36	0	0.02	21	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.07	33	0	0.10	35	0	0.27	18	0	0.10	18	0	0.06	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	71,124	40,003	40,003	37,688	35,455
Gross losses	4,128	1,306	2,051	1,936	3,347
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,785	322	539	2,121	1,167
Net losses	2,343	984	1,512	-185	2,180
Provision for loan and lease losses	-10,828	26,223	25,977	2,130	4,413
Adjustments	0	0	6,656	0	0
Ending balance	57,953	65,242	71,124	40,003	37,688
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.18	-0.02	10	0.50	0.45	65	0.36	0.38	55	0.03	0.12	23	0.08	0.12	45
Provision for loan and lease losses / Average loans and leases	-0.24	-0.03	13	0.63	0.62	60	0.46	0.53	49	0.04	0.16	22	0.10	0.16	42
Provision for loan and lease losses / Net loan and lease losses	-462.14	148.99	15	2,664.94	773.99	87	1,718.06	672.96	87	-1,151.35	142.73	3	202.43	182.69	66
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.31	14	1.12	1.29	37	1.18	1.35	35	0.78	0.94	30	0.85	0.94	41
Allowance for loan and lease losses / Total loans and leases	0.99	1.29	16	1.12	1.28	39	1.18	1.33	38	0.78	0.93	30	0.85	0.93	41
Allowance for loan and lease losses / Net loans and leases losses (X)	18.55	59.09	47	49.73	31.01	82	47.04	25.33	83		17.18		17.29	21.35	64
Allowance for loan and lease losses / Nonaccrual assets	473.09	444.45	71	197.17	318.06	39	166.32	336.78	32	189.25	315.75	50	310.70	285.36	70
ALLL / 90+ days past due + nonaccrual loans and leases	473.09	435.18	72	169.23	280.37	37	166.32	293.46	37	162.32	283.41	46	306.76	259.30	72
Gross loan and lease losses / Average loans and leases	0.09	0.10	57	0.03	0.14	17	0.04	0.16	16	0.04	0.16	18	0.08	0.15	38
Recoveries / Average loans and leases	0.04	0.05	53	0.01	0.04	18	0.01	0.04	18	0.04	0.05	59	0.03	0.05	40
Net losses / Average loans and leases	0.05	0.05	60	0.02	0.10	25	0.03	0.11	25	0	0.11	11	0.05	0.09	45
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	87.03	32.31	94	16.63	28.34	43	27.84	42.12	46	63.37	41.80	77	33.87	51.25	50
Earnings coverage of net loan and lease losses (X)	37.38	-2.85	65	78	31.88	83	66.64	33.55	80	-519.32	22.46	4	38.85	29.27	67
Net Loan and Lease Losses By Type															
Real estate loans	0.06	0.01	85	0.02	0.03	57	0.01	0.04	48	0	0.02	41	0.01	0.01	58
Real estate loans secured by 1–4 family	-0.01	-0.01	41	0.03	0.01	76	0.02	0.01	68	0.01	0.02	49	0.04	0.01	75
Revolving	-0.06	-0.02	16	0.05	0	85	0.04	0	82	-0.01	0.02	19	0.05	0.02	71
Closed-end	0.01	-0.01	78	0.03	0.01	77	0.02	0.01	68	0.02	0.02	65	0.03	0.01	76
Commercial real estate loans	0.07	0.02	82	0.01	0.04	61	0.01	0.05	44	0	0.02	50	0.01	0.01	61
Construction and land development	-0.01	-0.01	22	0	0	32	-0.01	0	25	-0.05	-0.02	15	0.07	-0.02	93
1–4 family	0	0	10	0	0	88	0	0	12	-0.05	0	1	0.08	0	96
Other	0	-0.01	20	-0.01	-0.01	26	-0.01	-0.01	25	-0.01	-0.02	29	-0.01	-0.02	27
Multifamily	0	0	92	0	0	54	0	0	51	0	0	17	0	0	50
Nonfarm nonresidential	0.09	0.03	83	0.02	0.04	65	0.01	0.07	51	0.01	0.03	54	0	0.02	28
Owner-occupied	0	0	25	0.02	0.01	78	0.01	0.01	70	0.01	0.01	69	0.01	0.01	80
Other	0.09	0.02	86	0	0.02	70	0	0.04	57	0	0.01	61	-0.01	0.01	12
Real estate loans secured by farmland	0.78	0.01	97	0	0.01	47	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	-0.01	0.13	30	0.03	0.16	32	0.09	0.20	43	-0.13	0.27	2	0.35	0.18	76
Loans to individuals		0.46		1.48	0.64	87	1.64	0.66	84	0.70	0.74	61	0.40	0.71	42
Credit card loans		0.87			1.74			1.71			1.89			1.65	
Agricultural loans		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases	0.23	0.32	72	0.14	0.17	70	0.16	0.44	67	0.13	0.14	69	0.49	0.28	79

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	8,792	17,536	6,754	8,228	5,165
90+ days past due loans and leases	0	5,462	1	3,506	156
Nonaccrual loans and leases	12,250	33,090	42,763	21,138	12,130
Total past due and nonaccrual loans and leases	21,042	56,088	49,518	32,872	17,451
Restructured 30–89 days past due	0	0	0	464	623
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	240	1,315	1,097	1,559	3,611
Total restructured loans and leases	240	1,315	1,097	2,023	4,234
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	3,415	4,299	3,856	5,187	8,671
Other real estate owned	0	0	0	563	830
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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.15	0.18	51	0.30	0.23	69	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
90+ days past due loans and leases	0	0.03	20	0.09	0.04	80	0	0.04	35	0.07	0.03	80	0	0.03	40
Nonaccrual loans and leases	0.21	0.49	25	0.57	0.57	57	0.71	0.60	64	0.41	0.48	47	0.27	0.49	26
90+ days past due and nonaccrual loans and leases	0.21	0.55	24	0.66	0.64	60	0.71	0.67	59	0.48	0.54	51	0.28	0.54	24
30–89 days past due restructured	0	0	41	0	0	41	0	0	32	0.01	0	77	0.01	0.01	79
90+ days past due restructured	0	0	48	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.03	63	0.02	0.03	70	0.02	0.09	31	0.03	0.07	44	0.08	0.10	53
30–89 days past due loans held for sale	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	47	0	0	47	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.15	0.18	51	0.30	0.23	69	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
90+ days past due assets	0	0.03	20	0.09	0.04	80	0	0.04	35	0.07	0.03	80	0	0.03	40
Nonaccrual assets	0.21	0.49	25	0.57	0.58	57	0.71	0.60	62	0.41	0.48	46	0.27	0.49	26
30+ days past due and nonaccrual assets	0.36	0.75	26	0.96	0.89	60	0.82	0.95	44	0.64	0.87	37	0.39	0.88	18
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15	0.36	27	0.51	0.46	65	0.56	0.47	65	0.37	0.39	51	0.21	0.39	27
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.39	23	0.51	0.51	61	0.56	0.52	59	0.38	0.45	46	0.23	0.45	26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.19	0.41	23	0.50	0.51	55	0.61	0.63	54	0.41	0.56	36	0.38	0.59	34
Allowance for loan and lease losses	27.03	52.38	28	57.31	59.34	56	65.55	72.10	49	68.37	92.08	43	59.05	95.97	37
Equity capital + allowance for loan and lease losses	1.80	3.72	26	4.57	4.58	58	5.58	5.64	54	3.57	4.77	41	3.36	5.09	34
Tier 1 capital + allowance for loan and lease losses	2.12	4.07	28	5.51	5.07	62	6.71	6.21	60	4.32	5.30	46	3.96	5.65	38
Loans and leases + other real estate owned	0.27	0.64	22	0.64	0.71	51	0.77	0.92	49	0.53	0.78	34	0.50	0.82	31

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.15	0.15	62	0.24	0.22	67	0.10	0.25	32	0.16	0.28	36	0.09	0.29	17
	90+ days past due	0	0.02	28	0.10	0.04	78	0	0.04	25	0.06	0.03	78	0	0.03	45
	Nonaccrual	0.21	0.48	27	0.63	0.60	59	0.77	0.63	66	0.42	0.45	47	0.26	0.48	31
Commercial and industrial	30–89 days past due	0.13	0.18	58	0.70	0.13	97	0.02	0.15	25	0.08	0.22	34	0.10	0.23	45
	90+ days past due	0	0.01	34	0.09	0.02	86	0	0.02	31	0.17	0.02	92	0	0.02	32
	Nonaccrual	0.24	0.61	46	0.20	0.58	34	0.37	0.61	46	0.37	0.74	42	0.31	0.61	39
Individuals	30–89 days past due	0.91	0.40	85	0.86	0.41	82	1.39	0.52	86	2.92	0.60	93	2.95	0.68	90
	90+ days past due	0	0.02	34	0	0.01	33	0.01	0.02	68	0	0.02	31	0	0.03	31
	Nonaccrual	0.56	0.12	90	0.47	0.14	89	0.49	0.14	89	0.39	0.12	88	1.26	0.15	96
Depository institution loans	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	
Agricultural	30–89 days past due		0.07			0.14			0.07			0.10			0.11	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.25			0.60			0.57			0.80			0.46	
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.04	0.22	66	0.20	0.34	68	1.02	0.67	82	0.20	0.28	72	0.67	0.18	86
	90+ days past due	0	0.01	39	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual	0.17	0.19	80	0.35	0.14	82	0.26	0.10	84	0.22	0.04	85	0.51	0.04	93

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 # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.42	0.25	77	0.50	0.30	78	0.26	0.46	39	0.32	0.53	41	0.29	0.52	36
	90+ days past due	0	0.03	31	0.06	0.06	72	0	0.06	28	0	0.05	28	0	0.04	22
	Nonaccrual	0.17	0.52	20	0.73	0.65	64	0.76	0.67	67	0.83	0.55	78	0.57	0.61	51
Revolving	30–89 days past due	0.26	0.18	69	0.52	0.26	81	0.36	0.25	66	0.61	0.36	75	0.48	0.36	69
	90+ days past due	0	0.01	41	0.07	0.02	88	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.20	0.45	41	0.71	0.48	71	0.91	0.46	82	0.73	0.34	78	0.43	0.35	64
Closed-end	30–89 days past due	0.47	0.26	80	0.49	0.31	77	0.23	0.48	37	0.20	0.56	23	0.20	0.54	27
	90+ days past due	0	0.03	33	0.06	0.07	71	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.16	0.53	20	0.73	0.66	64	0.70	0.69	60	0.87	0.57	78	0.63	0.64	57
Junior lien	30–89 days past due	0.02	0.01	81	0.10	0.01	95	0.04	0.01	83	0	0.02	13	0.03	0.02	73
	90+ days past due	0	0	45	0	0	43	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.02	0.02	72	0.16	0.03	92	0.14	0.03	91	0.17	0.03	89	0.08	0.03	82
Commercial real estate	30–89 days past due	0.10	0.09	66	0.19	0.16	70	0.07	0.14	49	0.12	0.15	53	0.05	0.16	31
	90+ days past due	0	0.01	39	0.10	0.03	87	0	0.02	35	0.08	0.02	87	0	0.02	69
	Nonaccrual	0.21	0.44	37	0.60	0.51	65	0.77	0.57	71	0.32	0.34	54	0.18	0.41	40
Construction and development	30–89 days past due	0	0.06	30	0	0.17	24	0	0.16	26	0	0.20	22	0	0.17	21
	90+ days past due	0	0	45	0.38	0.01	94	0	0.01	43	0.23	0.01	94	0	0	44
	Nonaccrual	0	0.11	25	0.33	0.23	73	0.64	0.21	83	0.29	0.18	74	0	0.18	21
1–4 family	30–89 days past due	0	0.01	42	0	0.03	38	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0.10	0	96	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0	43	0.25	0.02	92	0.30	0.01	95	0.29	0.01	93	0	0.04	37
Other	30–89 days past due	0	0.03	33	0	0.11	27	0	0.09	30	0	0.12	26	0	0.06	28
	90+ days past due	0	0	46	0.27	0.01	95	0	0	44	0.23	0	96	0	0	45
	Nonaccrual	0	0.09	26	0.08	0.18	61	0.35	0.16	80	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0.32	0.02	92	0.57	0.04	94	0.03	0.03	81	0.07	0.03	83	0.09	0.03	84
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.07	36	0.08	0.05	80	0.08	0.10	76	0.03	0.03	80	0.02	0.04	72
Nonfarm non-residential	30–89 days past due	0.05	0.08	54	0.11	0.14	57	0.09	0.14	53	0.15	0.13	65	0.04	0.17	35
	90+ days past due	0	0.01	42	0.11	0.02	88	0	0.02	38	0.07	0.02	87	0.01	0.02	73
	Nonaccrual	0.30	0.51	43	0.76	0.66	65	0.96	0.73	69	0.39	0.36	54	0.24	0.52	44
Owner Occupied	30–89 days past due	0.02	0.03	63	0.02	0.06	52	0.08	0.05	69	0.08	0.06	66	0.04	0.08	57
	90+ days past due	0	0	43	0	0	41	0	0.01	40	0.07	0.01	93	0	0	38
	Nonaccrual	0.15	0.19	52	0.43	0.27	73	0.44	0.27	74	0.27	0.19	68	0.19	0.20	60
Other	30–89 days past due	0.02	0.04	68	0.09	0.06	76	0	0.06	46	0.07	0.05	75	0	0.07	37
	90+ days past due	0	0	45	0.11	0.01	92	0	0	44	0	0.01	41	0.01	0.01	82
	Nonaccrual	0.15	0.28	53	0.33	0.28	66	0.51	0.33	71	0.11	0.14	60	0.05	0.22	45
Farmland	30–89 days past due	0	0.05	36	0	0.07	34	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0	46	0	0	44	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0	0.70	26	0	1.20	24	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.89			0.77			1.02			0.87			1.03	
	90+ days past due		0.19			0.19			0.22			0.18			0.26	
	Nonaccrual		0.01			0.03			0.02			0			0.07	

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	563,522	560,365	560,969	560,263	514,703
Retained earnings	244,092	182,329	191,418	162,752	116,874
Accumulated other comprehensive income (AOCI)	6,514	10,878	11,397	2,248	-7,838
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	814,128	753,572	763,784	725,263	623,739
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	158,278	158,929	158,742	159,476	137,999
Accumulated other comprehensive income-related adjustments	6,514	10,879	11,397	2,248	-7,838
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	649,336	583,764	593,645	563,539	493,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	649,336	583,764	593,645	563,539	493,578
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	30,000	30,000	30,000	30,000	30,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	30,000	30,000	30,000	30,000	30,000
Tier 1 Capital	679,336	613,764	623,645	593,539	523,578
Tier 2 Capital					
Tier 2 capital instruments and related surplus	155,869	87,010	87,019	86,421	73,789
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	59,389	67,230	72,444	41,781	40,011
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	215,258	154,240	159,463	128,202	113,800
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	215,258	154,240	159,463	128,202	113,800
Exited advanced approach tier 2 capital					
Total capital	894,594	768,004	783,108	721,741	637,378
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	8,060,301	7,499,077	7,611,145	6,465,373	5,712,577
Less: Deductions from common equity tier 1 capital	158,279	158,929	158,743	159,476	137,999
Less: Other deductions	-30	-5	-5	39	20
Total assets for leverage ratio	7,902,052	7,340,153	7,452,407	6,305,858	5,574,558
Total risk-weighted assets	6,071,221	5,937,725	6,101,255	5,385,754	4,647,616
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	10.70	11.06	28	9.83	10.63	19	9.73	10.91	17	10.46	12.50	16	10.62	12.37	24
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.19	11.67	23	10.34	11.33	18	10.22	11.60	14	11.02	13.19	18	11.27	13.03	23
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	14.74	13.49	46	12.93	13.06	24	12.84	13.45	21	13.40	14.63	32	13.71	14.48	44
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.60	9.69	23	8.36	9.60	16	8.37	9.65	18	9.41	10.39	25	9.39	10.37	27
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	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	117,073	114,418	115,115	112,392	110,052	2.32	62.76

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		0			0			0			0			0	
Insurance activities revenue / Adjusted operating income	0	0.58	22	0	0.40	24	0	0.41	22	0	0.37	22	0	0.46	19
Premium income / Insurance activities revenue		0.02			0.01			0.01			0.03			0	
Credit related premium income / Total premium income		100			100			100			100			50	
Other premium income / Total premium income		0			0			0			0			50	
Insurance underwriting net income / Consolidated net income	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		55.54			26.97			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		665.75			9.76			-40.91			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.88	11.54	67	16.85	11.18	72	16.57	11.01	72	17.74	11.53	73	19.61	13.70	80
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	2,005	2,005	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	2,005	2,005	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.03			0.06			0.05			0			0	
Cost: Interest-bearing deposits		0.48			1.32			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans											2.35			3.83	
Foreign governments and institutions															
Growth Rates															
Net loans and leases		-26.72			-55.43			5,672.05			-47.91			-27.26	
Total selected assets	-100	-4.10	4		-29.96			6.04			-25.04			5.03	
Deposits		-17.05			-43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.01	0.01	0.02	0.02

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	38,709	22,143	29,961	36,905	30,589	74.81	158.21
Dividends	38,709	22,143	29,961	36,905	30,589	74.81	158.21
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	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		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	38,709	22,143	29,961	36,905	30,589	74.81	158.21
Securities gains (losses)	0	0	149	0	0		
Other operating income	27	130	151	211	213	-79.23	-81.76
Total operating income	38,736	22,273	30,261	37,116	30,802	73.91	155.87
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	3,434	3,607	4,810	4,807	3,969	-4.80	31118.18
Other expenses	2,021	1,328	1,719	1,640	1,678	52.18	68.28
Provision for loan and lease losses	0	0	-12	0	0		
Total operating expenses	5,455	4,935	6,517	6,447	5,647	10.54	350.08
Income (loss) before taxes	33,281	16,452	22,958	30,866	24,817	102.29	138.97
Applicable income taxes (credit)	-1,140	-1,195	-1,645	-1,646	-1,130		
Extraordinary items							
Income before undistributed income of subsidiaries	34,421	17,647	24,603	32,512	25,947	95.05	140.72
Equity in undistributed income of subsidiaries	38,450	21,023	32,915	38,160	37,454	82.89	151.87
Bank subsidiaries	38,450	21,023	32,915	38,160	37,454	82.89	151.87
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	72,871	38,670	57,518	70,672	63,401	88.44	146.48
Memoranda							
Bank net income	77,159	43,166	62,876	75,065	68,043	78.75	155.01
Nonbank net income	0	0	0	0	0		
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	944,219	94.28	832,877	95.51	842,473	95.37	800,841	694,333	13.37	62.30
Common and preferred stock	944,219	94.28	832,877	95.51	842,473	95.37	800,841	694,333	13.37	62.30
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	1,238	0.12	1,238	0.14	1,238	0.14	1,238	1,238	0.00	0.00
Common and preferred stock	1,238	0.12	1,238	0.14	1,238	0.14	1,238	1,238	0.00	0.00
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			
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			
Other receivables	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	0	0	1,898	0.22	0	0	2,735	3,743	-100.00	-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	43,877	4.38	24,912	2.86	28,066	3.18	29,681	22,985	76.13	334.25
Cash and due from unrelated depository institution	0	0	300	0.03	300	0.03	300	300	-100.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	474	0.05	474	0.05	474	0.05	474	474	0.00	0.00
Other assets	11,745	1.17	10,370	1.19	10,800	1.22	9,354	6,708	13.26	246.36
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,001,553	100.00	872,069	100.00	883,351	100.00	844,623	729,781	14.85	65.84
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	155,869	15.56	87,010	9.98	87,019	9.85	86,982	73,789	79.14	111.90
Other liabilities	318	0.03	249	0.03	1,310	0.15	1,140	1,015	27.71	-24.29
Balance due to subsidiaries and related institutions	31,238	3.12	31,238	3.58	31,238	3.54	31,238	31,238	0.00	0.00
Total liabilities	187,425	18.71	118,497	13.59	119,567	13.54	119,360	106,042	58.17	78.13
Equity Capital	814,128	81.29	753,572	86.41	763,784	86.46	725,263	623,739	8.04	63.24
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	564,974	56.41	561,817	64.42	562,421	63.67	560,263	514,703	0.56	22.43
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	244,092	24.37	182,329	20.91	191,418	21.67	162,752	116,874	33.87	689.87
Accumulated other comprehensive income	6,514	0.65	10,878	1.25	11,397	1.29	2,248	-7,838	-40.12	2.44
Other equity capital components	-1,452	-0.14	-1,452	-0.17	-1,452	-0.16	0	0		
Total liabilities and equity capital	1,001,553	100.00	872,069	100.00	883,351	100.00	844,623	729,781	14.85	65.84
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	31,238	3.12	31,238	3.58	31,238	3.54	31,238	31,238	0.00	0.00
Notes payable to subsidiaries that issued TPS	30,000	3	30,000	3.44	30,000	3.40	30,000	30,000	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	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	12.35	12.18	46	6.94	8.40	37	7.71	9.11	35	10.14	10.58	46	10.59	11.03	49
Bank net income / Average equity investment in banks	11.78	12.46	39	7.04	8.88	34	7.64	9.38	32	9.81	10.85	36	10.13	11.56	39
Nonbank net income / Average equity investment in nonbanks	0	13.68	19	0	9.06	20	0	9.69	19	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs		9.75			8.28			8.82			15.16			9.40	
Bank net income / Parent net income	105.88	103.10	68	111.63	105.53	76	109.32	104.93	74	106.22	103.77	65	107.32	104.73	66
Nonbank net income / Parent net income	0	0.67	25	0	1.04	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		92.97			102.56			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	23.02	11.38	82	15.72	11.32	64	15.65	11.62	62	16.46	9.66	70	17	9.50	74
Total debt / Equity capital	19.15	5.73	89	11.55	5.49	73	11.39	5.79	70	11.99	3.93	78	11.83	3.94	81
Total debt + notes payable to subs that issued TPS / Equity capital	22.83	9.61	84	15.53	9.36	68	15.32	9.67	66	16.13	7.99	74	16.64	7.93	78
Total debt + Loans guaranteed for affiliate / Equity capital	19.15	5.73	89	11.55	5.51	73	11.39	5.79	70	11.99	3.97	78	11.83	3.98	81
Total debt / Equity capital – excess over fair value	19.15	5.73	89	11.55	5.49	73	11.39	5.79	70	11.99	3.93	78	11.83	3.94	81
Long-term debt / Equity capital	19.15	5.63	89	11.55	5.35	73	11.39	5.67	70	11.99	3.86	78	11.83	3.76	81
Short-term debt / Equity capital	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	47	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	73.49	25.24	86	39.01	18.67	75	60.74	20.97	82	38.12	14.37	80	30.01	15.49	71
Double Leverage															
Equity investment in subs / Equity capital	116.13	105.02	86	110.69	104.45	76	110.46	104.49	72	110.59	104.21	75	111.52	104.10	78
Total investment in subs / Equity capital	116.13	105.33	86	110.69	104.77	74	110.46	104.82	70	110.59	104.48	75	111.52	104.38	78
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)	1.35	0.39	84	1.56	0.50	81	1.39	0.49	80	1.09	0.44	77	1.13	0.36	81
Equity investment in subs – equity cap / Net income-div (X)	1.87	1.11	80	3.09	1.95	78	2.49	1.45	77	1.68	1.47	71	1.71	1.18	76
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	155.45	124.85	75	97.67	123.85	35	99.79	121.76	35	123.58	153.39	51	118.47	113.37	64
Cash from ops + noncash items + op expense / Op expense + dividend	153.59	133.48	73	88.45	142.49	25	94.49	138.81	21	118.71	152.31	45	114.73	123.74	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	114.57	97.73	72	80.15	139.29	26	94.95	140.42	23	121.35	105.99	72	120.74	108.88	69
Pretax operating income + interest expense / Interest expense	1,069.16	1,305.64	64	556.11	2,350.94	41	577.30	2,318.94	39	742.11	17,211.14	37	725.27	1,631.73	54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	914.11	1,307.27	59	466.09	1,502.61	33	487.94	1,435.81	33	582.88	2,481.22	35	553.69	1,015.91	48
Dividends + interest from subsidiaries / Interest expense + dividends	163.81	131.41	72	97.55	139.75	27	98.99	137	26	124.15	196.13	39	121.02	140.89	55
Fees + other income from subsidiaries / Salary + other expenses	0	4.29	39	0	4.08	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		384.53			184.24			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.38	2.35	73	2.89	2.05	69	3.21	2.19	70	3.55	1.59	76	3.19	1.59	74
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.38	0.07	88	0.42	0.10	86	0.41	0.09	85	0.47	0.13	84	0.54	0.14	83
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	58.68	71.85	37	108.19	82.15	78	103.47	79.13	78	76.65	65.39	57	82.12	87.25	49
Dividends declared / Net income	27.72	21.14	60	49.37	32.07	73	44.26	29.39	70	35.26	25.65	61	33.61	24.10	62
Net income – dividends / Average equity	8.93	9.40	43	3.51	5.51	27	4.30	6.36	25	6.57	7.61	34	7.03	8.12	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	191.66	140.94	75	115.97	140.63	45	117.69	130.75	45	148.10	160.93	53	143.56	131.90	60
Dividends from nonbank subsidiaries	0	1.09	30	0	1.98	29	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies	0	0	47	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	191.66	154.27	72	115.97	167.32	41	117.69	158.62	38	148.10	209.89	48	143.56	144.51	56
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	50.17	32.44	66	51.30	46.37	56	47.65	43.52	53	49.16	45.88	53	44.96	33.37	65
Interest income from bank subsidiaries	0	0.02	35	0	0.06	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.43	44	0	0.48	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	45	0	0	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	50.17	35	64	51.30	55.87	53	47.65	51.02	51	49.16	48.40	50	44.96	35.67	61
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		52.68			71.88			99.52			76.61			80.47	
Interest income from nonbank subsidiaries		0.05			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0			0.02			0.02			0.02			0.17	
Other income from nonbank subsidiaries		0.01			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		55.52			74.58			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		42.23			31.53			29.39			65.48			43.51	
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			0.15	
Operating income from subsidiary holding companies		42.23			31.53			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.93	70.85	77	99.42	74.88	62	99.01	76.69	59	99.43	77.61	66	99.31	72.95	71
Interest income from bank subsidiaries	0	0.14	35	0	0.27	33	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	1.67	44	0	1.06	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries	0	0.01	45	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	99.93	80.63	65	99.42	85.13	47	99.01	84.80	45	99.43	94.06	52	99.31	89.39	57
Dividends from nonbank subsidiaries	0	1.02	31	0	1.28	30	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	1.49	26	0	1.62	25	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies	0	0	47	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		501.25			474.53			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	20.04	38.87	48	35.90	58.32	59	35.90	59.71	59	35.91	70.71	51	42.33	81.26	54