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

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

BHC Name DIME COMMUNITY BANCSHARES, INC.

City/State HAUPPAUGE, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 12,362,819
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

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

Mailing Address:

DIME COMMUNITY BANCSHARES, INC.
898 VETERAN'S MEMORIAL HIGHWAY

HAUPPAUGE, NY 11788

Table of Contents

Section — Page Number

Summary Ratios 1

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

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

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	11,989,915	5,711,047	5,867,322	4,724,615	4,498,290
Net income ($000)	68,639	33,065	42,042	51,691	39,227
Number of BHCs in peer group	132	142	147	146	154

	BHC	Peer # 1	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)		2.65			2.96			2.96			3.21		3.05	3.33	27
+ Non-interest income	0.34	1.09	10	0.25	0.95	9	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18
– Overhead expense	2.16	2.21	49	1.82	2.45	18	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29
– Provision for credit losses	0.07	-0.12	90	0.26	0.45	30	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23
+ Securities gains (losses)	0.01	0.01	79	0.08	0.02	89	0.06	0.02	84	0	0.01	62	-0.18	0	1
+ Other tax equivalent adjustments		0			0			0			0		0.01	0	92
= Pretax net operating income (tax equivalent)		1.76			1.10			1.22			1.53		1.10	1.55	15
Net operating income	0.76	1.34	8	0.77	0.88	40	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18
Net income	0.76	1.34	7	0.77	0.88	40	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18
Net income (Subchapter S adjusted)		2.06			1.19			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)		3.12			3.84			3.78			4.49		4.07	4.38	28
Interest expense	0.26	0.26	63	0.48	0.63	33	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48
Net interest income (tax equivalent)		2.85			3.18			3.17			3.45		3.29	3.58	30
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.12	60	0.06	0.10	49	0.04	0.11	30	0.13	0.11	62	0.07	0.09	54
Earnings coverage of net loan and lease losses (X)	11.01	26.30	34	27.81	31.88	54	39.29	33.55	70	16.49	22.46	50	24.02	29.27	55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.88	1.32	19	0.94	1.29	15	0.96	1.35	10	0.89	0.94	46	0.96	0.94	57
Allowance for loan and lease losses / Total loans and leases	0.87	1.30	21	0.94	1.28	15	0.95	1.33	12	0.89	0.93	46	0.96	0.93	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.58	42	0.37	0.64	29	0.48	0.67	39	0.46	0.56	46	0.09	0.57	7
30–89 days past due loans and leases / Total loans and leases	0.63	0.29	87	0.23	0.23	60	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23
Liquidity and Funding															
Net noncore funding dependence	-0.96	-3.31	60	-5.50	4.42	20	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29
Net short-term noncore funding dependence	-1.27	-9.17	72	-6.54	-0.34	29	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41
Net loans and leases / Total assets	74.57	58.81	86	72.85	71.22	54	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Capitalization															
Tier 1 leverage ratio	8.38	9.07	30	6.79	9.60	3	6.81	9.65	2	8.49	10.39	10	8.12	10.37	6
Holding company equity capital / Total assets	9.72	10.79	33	8.10	10.43	14	8.05	10.51	12	10.10	11.37	30	9.66	11.21	27
Total equity capital (including minority interest) / Total assets	9.72	10.91	30	8.10	10.50	13	8.05	10.57	11	10.10	11.43	28	9.66	11.30	26
Common equity tier 1 capital / Total risk-weighted assets	9.92	12.64	8	10.31	12.30	16	10.30	12.44	15	10.16	12.50	13	10.42	12.37	21
Net loans and leases / Equity capital (X)	7.67	5.47	87	8.99	7.04	85	8.89	6.79	87	7.36	6.55	71	7.15	6.70	63
Cash dividends / Net income	58.60	27.22	93	43.54	32.07	65	45.66	29.42	72	35.63	25.65	63	46.76	24.05	85
Cash dividends / Net income (Subchapter S adjusted)		-3.51			49.44			39.66			93.20			35.12	
Growth Rates															
Assets	95.54	9.51	98	33.50	16.99	88	30.74	16.11	89	4.72	8.66	33	6.10	9.35	46
Equity capital	134.49	7.52	99	5.31	8.08	33	4.16	8.42	24	9.55	12.19	40	5.74	12.50	26
Net loans and leases	100.14	-0.66	99	32.02	13.88	91	25.84	9.99	91	12.81	8.63	74	5.64	10.51	33
Noncore funding	27.67	-21.64	94	-20.57	-0.63	23	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	16.41	10.65	75	15.43	5.35	80	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91
Equity investment in subsidiaries / Equity capital	111.82	103.15	88	115.06	104.45	87	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90
Cash from ops + noncash items + op expense / Op expense + dividends	30.78	155.61	8	114.54	142.49	46	113.27	138.81	39	111	152.31	36	70.66	123.74	22

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	269,715	124,812	169,410	158,228	144,380	116.10	209.56
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	269,320	124,255	168,665	157,248	143,689	116.75	211.04
Tax-exempt income on loans and leases	395	557	745	980	691	-29.08	-27.12
Estimated tax benefit on income on loans and leases					186		
Income on loans and leases (tax equivalent)					144,566		
Investment interest income (tax equivalent)					22,072		
Interest on balances due from depository institutions	469	514	673	1,697	1,075	-8.75	307.83
Interest income on other earning assets	2,094	1,157	1,541	1,535	1,867	80.99	135.28
Total interest income (tax equivalent)					169,580		
Interest on time deposits of $250K or more	2,543	1,705	2,163	2,269	1,904	49.15	
Interest on time deposits < $250K	3,899	1,975	2,381	3,503	2,904	97.42	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,224	8,632	10,435	23,687	15,928	-16.31	85.80
Interest on other borrowings and trading liabilities	8,225	6,647	8,472	9,879	6,929	23.74	103.69
Interest on subordinated debt and mandatory convertible securities					4,539		
Total interest expense	21,891	18,959	23,451	39,338	32,204	15.46	76.61
Net interest income (tax equivalent)					137,376		
Non-interest income	30,432	10,623	16,036	25,039	19,382	186.47	158.71
Adjusted operating income (tax equivalent)					156,758		
Overhead expense	194,220	78,068	113,115	95,992	98,073	148.78	232.19
Provision for credit losses	6,344	11,000	11,500	5,700	1,800		52.87
Securities gains (losses)	1,207	3,525	3,525	201	-7,921	-65.76	168.82
Other tax equivalent adjustments					596		
Pretax net operating income (tax equivalent)					49,560		
Applicable income taxes	28,359	9,804	13,685	14,060	9,141	189.26	102.98
Tax equivalent adjustments					1,192		
Applicable income taxes (tax equivalent)					10,333		
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	68,639	33,065	42,042	51,691	39,227	107.59	160.68
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	68,639	33,065	42,042	51,691	39,227	107.59	160.68
Memoranda							
Net income - holding company and noncontrolling (minority) interest	68,639	33,065	42,042	51,691	39,227	107.59	160.68
Investment securities income (tax equivalent)					22,072		
US Treasury and agency securities (excluding mortgage-backed securities)	1,326	365	365	465	837	263.29	33.40
Mortgage-backed securities	10,561	7,306	8,955	15,366	15,842	44.55	4.72
All other securities					5,393		
Cash dividends declared	40,222	14,396	19,197	18,420	18,342	179.40	232.55
Common	34,757	14,396	19,197	18,420	18,342	141.44	187.37
Preferred	5,465	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)		2.90			3.58			3.53			4.19		3.77	4.08	25
Less: Interest expense	0.24	0.24	63	0.44	0.59	32	0.40	0.54	33	0.83	0.95	38	0.72	0.75	48
Equals: Net interest income (tax equivalent)		2.65			2.96			2.96			3.21		3.05	3.33	27
Plus: Non-interest income	0.34	1.09	10	0.25	0.95	9	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18
Equals: adjusted operating income (tax equivalent)		3.80			3.88			3.96			4.16		3.48	4.27	18
Less: Overhead expense	2.16	2.21	49	1.82	2.45	18	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29
Less: Provision for credit losses	0.07	-0.12	90	0.26	0.45	30	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	79	0.08	0.02	89	0.06	0.02	84	0	0.01	62	-0.18	0	1
Plus: other tax equivalent adjustments		0			0			0			0		0.01	0	92
Equals: Pretax net operating income (tax equivalent)		1.76			1.10			1.22			1.53		1.10	1.55	15
Less: Applicable income taxes (tax equivalent)		0.41			0.24			0.27			0.35		0.23	0.32	20
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	0.76	1.34	8	0.77	0.88	40	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.76	1.34	7	0.77	0.88	40	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18
Memo: Net income (last four quarters)	0.73	1.30	9	0.86	0.95	43	0.72	0.97	25	1.09	1.19	36	0.87	1.22	17
Net income–BHC and noncontrolling (minority) interest	0.76	1.35	6	0.77	0.89	40	0.72	0.97	25	1.09	1.19	37	0.87	1.22	17
Margin Analysis															
Average earning assets / Average assets	93.98	93.09	61	92.41	93.42	34	92.48	93.47	35	91.89	93.22	34	92.70	93.23	40
Average interest-bearing funds / Average assets	54.46	61.98	21	54.96	68.81	9	54.09	68.25	9	59.52	70.66	13	59.80	70.70	11
Interest income (tax equivalent) / Average earning assets		3.12			3.84			3.78			4.49		4.07	4.38	28
Interest expense / Average earning assets	0.26	0.26	63	0.48	0.63	33	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48
Net interest income (tax equivalent) / Average earning assets		2.85			3.18			3.17			3.45		3.29	3.58	30
Yield or Cost															
Total loans and leases (tax equivalent)		4.07			4.30			4.28			4.98		4.52	4.85	27
Interest-bearing bank balances	0.08	0.13	10	0.22	0.40	17	0.17	0.32	12	2.38	2.26	65	1.72	1.88	40
Federal funds sold and reverse repos		0.25			0.48			0.43			2.02			1.50	
Trading assets		0.45			0.73			0.80			0.49			0.70	
Total earning assets	3.41	3.09	70	3.45	3.85	18	3.40	3.80	17	4.18	4.47	29	4.05	4.33	32
Investment securities (tax equivalent)		1.77			2.43			2.32			2.74		2.50	2.69	35
US Treasury and agency securities (excluding mortgage-backed securities)	0.71	1.23	20	1.33	2.03	18	1.33	1.87	26	1.61	2.54	12	2.26	2.20	66
Mortgage-backed securities	1.43	1.55	39	2.17	2.15	52	2.06	2.05	54	2.48	2.54	44	2.41	2.44	49
All other securities		2.85			3.19			3.24			3.80		3.05	3.74	25
Interest-bearing deposits	0.20	0.22	51	0.41	0.69	16	0.36	0.62	15	0.89	1.13	27	0.67	0.85	33
Time deposits of $250K or more	1.21	0.70	91	1.79	1.71	55	1.72	1.60	60	1.81	2.13	20	1.71	1.57	62
Time deposits < $250K	0.69	0.67	58	1.51	1.59	35	1.37	1.49	34	2.09	1.91	63	1.56	1.42	58
Other domestic deposits	0.19	0.16	68	0.47	0.41	66	0.42	0.36	66	1.13	0.86	73	0.82	0.64	67
Foreign deposits		0.12			1.32			1.24			2.53			1.85	
Federal funds purchased and repos	0.07	0.18	33	0.96	0.41	86	0.92	0.37	86	1.88	1.23	75	1.71	1.03	75
Other borrowed funds and trading liabilities	0	1.29	3	0	0.55	27	0	0.55	27	0	1.03	24	1.76	2.10	18
All interest-bearing funds	0.45	0.38	67	0.81	0.85	48	0.74	0.79	46	1.40	1.34	55	1.20	1.06	61

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	30,432	10,623	16,036	25,039	19,382
Fiduciary activities income	0	1	1	2	2
Service charges on deposit accounts - domestic	3,739	2,626	3,462	5,197	5,347
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	71
Insurance activities revenue	0	0	0	0	0
Venture capital revenue					0
Net servicing fees	816	413	499	432	303
Net securitization income					0
Net gains (losses) on sales of loans, OREO, other assets	23,238	2,975	3,884	1,931	2,461
Other non-interest income	1,926	4,549	8,115	17,385	11,198
Total overhead expenses	194,220	78,068	113,115	95,992	98,073
Personnel expense	97,536	45,874	67,159	56,244	50,458
Net occupancy expense	22,663	11,610	15,698	15,395	14,230
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,907	507	656	787	917
Other operating expenses	72,114	20,077	29,602	23,566	32,468
Fee income on mutual funds and annuities	0	0	0	0	45
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	787	493	502	496	473
Average personnel expense per employee	123.93	93.05	133.78	113.40	106.68
Average assets per employee	15,234.96	11,584.27	11,687.89	9,525.43	9,510.13

	BHC	Peer # 1	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	0	2.14	11	0	0.52	36	0	0.51	36	0	0.66	35	0.23	1.69	42
Overhead expenses / Net Interest Income + non-interest income	65.54	58.85	76	60.79	61.08	49	63.97	61.22	64	57.40	61.79	31	62.80	61.22	58
Percent of Average Assets															
Total overhead expense	2.16	2.21	49	1.82	2.45	18	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29
Personnel expense	1.08	1.23	35	1.07	1.42	18	1.14	1.42	26	1.19	1.50	23	1.12	1.46	21
Net occupancy expense	0.25	0.24	60	0.27	0.30	40	0.27	0.30	39	0.33	0.32	57	0.32	0.31	52
Other operating expenses	0.82	0.72	74	0.48	0.71	16	0.52	0.73	18	0.52	0.76	18	0.74	0.79	47
Overhead less non-interest income	1.82	1.08	94	1.57	1.44	62	1.65	1.44	67	1.50	1.65	34	1.75	1.65	59
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense		58.34			59.05			58.93			59.91		62.56	60.51	62
Personnel expense		32.89			34.37			33.88			34.17		32.19	34.42	36
Net occupancy expense		6.26			7.14			7.04			7.50		9.08	7.33	79
Other operating expenses		18.68			17.07			17.57			17.93		21.30	18.28	78
Total non-interest income		28.20			22.56			23.45			19.83		12.36	20.30	23
Fiduciary activities income		2.27			1.41			1.45			1.61		0	1.95	41
Service charges on domestic deposit accounts		3.25			2.69			2.67			3.21		3.41	3.58	49
Trading revenue		0.68			0.11			0.10			0.07		0	0.03	46
Investment banking fees and commissions		2.46			0.99			1.03			0.91		0.05	0.85	30
Insurance activities revenue		0.38			0.40			0.41			0.37		0	0.46	19
Venture capital revenue		0.03			0			0			0		0	0	49
Net servicing fees		0.56			-0.09			0			0.22		0.19	0.52	47
Net securitization income		0.01			0			0			0		0	0	49
Net gain (loss) - sales of loans, OREO, and other assets		3.64			5.29			5.55			2.27		1.57	1.98	56
Other non-interest income		9.39			7.27			7.76			7.41		7.14	7.05	55
Overhead less non-interest income		29.67			35.71			34.63			39.47		50.20	39.75	80
Applicable income taxes / Pretax net operating income (tax equivalent)		21.49			20.31			20.30			21.51		18.44	18.37	41
Applicable income tax + TE / Pretax net operating income + TE		23.11			22.97			22.51			23.31		20.85	21.35	41

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

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	8,265,113	3,079,817	3,143,937	3,049,485	2,662,549	168.36	289.76
Commercial and industrial loans	1,011,059	1,543,233	1,479,355	617,297	591,332	-34.48	125.08
Loans to individuals	18,704	22,363	22,534	24,370	19,110	-16.36	26.49
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	2,820		-100.00
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,299,591	4,649,473	4,650,188	3,692,928	3,275,811	100.01	259.58
Less: Allowance for loan and lease losses	81,255	43,474	44,200	32,786	31,418	86.90	234.27
Net loans and leases	9,218,336	4,605,999	4,605,988	3,660,142	3,244,393	100.14	259.82
Debt securities that reprice or mature in over 1 year	1,686,932	488,822	454,660	639,469	762,994	245.10	108.90
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	10,905,268	5,094,821	5,060,648	4,299,611	4,007,387	114.05	223.65
Interest-bearing bank balances	570,225	615,575	769,099	39,501	153,223	-7.37	2275.54
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	62,434	78,193	81,400	132,460	78,055	-20.15	-28.03
Trading assets	0	0	0	0	0		
Total earning assets	11,537,927	5,788,589	5,911,147	4,471,572	4,238,665	99.32	231.53
Non-interest-bearing cash and due from depository institutions	58,786	94,892	107,729	77,693	142,145	-38.05	44.28
Premises, fixed assets, and leases	109,251	78,983	78,879	77,512	35,008	38.32	216.92
Other real estate owned	0	0	0	0	175		
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	656,855	360,095	336,460	294,694	283,541	82.41	136.11
Total assets	12,362,819	6,322,559	6,434,215	4,921,471	4,699,534	95.54	222.48
Quarterly average assets	12,570,593	6,244,261	6,336,146	4,785,573	4,546,442	101.31	233.67
Average loans and leases (YTD)	9,550,285	4,278,450	4,380,231	3,442,077	3,200,178	123.22	282.39
Memoranda							
Loans held-for-sale	14,720	10,000	52,785	12,643	0	47.20	
Loans not held-for-sale	9,284,871	4,639,473	4,597,403	3,680,285	3,275,811	100.13	259.01
Real estate loans secured by 1–4 family	686,148	530,611	516,713	577,319	609,417	29.31	49.52
Commercial real estate loans	7,576,795	2,548,770	2,626,792	2,471,722	2,052,652	197.27	356.47
Construction and land development	285,379	69,441	85,401	98,923	124,748	310.97	249.62
Multifamily	3,469,860	853,721	900,130	812,670	586,198	306.44	570.56
Nonfarm nonresidential	3,821,556	1,625,608	1,641,261	1,560,129	1,341,706	135.08	260.25
Real estate loans secured by farmland	2,170	436	432	444	480	397.71	22.81
Total investment securities	1,749,366	567,015	536,060	771,929	841,049	208.52	95.62
U.S. Treasury securities	247,696	0	0	50,822	0		
US agency securities (excluding mortgage-backed securities)	81,018	0	0	4,995	29,050		24.47
Municipal securities	41,133	63,390	65,803	75,972	94,271	-35.11	-77.32
Mortgage-backed securities	1,252,686	432,666	391,167	572,937	652,084	189.53	114.63
Asset-backed securities	0	23,894	23,950	23,401	23,219	-100.00	-100.00
Other debt securities	126,833	47,065	55,140	43,802	42,425	169.48	202.88
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,709,063	466,081	450,360	638,291	680,886	266.69	156.23
U.S. Treasury securities	247,696	0	0	50,822	0		
US agency securities (excluding mortgage-backed securities)	81,018	0	0	4,995	29,050		24.47
Municipal securities	41,133	36,504	42,088	34,964	40,731	12.68	-64.93
Mortgage-backed securities	1,212,383	358,618	329,182	480,307	545,461	238.07	181.01
Asset-backed securities	0	23,894	23,950	23,401	23,219	-100.00	-100.00
Other debt securities	126,833	47,065	55,140	43,802	42,425	169.48	310.78
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	0	3,977	3,625	1,389	-3,371	-100.00	-100.00
Available-for-sale securites appreciation (depreciation)	2,171	4,490	4,373	-1,172	-16,495	-51.65	147.27
Structured notes, fair value	0	0	0	0	0		
Pledged securities	684,049	451,013	402,000	403,491	358,747	51.67	12.46

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	1,027,605	822,977	987,588	645,002	589,027	24.86	152.43
NOW, ATS and transaction accounts	239,189	151,650	129,017	54,961	91,444	57.72	459.14
Time deposits less brokered deposits < $250K	515,908	93,231	95,427	58,228	3,174	453.37	
MMDA and other savings accounts	8,391,027	4,104,040	4,084,203	2,806,707	2,876,431	104.46	269.47
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,173,729	5,171,898	5,296,235	3,564,898	3,560,076	96.71	268.74
Time deposits of $250K or more	251,760	122,721	121,785	129,648	128,509	105.15	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,629	1,353	1,223	999	539	94.31	-98.26
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	25,000	215,000	215,000	440,626	240,433	-88.37	-89.65
Other borrowings w/remaining maturity over 1 year	0	0	0	40,351	0		-100.00
Brokered deposits < $250K	248,548	74,450	71,233	120,101	197,808	233.85	
Noncore funding	527,937	413,524	409,241	731,725	567,289	27.67	-9.79
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	197,142	79,024	79,059	78,920	78,781	149.47	110.17
Other liabilities	262,775	145,773	131,730	48,655	39,439	80.26	700.48
Total liabilities	11,161,583	5,810,219	5,916,265	4,424,198	4,245,585	92.10	221.57
Equity Capital							
Perpetual preferred stock (including surplus)	116,569	0	0	0	0		
Common stock	416	199	199	199	198	109.05	137.71
Common surplus	493,775	357,704	360,741	356,436	352,093	38.04	75.64
Retained earnings	630,744	167,899	172,075	150,703	117,432	275.67	629.36
Accumulated other comprehensive income	-1,042	-8,749	-10,128	-8,341	-15,112		
Other equity capital components	-39,345	-4,832	-5,056	-1,843	-781		
Total holding company equity capital	1,201,117	512,221	517,831	497,154	453,830	134.49	231.25
Noncontrolling (minority) interest in subsidiaries	119	119	119	119	119	0.00	0.00
Total equity capital, including minority interest	1,201,236	512,340	517,950	497,273	453,949	134.46	231.17
Total liabilities and capital	12,362,819	6,322,559	6,434,215	4,921,471	4,699,534	95.54	222.48
Memoranda							
Non-interest-bearing deposits	3,821,832	2,246,305	2,472,727	1,518,958	1,448,605	70.14	243.17
Interest-bearing deposits	6,852,205	3,122,764	3,016,526	2,295,689	2,437,788	119.43	278.57
Total deposits	10,674,037	5,369,069	5,489,253	3,814,647	3,886,393	98.81	265.09
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	701,096	497,154	497,154	453,830	429,200		
Accounting restatements	1,686	-1,473	-1,473	0	0		
Net income	68,639	33,065	42,042	51,691	39,227		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,913	3,962	8,906	4,794	4,504		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	30,966	5,683	7,814	1,512	586		
Changes incident to business combinations	491,210	0	0	0	0		
Less: Dividends declared	40,222	14,396	19,197	18,420	18,342		
Change in other comprehensive income	4,882	-408	-1,787	6,771	-173		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-121	0	0	0	0		
Holding company equity capital, ending balance	1,201,117	512,221	517,831	497,154	453,830		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	66.85	36.06	94	48.71	48.65	51	48.86	48.33	54	61.96	52.67	72	56.66	53.63	56
Commercial and industrial loans	8.18	11.11	39	24.41	14.90	87	22.99	13.47	87	12.54	11.45	61	12.58	11.42	61
Loans to individuals	0.15	3.60	12	0.35	2.25	32	0.35	2.29	31	0.50	2.71	34	0.41	2.65	29
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.21	11	0	0.49	17	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	0	4.26	0	0	1.38	21	0	1.39	21	0	1.08	22	0.06	2.64	10
Net loans and leases	74.57	58.81	86	72.85	71.22	54	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Debt securities over 1 year	13.65	18.32	32	7.73	12.63	23	7.07	13.53	19	12.99	13.66	48	16.24	13.20	67
Mutual funds and equity securities	0	0.05	13	0	0.05	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	88.21	78.17	90	80.58	84.60	24	78.65	83.47	22	87.36	86.76	46	85.27	87.24	30
Interest-bearing bank balances	4.61	9.37	26	9.74	5.75	77	11.95	6.78	79	0.80	2.97	24	3.26	2.30	74
Federal funds sold and reverse repos	0	0.53	27	0	0.02	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.51	1.51	29	1.24	1.92	51	1.27	2.03	47	2.69	2.10	70	1.66	2.14	60
Trading assets	0	0.58	19	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	93.33	91.57	69	91.55	92.90	29	91.87	92.98	35	90.86	92.39	30	90.19	92.24	21
Non-interest cash and due from depository institutions	0.48	0.99	12	1.50	1.03	82	1.67	1.07	81	1.58	1.14	78	3.02	1.25	97
Other real estate owned	0	0.01	6	0	0.03	12	0	0.03	13	0	0.04	10	0	0.04	23
All other assets	6.20	7.39	35	6.94	5.96	67	6.46	5.87	62	7.56	6.41	65	6.78	6.39	57
Memoranda															
Short-term investments	5.12	12.31	19	10.97	8.13	70	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61
U.S. Treasury securities	2	1.18	75	0	0.17	33	0	0.19	31	1.03	0.29	85	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.66	0.75	63	0	1.10	6	0	1.28	5	0.10	1.25	25	0.62	1.67	47
Municipal securities	0.33	1.70	33	1	2.76	38	1.02	2.96	38	1.54	2.58	45	2.01	2.66	52
Mortgage-backed securities	10.13	13.46	37	6.84	8.33	44	6.08	8.52	37	11.64	9.38	65	13.88	8.73	78
Asset-backed securities	0	0.47	25	0.38	0.31	80	0.37	0.35	79	0.48	0.30	82	0.49	0.26	84
Other debt securities	1.03	0.51	77	0.74	0.57	69	0.86	0.60	70	0.89	0.53	74	0.90	0.52	76
Loans held-for-sale	0.12	0.50	39	0.16	0.60	35	0.82	0.58	74	0.26	0.39	62	0	0.29	9
Loans held for investment	75.10	58.34	88	73.38	70.89	58	71.45	69.07	54	74.78	72.01	59	69.71	73.24	31
Real estate loans secured by 1–4 family	5.55	11.57	25	8.39	14.69	28	8.03	14.47	28	11.73	16.02	38	12.97	16.83	41
Revolving	0.54	1.44	28	1.04	1.87	36	1.04	1.79	39	1.46	2.24	44	1.60	2.43	44
Closed-end, secured by first liens	4.83	9.73	27	7.04	12.19	28	6.65	12.11	27	9.95	13.07	40	11.09	13.60	47
Closed-end, secured by junior liens	0.19	0.19	66	0.31	0.30	56	0.34	0.27	69	0.32	0.37	50	0.27	0.41	43
Commercial real estate loans	61.29	22.35	98	40.31	30.62	79	40.83	30.65	82	50.22	33.26	90	43.68	33.39	78
Construction and land development	2.31	3.40	39	1.10	4.50	10	1.33	4.32	12	2.01	5	19	2.65	4.78	25
Multifamily	28.07	3.32	98	13.50	4.86	88	13.99	5.03	89	16.51	4.76	91	12.47	5.12	87
Nonfarm nonresidential	30.91	14.65	95	25.71	19.89	76	25.51	19.97	75	31.70	21.85	85	28.55	21.85	77
Real estate loans secured by farmland	0.02	0.35	33	0.01	0.92	27	0.01	0.85	26	0.01	0.95	26	0.01	0.88	24

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 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	88.88	60.51	94	66.24	67.98	45	67.61	69.38	43	82.58	72.74	68	81.28	72.88	64
Real estate loans secured by 1–4 family	7.38	20	14	11.41	20.63	26	11.11	20.91	26	15.63	22.29	35	18.60	23.13	44
Revolving	0.71	2.47	24	1.42	2.64	37	1.43	2.61	39	1.95	3.13	40	2.30	3.34	43
Closed-end	6.66	17.35	19	10	17.60	27	9.68	17.94	26	13.68	18.71	38	16.30	19.33	49
Commercial real estate loans	81.47	37.13	98	54.82	43.01	83	56.49	44.23	83	66.93	46.16	87	62.66	45.57	86
Construction and land development	3.07	5.69	31	1.49	6.32	9	1.84	6.26	12	2.68	6.97	18	3.81	6.53	27
1–4 family	0.23	1.19	30	0.47	1.30	30	0.48	1.14	33	0.44	1.47	25	0.45	1.52	23
Other	2.83	4.46	35	1.02	4.93	9	1.36	4.94	12	2.23	5.34	21	3.36	4.90	32
Multifamily	37.31	5.41	97	18.36	6.62	89	19.36	7.01	89	22.01	6.42	92	17.89	6.76	89
Nonfarm nonresidential	41.09	24.45	87	34.96	28.13	78	35.29	29.04	72	42.25	30.59	84	40.96	30.16	81
Owner-occupied	10.41	8.31	63	12.21	9.66	73	12.53	10	70	15.43	10.68	82	16.26	10.31	86
Other	30.69	15.83	94	22.75	17.99	72	22.77	18.53	70	26.82	19.36	80	24.70	19.35	73
Real estate loans secured by farmland	0.02	0.61	33	0.01	1.33	27	0.01	1.30	26	0.01	1.38	26	0.01	1.27	25
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	10.87	19.45	18	33.19	21.39	86	31.81	19.85	85	16.72	16.16	58	18.05	16.21	64
Loans to individuals	0.20	6.58	9	0.48	3.35	30	0.48	3.53	30	0.66	4	34	0.58	3.89	30
Credit card loans	0	0.51	48	0	0.03	67	0	0.03	67	0	0.04	66	0	0.04	68
Agricultural loans	0	0.38	11	0	0.75	17	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	0	8.42	0	0	2.01	21	0	2.07	21	0	1.48	22	0.09	3.74	10
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	736.82	383.43	96	673.76	482.80	87	676.22	473.75	90	708.22	493.53	89	679.04	505.61	83
Real estate loans secured by 1–4 family	61.17	124.74	25	116.08	146.18	43	111.14	142.34	41	134.08	151.03	48	155.42	161.34	55
Revolving	5.92	15.53	28	14.39	18.80	48	14.35	17.81	52	16.72	21.25	51	19.22	23.52	51
Closed-end	55.25	107.54	27	101.69	124.94	44	96.79	122.21	41	117.36	127.10	52	136.20	134.73	60
Commercial real estate loans	675.46	238.58	98	557.58	305.38	94	564.99	302.08	95	574.04	311.74	94	523.49	316.03	92
Construction and land development	25.44	36.07	40	15.19	44.95	14	18.37	42.85	18	22.97	46.63	22	31.81	44.92	35
1–4 family	1.94	7.44	33	4.77	8.97	37	4.75	7.52	42	3.82	9.52	29	3.77	10.21	29
Other	23.50	28.34	45	10.42	35.48	14	13.61	33.94	20	19.16	35.90	26	28.05	33.75	45
Multifamily	309.33	35.29	98	186.76	48.04	91	193.61	48.67	91	188.74	44.76	93	149.50	48.38	90
Nonfarm nonresidential	340.69	156.30	94	355.63	199.50	96	353.01	198.42	97	362.33	206.64	95	342.18	208.15	93
Owner-occupied	86.28	52.63	78	124.19	68.21	90	125.31	67.98	89	132.29	71.54	91	135.82	70.68	89
Other	254.40	100.99	97	231.44	126.61	90	227.70	125.78	90	230.03	130.65	90	206.36	134.17	84
Real estate loans secured by farmland	0.19	3.67	34	0.10	8.98	27	0.09	8.35	26	0.10	8.66	27	0.12	8.13	25
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	90.13	116.17	40	337.61	149.76	95	318.19	133.93	95	143.36	106.70	72	150.81	107.07	75
Loans to individuals	1.67	36.56	13	4.89	21.71	39	4.85	22.15	39	5.66	24.83	42	4.87	24.45	32
Credit card loans	0	2.58	49	0.01	0.18	69	0.01	0.20	68	0.01	0.24	66	0.01	0.24	68
Agricultural loans	0	2.03	11	0	4.72	17	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	0	47.63	0	0	13.71	21	0	13.62	21	0	10.25	22	0.72	25.58	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	73.14	29.25	98	43.66	33.11	81	45.61	34	81	53.06	35.38	87	48.03	35.09	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	606.37	187.63	98	444.10	234.95	92	456.23	232.08	93	455.08	239.13	93	401.22	243.62	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	692.65	244.92	98	568.28	307.95	95	581.54	304.52	95	587.37	315.15	95	537.04	318.90	92

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	5.12	12.31	19	10.97	8.13	70	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61
Liquid assets	17.88	29.12	23	18.08	17.53	56	19.71	19.32	52	15.16	16.28	48	20.78	15.56	78
Investment securities	14.15	20.37	27	8.97	15.18	19	8.33	16.07	16	15.68	16.41	51	17.90	16.02	61
Net loans and leases	74.57	58.81	86	72.85	71.22	54	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Net loans, leases and standby letters of credit	74.86	59.61	86	73.20	71.59	53	71.98	69.67	52	74.85	72.78	55	69.59	73.71	29
Core deposits	82.29	75.52	77	81.80	74.82	79	82.31	76.49	75	72.44	71.61	51	75.75	69.97	71
Noncore funding	4.27	10.15	25	6.54	11.99	29	6.36	10.29	32	14.87	14.61	50	12.07	16.58	34
Time deposits of $250K or more	2.04	1.67	69	1.94	3.57	24	1.89	3.37	27	2.63	4.33	26	2.73	4.28	36
Foreign deposits	0	0.33	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.02	1.19	26	0.02	0.65	46	0.02	0.62	47	0.02	0.77	37	0.01	0.96	36
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.02	0.54	42	0.02	0.63	49	0.02	0.59	52	0.02	0.75	40	0.01	0.97	36
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.20	0.88	48	3.40	1.44	81	3.34	1.06	84	8.95	2.75	88	5.12	3.63	65
Earning assets that reprice within 1 year	33.33	38.80	36	32.33	30.86	60	36.31	31.93	64	29.82	33.16	44	25.18	32.35	33
Interest-bearing liabilities that reprice within 1 year	6.76	6.64	68	3.43	14.99	6	3.70	14.04	10	4.14	18.54	4	5.37	18.20	9
Long-term debt that reprices within 1 year	0	0.27	31	0	0.10	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	26.57	30.83	39	28.91	15.28	76	32.60	17.03	81	25.68	13.71	73	19.81	12.98	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.96	-3.31	60	-5.50	4.42	20	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29
Net short-term noncore funding dependence	-1.27	-9.17	72	-6.54	-0.34	29	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41
Short-term investment / Short-term noncore funding	128.06	304.29	30	192.51	162.16	68	221.73	230.45	63	28.24	78.10	38	44.80	62.28	61
Liquid assets - short-term noncore funding / Nonliquid assets	16.91	36.72	27	15.11	12.43	61	17.12	16.27	55	3.28	6.90	44	12.36	4.17	74
Net loans and leases / Total deposits	86.36	73.05	81	85.79	87.55	41	83.91	84.20	47	95.95	90.96	63	83.48	92.88	22
Net loans and leases / Core deposits	90.61	78.83	76	89.06	95.84	37	86.97	91.10	40	102.67	102.55	53	91.13	106.50	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.50	30	0.95	0.97	64	0.85	0.88	64	0.35	0.36	66	-0.93	-0.47	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.21	1.06	34	1.08	3.74	17	1.03	3.63	17	-0.29	1.28	6	-4.57	-1.95	9
Structured notes appreciation (depreciation) / Tier 1 capital		0			0.01			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	2.30	13.65	42	17.80	5.66	83	15.99	5.36	83	17.31	7.25	81	19.04	10.76	75
Available-for-sale securities	97.70	84.59	58	82.20	92.94	18	84.01	93.39	17	82.69	91.33	20	80.96	88.32	26
U.S. Treasury securities	14.16	6.01	82	0	1.17	33	0	1.22	31	6.58	2.07	86	0	2.08	27
US agency securities (excluding mortgage-backed securities)	4.63	4.24	69	0	7.91	6	0	8.39	5	0.65	8.16	23	3.45	11	42
Municipal securities	2.35	8.38	40	11.18	18.02	43	12.28	18.61	47	9.84	15.40	43	11.21	16.63	49
Mortgage-backed securities	71.61	66.09	54	76.31	55.30	78	72.97	54.48	75	74.22	57.07	74	77.53	54.50	81
Asset-backed securities	0	2.45	25	4.21	1.75	83	4.47	1.97	82	3.03	1.70	83	2.76	1.54	84
Other debt securities	7.25	3.01	81	8.30	4.31	75	10.29	4.34	80	5.67	3.73	75	5.04	3.75	70
Mutual funds and equity securities	0	0.29	13	0	0.43	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	3.57	8.18	36	13.79	13.81	61	15.18	13.69	67	17.16	13.55	67	9.28	13.91	52
Debt securities 1 to 5 years	24.04	17.39	68	11.83	20.70	37	12.99	20.49	40	9.91	23.43	27	10.58	23.42	28
Debt securities over 5 years	72.39	72.07	45	74.38	61.16	64	71.82	61.87	59	72.93	58.63	69	80.14	58.36	78
Pledged securities	39.10	33.37	60	79.54	46.91	80	74.99	44.55	78	52.27	43.76	60	42.65	42.20	50
Structured notes, fair value	0	0.06	41	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	-8.81	64.27	15	449.99	122.49	88	394.59	136.94	86	-25.65	32.84	13	124.35	16.28	91
Investment securities	208.52	32.48	98	-24.44	12.57	4	-30.56	16.36	4	-8.22	4.80	20	-10.60	8.02	9
Core deposits	96.71	16.96	98	43.68	22.22	91	48.57	23.17	93	0.14	9.96	6	15.55	10.40	76
Noncore funding	27.67	-21.64	94	-20.57	-0.63	23	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11

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)			953,237	786,526	702,569
Commit: Secured commercial real estate loans	439,161	189,324	221,046	146,082	101,803
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	2,015
Securities underwriting					0
Standby letters of credit	36,836	21,869	25,501	23,670	26,046
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					433,401
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
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.82	16.09	43	15.98	16.97	46	14.95	17.31	35
Standby letters of credit	0.30	0.66	33	0.35	0.31	63	0.40	0.31	70	0.48	0.36	70	0.55	0.35	79
Commercial and similar letters of credit	0	0.02	19	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	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	0.13	35	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	0	47.31	1	0	4.12	32	0	3.72	32	0	2.95	31	9.22	6.51	69
Interest rate contracts	0	35.15	1	0	3.99	32	0	3.62	32	0	2.87	31	9.22	6.40	69
Interest rate futures and forward contracts	0	4.39	13	0	0.24	38	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	1.69	9	0	0.30	37	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	1.29	22	0	0.02	45	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.27	4	0	2.72	33	0	2.58	34	0	2.19	34	9.22	5.18	75
Foreign exchange contracts	0	6.12	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0	48	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							21.76	24.20	42	22.85	24.81	42	21.95	25.18	34

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	433,401
Interest rate contracts	0	0	0	0	433,401
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	433,401
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	433,401
Interest rate contracts	0	0	0	0	433,401
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	1,377,100	1,113,894	433,401
One year or less	0	0	100,000	50,000	25,000
Over 1 year to 5 years	0	0	181,938	244,341	215,000
Over 5 years	0	0	1,095,162	819,553	193,401
Gross negative fair value (absolute value)	0	0	0	0	2,215
Gross positive fair value	0	0	0	0	6,363
Held for trading	0	0	0	0	0
Non-traded	0	0	0	0	6,363
Current credit exposure on risk-based capital derivative contracts	0	0	49,606	13,909	5,090
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts		94.10			98.83			99.50			99.57		100	99.91	54
Foreign exchange contracts		3.22			0.11			0.19			0.14		0	0	46
Equity, commodity, and other contracts		1.21			0.04			0			0.07		0	0	47
Futures and forwards		12.59			15.97			15.03			14.06		0	11.75	16
Written options		7.18			12.24			10.24			11.73		0	11.14	16
Exchange-traded		0.11			0			0			0		0	0	49
Over-the-counter		6.91			12.24			10.24			10.84		0	10.65	16
Purchased options		3.41			1.50			2.13			2.45		0	1.29	38
Exchange-traded		0.12			0			0			0		0	0	49
Over-the-counter		3.01			1.50			2.13			2.28		0	1.22	38
Swaps		71.71			70.10			71.83			64.61		100	65.42	91
Held for trading		40.70			14.82			16.03			15.01		0	13.60	38
Interest rate contracts		34.66			14.33			16.37			16.17		0	12.87	38
Foreign exchange contracts		1.55			0			0			0.11		0	0	48
Equity, commodity, and other contracts		0.61			0			0			0		0	0	49
Non-traded		59.30			85.18			83.97			84.99		100	86.40	61
Interest rate contracts		56.22			84.39			83.02			84.69		100	85.51	64
Foreign exchange contracts		0.36			0.01			0			0.01		0	0	47
Equity, commodity, and other contracts		0.11			0			0			0.01		0	0	48
Derivative contracts (excluding futures and forex 14 days or less)		91.91			77.92			79.60			80.07		100	82.85	77
One year or less		27.90			16.53			15.52			15.20		5.77	12.75	53
Over 1 year to 5 years		29.78			17			19.75			22.92		49.61	22.66	80
Over 5 years		29.19			32.29			32.47			34.12		44.62	36.28	55
Gross negative fair value (absolute value)		1.18			3.06			2.84			1.30		0.51	0.66	39
Gross positive fair value		1.59			2.48			2.25			1.14		1.47	1.10	73
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	3	0	0.01	32	0	0.01	33	0	0	32	0.01	0.01	69
Gross positive fair value (X)	0	0.06	1	0	0.01	33	0	0.01	33	0	0	32	0.02	0.01	80
Held for trading (X)	0	0.05	22	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0	0.01	5	0	0	35	0	0	35	0	0	34	0.02	0.01	86
Current credit exposure (X)	0	0.05	6	0	0.01	36	0.12	0.02	93	0.03	0.01	89	0.01	0	82
Credit losses on derivative contracts	0	0	46	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	48	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.10	35	1.20	0.27	89	0.36	0.10	86	0.15	0.06	80

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	41,462	32,786	32,786	31,418	31,707
Gross losses	9,584	2,005	2,012	4,482	2,841
Write-downs, transfers to loans held-for-sale	0	0	0	3,670	0
Recoveries	201	68	301	150	752
Net losses	9,383	1,937	1,711	4,332	2,089
Provision for loan and lease losses	6,344	11,000	11,500	5,700	1,800
Adjustments	42,832	1,625	1,625	0	0
Ending balance	81,255	43,474	44,200	32,786	31,418
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	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	0.07	-0.12	90	0.26	0.45	30	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23
Provision for loan and lease losses / Average loans and leases	0.09	-0.21	88	0.34	0.62	23	0.26	0.53	15	0.17	0.16	60	0.06	0.16	23
Provision for loan and lease losses / Net loan and lease losses	67.61	-65.12	76	567.89	773.99	46	672.12	672.96	63	131.58	142.73	52	86.17	182.69	24
Allowance for loan and lease losses / Total loans and leases not held for sale	0.88	1.32	19	0.94	1.29	15	0.96	1.35	10	0.89	0.94	46	0.96	0.94	57
Allowance for loan and lease losses / Total loans and leases	0.87	1.30	21	0.94	1.28	15	0.95	1.33	12	0.89	0.93	46	0.96	0.93	58
Allowance for loan and lease losses / Net loans and leases losses (X)	6.49	17.40	26	16.83	31.01	48	25.83	25.33	68	7.57	17.18	43	15.04	21.35	60
Allowance for loan and lease losses / Nonaccrual assets	203.04	330.05	34	254.77	318.06	53	199.44	336.78	41	192.72	315.75	51	1,118.87	285.36	94
ALLL / 90+ days past due + nonaccrual loans and leases	175.49	271.93	34	254.77	280.37	58	199.44	293.46	49	188.91	283.41	53	1,008.28	259.30	94
Gross loan and lease losses / Average loans and leases	0.13	0.20	42	0.06	0.14	31	0.05	0.16	20	0.13	0.16	48	0.09	0.15	43
Recoveries / Average loans and leases	0	0.08	6	0	0.04	6	0.01	0.04	14	0	0.05	8	0.02	0.05	34
Net losses / Average loans and leases	0.13	0.12	60	0.06	0.10	49	0.04	0.11	30	0.13	0.11	62	0.07	0.09	54
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0.11	0	99	0	0	48
Recoveries / Prior year-end losses	9.99	25.09	19	1.52	28.34	2	6.72	42.12	8	5.28	41.80	5	9.07	51.25	8
Earnings coverage of net loan and lease losses (X)	11.01	26.30	34	27.81	31.88	54	39.29	33.55	70	16.49	22.46	50	24.02	29.27	55
Net Loan and Lease Losses By Type															
Real estate loans	0.06	0.02	78	0	0.03	37	0	0.04	29	0.12	0.02	91	0	0.01	27
Real estate loans secured by 1–4 family	0	-0.01	74	0	0.01	38	0	0.01	41	-0.02	0.02	14	0	0.01	44
Revolving	0.01	-0.07	77	0	0	31	0	0	33	-0.16	0.02	3	0.03	0.02	65
Closed-end	0	-0.01	74	0	0.01	46	0	0.01	46	0	0.02	34	0	0.01	39
Commercial real estate loans	0.07	0.04	73	0	0.04	51	0	0.05	39	0.15	0.02	91	0	0.01	30
Construction and land development	0	0.01	64	0	0	58	0	0	57	0	-0.02	62	-0.04	-0.02	20
1–4 family	0	0	57	0	0	48	0	0	50	0	0	54	0	0	54
Other	0	0.01	63	0	-0.01	59	0	-0.01	59	0	-0.02	62	-0.04	-0.02	16
Multifamily	0.01	0.01	83	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0.12	0.05	78	0	0.04	51	0	0.07	42	0.24	0.03	92	0	0.02	39
Owner-occupied	0	0.01	57	0	0.01	62	0	0.01	54	0.24	0.01	95	0	0.01	43
Other	0.12	0.04	82	0	0.02	47	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland	0	-0.01	55	0	0.01	47	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	0.64	0.19	90	0.17	0.16	65	0.12	0.20	50	0.13	0.27	38	0.36	0.18	78
Loans to individuals	5.49	0.72	98	0.01	0.64	5	0.03	0.66	5	0	0.74	0	0.05	0.71	4
Credit card loans	96.55	2.27	97	0	1.74	16	0	1.71	15	0	1.89	14	0	1.65	21
Agricultural loans		0.02			0			0.01			0.02			0.03	
Loans to foreign governments and institutions		0													
Other loans and leases		0.09			0.17			0.44			0.14		0	0.28	30

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	58,646	10,682	11,613	6,366	4,400
90+ days past due loans and leases	6,282	0	0	343	308
Nonaccrual loans and leases	40,020	17,064	22,162	17,012	2,808
Total past due and nonaccrual loans and leases	104,948	27,746	33,775	23,721	7,516
Restructured 30–89 days past due	0	0	871	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	133
Total restructured loans and leases	0	0	871	0	133
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	6,000	10,000	10,000	12,643	0
Total past due and nonaccrual loans held for sale	6,000	10,000	10,000	12,643	0
Restructured loans and leases in compliance	0	0	3,394	3,969	14,960
Other real estate owned	0	0	0	0	175
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 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	0.63	0.29	87	0.23	0.23	60	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23
90+ days past due loans and leases	0.07	0.09	67	0	0.04	15	0	0.04	17	0.01	0.03	54	0.01	0.03	47
Nonaccrual loans and leases	0.43	0.54	45	0.37	0.57	34	0.48	0.60	46	0.46	0.48	56	0.09	0.49	10
90+ days past due and nonaccrual loans and leases	0.50	0.68	41	0.37	0.64	28	0.48	0.67	39	0.47	0.54	51	0.10	0.54	9
30–89 days past due restructured	0	0.01	19	0	0	41	0.02	0	89	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.12	2	0	0.03	32	0	0.09	7	0	0.07	8	0	0.10	14
30–89 days past due loans held for sale	0	0	39	0	0	48	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0.06	0	94	0.22	0	97	0.22	0	98	0.34	0	98	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.63	0.29	87	0.23	0.23	60	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23
90+ days past due assets	0.07	0.09	67	0	0.04	15	0	0.04	17	0.01	0.03	54	0.01	0.03	47
Nonaccrual assets	0.43	0.55	44	0.37	0.58	34	0.48	0.60	46	0.46	0.48	55	0.09	0.49	10
30+ days past due and nonaccrual assets	1.13	1	67	0.60	0.89	35	0.73	0.95	38	0.64	0.87	38	0.23	0.88	9
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.37	0.40	57	0.27	0.46	31	0.34	0.47	41	0.35	0.39	48	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.42	52	0.27	0.51	27	0.34	0.52	38	0.35	0.45	44	0.07	0.45	7
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.32	0.48	33	0.27	0.51	27	0.41	0.63	33	0.43	0.56	42	0.38	0.59	34
Allowance for loan and lease losses	49.25	67.85	39	39.25	59.34	37	59.79	72.10	45	63.99	92.08	39	57.11	95.97	33
Equity capital + allowance for loan and lease losses	3.12	4.12	37	3.07	4.58	34	4.70	5.64	45	3.96	4.77	46	3.70	5.09	38
Tier 1 capital + allowance for loan and lease losses	3.57	4.89	36	3.70	5.07	39	5.64	6.21	50	4.87	5.30	53	4.58	5.65	44
Loans and leases + other real estate owned	0.43	0.82	27	0.37	0.71	26	0.57	0.92	31	0.57	0.78	38	0.55	0.82	34

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

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 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	0.54	0.25	84	0.27	0.22	70	0.24	0.25	57	0.18	0.28	40	0.12	0.29	25
	90+ days past due	0.07	0.12	68	0	0.04	22	0	0.04	25	0.01	0.03	58	0.01	0.03	55
	Nonaccrual	0.19	0.60	18	0.51	0.60	46	0.66	0.63	58	0.54	0.45	67	0.08	0.48	11
Commercial and industrial	30–89 days past due	1.33	0.24	96	0.15	0.13	69	0.28	0.15	77	0.13	0.22	44	0.19	0.23	56
	90+ days past due	0.03	0.02	74	0	0.02	30	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual	2.35	0.65	94	0.09	0.58	19	0.09	0.61	20	0.09	0.74	14	0.11	0.61	23
Individuals	30–89 days past due	3.91	0.60	96	0.45	0.41	61	0.46	0.52	54	0.51	0.60	47	0.44	0.68	48
	90+ days past due	0	0.08	18	0	0.01	33	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual	2	0.17	96	0.04	0.14	43	0.67	0.14	94	0.12	0.12	63	0.27	0.15	77
Depository institution loans	30–89 days past due		0.03			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		0.11			0.14			0.07			0.10			0.11	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			0.60			0.57			0.80			0.46	
Foreign governments	30–89 days past due		0													
	90+ days past due		0													
	Nonaccrual		0.17													
Other loans and leases	30–89 days past due		0.11			0.34			0.67			0.28		0	0.18	23
	90+ days past due		0.01			0.01			0			0		0	0	41
	Nonaccrual		0.13			0.14			0.10			0.04		0	0.04	36

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.64	0.36	80	1.18	0.30	93	1.24	0.46	91	0.66	0.53	67	0.35	0.52	48
	90+ days past due	0.73	0.25	86	0	0.06	25	0	0.06	28	0.06	0.05	75	0.05	0.04	69
	Nonaccrual	0.72	0.76	58	0.58	0.65	53	0.57	0.67	48	0.48	0.55	48	0.14	0.61	14
Revolving	30–89 days past due	0.74	0.33	87	0	0.26	11	0	0.25	13	1.88	0.36	93	1.37	0.36	92
	90+ days past due	0	0.03	32	0	0.02	40	0	0.01	41	0.48	0.01	97	0.41	0.02	95
	Nonaccrual	1.70	1.05	81	1.13	0.48	82	1.11	0.46	84	0.98	0.34	90	0.83	0.35	82
Closed-end	30–89 days past due	0.63	0.36	76	1.35	0.31	95	1.43	0.48	93	0.49	0.56	56	0.21	0.54	29
	90+ days past due	0.81	0.27	86	0	0.07	26	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.61	0.71	48	0.50	0.66	42	0.49	0.69	40	0.41	0.57	36	0.04	0.64	8
Junior lien	30–89 days past due	0.21	0.01	99	0.15	0.01	97	0.43	0.01	98	0	0.02	42	0	0.02	14
	90+ days past due	0.08	0	98	0	0	43	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.12	0.04	89	0	0.03	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0.53	0.16	89	0.08	0.16	47	0.04	0.14	39	0.07	0.15	41	0.05	0.16	35
	90+ days past due	0.01	0.01	67	0	0.03	34	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.14	0.48	23	0.50	0.51	57	0.68	0.57	65	0.55	0.34	73	0.06	0.41	20
Construction and development	30–89 days past due	6.20	0.15	99	0	0.17	24	0.25	0.16	76	0	0.20	22	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0	0.31	14	0.17	0.23	62	0.13	0.21	66	0.12	0.18	65	0	0.18	21
1–4 family	30–89 days past due	0	0.03	31	0	0.03	38	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	45	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.02	31	0	0.02	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	6.20	0.10	99	0	0.11	27	0.25	0.09	87	0	0.12	26	0	0.06	28
	90+ days past due	0	0	40	0	0.01	43	0	0	44	0	0	44	0	0	45
	Nonaccrual	0	0.25	15	0.17	0.18	71	0.13	0.16	71	0.12	0.14	70	0	0.10	25
Multifamily	30–89 days past due	0.37	0.09	89	0	0.04	36	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.02	0.13	53	0	0.05	36	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.25	0.12	78	0.12	0.14	61	0.05	0.14	44	0.10	0.13	54	0.08	0.17	50
	90+ days past due	0.03	0.01	76	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0.26	0.58	34	0.77	0.66	66	1.08	0.73	76	0.87	0.36	84	0.10	0.52	25
Owner Occupied	30–89 days past due	0.05	0.04	62	0.12	0.06	76	0.04	0.05	57	0.10	0.06	70	0.08	0.08	69
	90+ days past due	0	0	35	0	0	41	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0.04	0.20	20	0.72	0.27	88	0.67	0.27	85	0.83	0.19	95	0.03	0.20	24
Other	30–89 days past due	0.20	0.07	82	0	0.06	51	0.01	0.06	51	0.01	0.05	44	0	0.07	18
	90+ days past due	0.03	0.01	82	0	0.01	39	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.23	0.31	54	0.05	0.28	38	0.41	0.33	65	0.03	0.14	44	0.07	0.22	51
Farmland	30–89 days past due	0	0.13	30	0	0.07	34	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	44	0	0	44	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0	1.06	21	0	1.20	24	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30–89 days past due	3.45	0.79	94	0	0.77	21	0	1.02	19	0	0.87	18	0	1.03	23
	90+ days past due	0	0.40	16	0	0.19	26	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.08	36	0	0.03	45	0	0.02	46	0	0	46	0	0.07	42

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	454,846	353,071	355,884	354,792	351,510
Retained earnings	630,744	171,639	175,997	150,703	117,432
Accumulated other comprehensive income (AOCI)	-1,042	-8,749	-10,128	-8,341	-15,112
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,084,548	515,961	521,753	497,154	453,830
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	161,720	107,334	107,228	107,695	108,254
Accumulated other comprehensive income-related adjustments	-1,073	-8,749	-10,128	-8,341	-15,112
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	923,901	417,376	424,653	397,800	360,688
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	923,901	417,376	424,653	397,800	360,688
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	116,569	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	116,569	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	116,569	0	0	0	0
Tier 1 Capital	1,040,470	417,376	424,653	397,800	360,688
Tier 2 Capital					
Tier 2 capital instruments and related surplus	187,000	80,000	72,000	80,000	80,000
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	88,680	40,467	41,012	33,062	31,694
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	275,680	120,467	113,012	113,062	111,694
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	275,680	120,467	113,012	113,062	111,694
Exited advanced approach tier 2 capital					
Total capital	1,316,150	537,843	537,665	510,862	472,382
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	12,570,593	6,244,261	6,336,146	4,785,573	4,546,442
Less: Deductions from common equity tier 1 capital	161,720	107,334	107,228	107,695	108,254
Less: Other deductions	-4,462	-6,483	-8,640	-6,775	-6,365
Total assets for leverage ratio	12,413,335	6,143,410	6,237,558	4,684,653	4,444,553
Total risk-weighted assets	9,316,548	4,047,872	4,121,749	3,913,808	3,463,014
Exited advanced approach total RWA					

	BHC	Peer # 1	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	9.92	12.59	10	10.31	10.63	25	10.30	10.91	24	10.16	12.50	13	10.42	12.37	21
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.17	13.31	12	10.31	11.33	16	10.30	11.60	16	10.16	13.19	6	10.42	13.03	12
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	14.13	15.21	33	13.29	13.06	30	13.04	13.45	24	13.05	14.63	25	13.64	14.48	41
Total capital, column B	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.38	9.07	30	6.79	9.60	3	6.81	9.65	2	8.49	10.39	10	8.12	10.37	6
Supplementary leverage ratio, advanced approaches HCs		6.90													

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		
Insurance and reinsurance underwriting income					0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting					0		
Other insurance underwriting					0		
Insurance benefits, losses, expenses					0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	293,898	93,351	93,900	91,942	89,712	214.83	247.10

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	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	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			0			0			0			0	
Insurance activities revenue / Adjusted operating income		0.38			0.40			0.41			0.37		0	0.46	19
Premium income / Insurance activities revenue		2.90			0.01			0.01			0.03			0	
Credit related premium income / Total premium income		31.14			100			100			100			50	
Other premium income / Total premium income		68.86			0			0			0			50	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			26.97			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51													
Insurance benefits, losses, expenses / Insurance premiums		-364.02			9.76			-40.91			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			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	44	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	26.20	11.72	98	20.26	11.18	82	20.03	11.01	83	21.35	11.53	86	22.88	13.70	91
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0	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
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	4,090	9,990	9,976	9,628	9,119
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	4,090	9,990	9,976	9,628	9,119
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.06			0.05			0		0	0	48
Cost: Interest-bearing deposits		0.12			1.32			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18													
Commercial and industrial loans		0.86									2.35			3.83	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases		-0.16			-55.43			5,672.05			-47.91		-100	-27.26	8
Total selected assets	-59.06	3.36	7	4.03	-29.96	77	3.61	6.04	60	5.58	-25.04	76	-6.01	5.03	42
Deposits		10.74			-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		
Home equity lines					0		
Credit card receivables					0		
Auto loans					0		
Commercial and industrial loans					0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans					0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans					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		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans					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	10,000	21,000	26,500	24,500	15,000	-52.38	72.41
Dividends	10,000	21,000	26,500	24,500	15,000	-52.38	72.41
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							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	10,000	21,000	26,500	24,500	15,000	-52.38	72.41
Securities gains (losses)	131	0	0	0	0		
Other operating income	51	0	0	0	0		
Total operating income	10,182	21,000	26,500	24,500	15,000	-51.51	75.55
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	6,319	3,405	4,401	4,539	4,539	85.58	85.58
Other expenses	4,076	82	252	104	135	4870.73	230.84
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,395	3,487	4,653	4,643	4,674	198.11	124.18
Income (loss) before taxes	-213	17,513	21,847	19,857	10,326		
Applicable income taxes (credit)	-3,599	-829	-1,280	-994	-1,005		
Extraordinary items							
Income before undistributed income of subsidiaries	3,386	18,342	23,127	20,851	11,331	-81.54	22.24
Equity in undistributed income of subsidiaries	65,253	14,723	18,915	30,840	27,896	343.20	176.95
Bank subsidiaries	65,253	14,723	18,915	30,840	27,896	343.20	176.95
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	68,639	33,065	42,042	51,691	39,227	107.59	160.68
Memoranda							
Bank net income	75,253	35,723	45,415	55,340	42,896	110.66	156.30
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	1,343,085	95.27	589,337	99.66	596,703	99.86	573,410	532,105	127.90	194.86
Common and preferred stock	1,343,085	95.27	589,337	99.66	596,703	99.86	573,410	532,105	127.90	194.86
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	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		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	3,045	0.22	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	54,004	3.83	1,457	0.25	280	0.05	3,663	1,537	3606.52	8554.49
Cash and due from unrelated depository institution	5,247	0.37	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	4,129	0.29	0	0	0	0	0	0		
Other assets	309	0.02	526	0.09	554	0.09	174	103	-41.25	1.64
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,409,819	100.00	591,320	100.00	597,537	100.00	577,247	533,745	138.42	208.88
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	197,142	13.98	79,024	13.36	79,059	13.23	78,920	78,781	149.47	151.24
Other liabilities	11,560	0.82	75	0.01	647	0.11	1,173	1,134	15313.33	64122.22
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		-100.00
Total liabilities	208,702	14.80	79,099	13.38	79,706	13.34	80,093	79,915	163.85	122.45
Equity Capital	1,201,117	85.20	512,221	86.62	517,831	86.66	497,154	453,830	134.49	231.25
Perpetual preferred stock (income surplus)	116,569	8.27	0	0	0	0	0	0		
Common stock	416	0.03	199	0.03	199	0.03	199	198	109.05	137.71
Common surplus	493,775	35.02	357,704	60.49	360,741	60.37	356,436	352,093	38.04	75.64
Retained earnings	630,744	44.74	167,899	28.39	172,075	28.80	150,703	117,432	275.67	629.36
Accumulated other comprehensive income	-1,042	-0.07	-8,749	-1.48	-10,128	-1.69	-8,341	-15,112		
Other equity capital components	-39,345	-2.79	-4,832	-0.82	-5,056	-0.85	-1,843	-781		
Total liabilities and equity capital	1,409,819	100.00	591,320	100.00	597,537	100.00	577,247	533,745	138.42	208.88
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		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
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 # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	8	12.52	9	8.73	8.40	53	8.26	9.11	41	10.84	10.58	55	8.66	11.03	23
Bank net income / Average equity investment in banks	8.89	12.35	21	8.25	8.88	42	7.82	9.38	35	10.02	10.85	41	8.36	11.56	16
Nonbank net income / Average equity investment in nonbanks		13.18			9.06			9.69			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			8.28			8.82			15.16			9.40	
Bank net income / Parent net income	109.64	96.45	88	108.04	105.53	68	108.02	104.93	68	107.06	103.77	69	109.35	104.73	76
Nonbank net income / Parent net income	0	3.22	15	0	1.04	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		66.57			102.56			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	17.38	16.51	70	15.44	11.32	62	15.39	11.62	61	16.11	9.66	70	17.61	9.50	76
Total debt / Equity capital	16.41	11.37	75	15.43	5.49	80	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91
Total debt + notes payable to subs that issued TPS / Equity capital	16.41	13.41	72	15.43	9.36	67	15.27	9.67	66	15.87	7.99	73	17.36	7.93	81
Total debt + Loans guaranteed for affiliate / Equity capital	16.41	11.46	75	15.43	5.51	80	15.27	5.79	79	15.87	3.97	89	17.36	3.98	91
Total debt / Equity capital – excess over fair value	16.41	11.47	75	15.43	5.49	80	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91
Long-term debt / Equity capital	16.41	10.65	75	15.43	5.35	80	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91
Short-term debt / Equity capital	0	0.55	39	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	0.10	40	0	0	47	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	40.69	96	100	18.67	97	100	20.97	97	66.17	14.37	91	100	15.49	96
Double Leverage															
Equity investment in subs / Equity capital	111.82	103.15	88	115.06	104.45	87	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90
Total investment in subs / Equity capital	111.82	108.29	78	115.06	104.77	86	115.23	104.82	87	115.34	104.48	87	117.25	104.38	89
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)	1.55	0.27	93	1.75	0.50	85	1.88	0.49	87	1.48	0.44	85	2	0.36	94
Equity investment in subs – equity cap / Net income-div (X)	3.75	0.85	94	3.10	1.95	79	3.45	1.45	89	2.29	1.47	76	3.75	1.18	93
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	27.23	152.56	7	122.07	123.85	58	116.48	121.76	52	110.54	153.39	40	69.54	113.37	26
Cash from ops + noncash items + op expense / Op expense + dividend	30.78	155.61	8	114.54	142.49	46	113.27	138.81	39	111	152.31	36	70.66	123.74	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-2.86	94.59	10	87.66	139.29	29	85.82	140.42	18	109.22	105.99	58	72.54	108.88	17
Pretax operating income + interest expense / Interest expense	96.63	1,645.53	12	614.33	2,350.94	43	596.41	2,318.94	41	537.48	17,211.14	22	327.50	1,631.73	36
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	96.63	1,896.20	11	614.33	1,502.61	40	596.41	1,435.81	38	537.48	2,481.22	29	327.50	1,015.91	33
Dividends + interest from subsidiaries / Interest expense + dividends	21.49	174.48	6	117.97	139.75	52	112.30	137	46	106.71	196.13	29	65.56	140.89	20
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	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)	12.56	40.79	30		184.24			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.78	3.29	12	0.28	2.05	50	0.03	2.19	44	0.46	1.59	53	0.09	1.59	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0			0			0			0	
Nonaccrual		1.04			0			0			8.16			0.70	
Total		1.64			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	46	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	1.76	15	0	0.10	30	0	0.09	31	0	0.13	29	0	0.14	27
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	0.07	40	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 # 1	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	1,187.89	69.90	99	78.49	82.15	46	83.01	79.13	55	88.34	65.39	70	161.87	87.25	86
Dividends declared / Net income	58.60	27.22	93	43.54	32.07	65	45.66	29.39	72	35.63	25.65	63	46.76	24.10	85
Net income – dividends / Average equity	3.31	9.25	5	4.93	5.51	39	4.49	6.36	29	6.98	7.61	40	4.61	8.12	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	24.86	160.45	17	145.87	140.63	64	138.04	130.75	59	133.01	160.93	47	81.78	131.90	23
Dividends from nonbank subsidiaries	0	6.19	21	0	1.98	29	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies	0	6.32	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	24.86	213.42	8	145.87	167.32	60	138.04	158.62	53	133.01	209.89	41	81.78	144.51	19
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	13.29	43.30	17	58.79	46.37	60	58.35	43.52	62	44.27	45.88	45	34.97	33.37	52
Interest income from bank subsidiaries	0	0.11	25	0	0.06	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.87	38	0	0.48	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	46	0	0	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	13.29	48.70	17	58.79	55.87	57	58.35	51.02	60	44.27	48.40	43	34.97	35.67	51
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			71.88			99.52			76.61			80.47	
Interest income from nonbank subsidiaries		2.38			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.66			0.02			0.02			0.02			0.17	
Other income from nonbank subsidiaries		0.11			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		94.31			74.58			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			31.53			29.39			65.48			43.51	
Interest income from subsidiary holding companies		5.06			0			0			0			0	
Management and service fees from subsidiary holding companies		0.75			0			0			0			0	
Other income from subsidiary holding companies		-0.41			0			0			0			0.15	
Operating income from subsidiary holding companies		47.30			31.53			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.21	72.55	63	100	74.88	91	100	76.69	93	100	77.61	93	100	72.95	94
Interest income from bank subsidiaries	0	0.27	24	0	0.27	33	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	1.64	37	0	1.06	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	98.21	82.68	54	100	85.13	83	100	84.80	86	100	94.06	87	100	89.39	88
Dividends from nonbank subsidiaries	0	3.56	21	0	1.28	30	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries	0	0.20	36	0	0	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	5.69	14	0	1.62	25	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies	0	2.13	45	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt		152.66			474.53			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	58.32	14	0	59.71	13	0	70.71	14	0	81.26	15