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

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BHC Name STATE BANKSHARES, INC.

City/State FARGO, ND

Bank Holding Company Information

Federal Reserve District: 9
Consolidated Assets ($000): 10,862,236
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:

STATE BANKSHARES, INC.
3100 13TH AVENUE SW

FARGO, ND 58103

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	10,099,488	7,779,002	7,991,795	6,232,356	5,042,672
Net income ($000)	268,129	68,044	115,813	321,588	66,426
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)	2.91	2.65	68	3.37	2.96	82	3.34	2.96	81	3.72	3.21	82	3.82	3.33	84
+ Non-interest income	6.36	1.09	98	3.62	0.95	97	4.01	0.98	97	7.88	0.90	97	4.04	0.90	98
– Overhead expense	4.36	2.21	97	4.19	2.45	94	4.44	2.48	97	4.06	2.59	93	5.87	2.58	98
– Provision for credit losses	0	-0.12	74	1.20	0.45	97	0.93	0.38	95	0.29	0.12	89	0.19	0.12	76
+ Securities gains (losses)	0	0.01	23	0	0.02	28	0	0.02	27	0	0.01	21	0	0	68
+ Other tax equivalent adjustments	0	0	49	0	0	47	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	4.91	1.76	97	1.60	1.10	83	1.98	1.22	93	7.24	1.53	98	1.81	1.55	74
Net operating income	3.54	1.34	97	1.17	0.88	74	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Net income	3.54	1.34	97	1.17	0.88	74	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Net income (Subchapter S adjusted)		2.06			1.19			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.27	3.12	56	3.93	3.84	54	3.86	3.78	57	4.58	4.49	58	4.45	4.38	54
Interest expense	0.24	0.26	57	0.41	0.63	20	0.38	0.57	24	0.61	1.02	14	0.49	0.81	17
Net interest income (tax equivalent)	3.03	2.85	61	3.52	3.18	74	3.48	3.17	72	3.97	3.45	77	3.97	3.58	74
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.12	58	0.02	0.10	25	0.02	0.11	22	0.05	0.11	38	0.02	0.09	30
Earnings coverage of net loan and lease losses (X)	48.84	26.30	76	128.47	31.88	87	147.22	33.55	91	183.60	22.46	93	103.05	29.27	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.72	1.32	81	1.90	1.29	93	1.99	1.35	91	1.14	0.94	77	1.06	0.94	69
Allowance for loan and lease losses / Total loans and leases	1.64	1.30	78	1.82	1.28	88	1.92	1.33	89	1.12	0.93	76	1.05	0.93	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.11	0.58	7	0.15	0.64	10	0.16	0.67	11	0.13	0.56	12	0.16	0.57	14
30–89 days past due loans and leases / Total loans and leases	0.12	0.29	25	0.06	0.23	18	0.27	0.26	59	0.19	0.31	34	0.55	0.32	82
Liquidity and Funding															
Net noncore funding dependence	-24.02	-3.31	6	-0.36	4.42	39	-11.17	0.77	16	3.65	10.70	25	4.92	13.54	24
Net short-term noncore funding dependence	-25.49	-9.17	12	-4.05	-0.34	39	-13.65	-3.25	19	2.81	5.88	34	4.27	8.57	30
Net loans and leases / Total assets	74.04	58.81	84	89.64	71.22	98	81.95	69.27	92	93.33	72.36	99	91.98	73.30	98
Capitalization															
Tier 1 leverage ratio	11.04	9.07	88	10.81	9.60	78	11.20	9.65	82	13.13	10.39	88	9.66	10.37	36
Holding company equity capital / Total assets	10.66	10.79	51	10.55	10.43	55	10.52	10.51	51	12.50	11.37	66	9.06	11.21	18
Total equity capital (including minority interest) / Total assets	10.66	10.91	49	10.55	10.50	55	10.52	10.57	50	12.50	11.43	66	9.06	11.30	17
Common equity tier 1 capital / Total risk-weighted assets	14.07	12.64	75	11.92	12.30	51	12.71	12.44	60	12.34	12.50	59	7.51	12.37	1
Net loans and leases / Equity capital (X)	6.94	5.47	81	8.50	7.04	81	7.79	6.79	72	7.46	6.55	73	10.16	6.70	95
Cash dividends / Net income	4.76	27.22	12	11.65	32.07	22	7.38	29.42	19	3.07	25.65	15	10.15	24.05	29
Cash dividends / Net income (Subchapter S adjusted)		-3.51			49.44			39.66			93.20			35.12	
Growth Rates															
Assets	30.87	9.51	95	30.12	16.99	85	34.72	16.11	93	18.92	8.66	84	13.20	9.35	75
Equity capital	32.25	7.52	93	10.84	8.08	71	13.40	8.42	80	64.16	12.19	98	14.72	12.50	72
Net loans and leases	8.09	-0.66	82	26.09	13.88	85	18.28	9.99	80	20.67	8.63	86	14.76	10.51	73
Noncore funding	-41.95	-21.64	21	36.51	-0.63	86	0.21	-12.78	70	0.76	4.16	45	165.03	6.76	99
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	2.52	0.03	96
Long-term debt / Equity capital	0	10.65	11	0	5.35	25	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	89.80	103.15	3	104.12	104.45	53	103.25	104.49	52	89.74	104.21	4	107.35	104.10	67
Cash from ops + noncash items + op expense / Op expense + dividends	1,034.46	155.61	99	595.39	142.49	95	468.64	138.81	94	1,181.70	152.31	98	49.08	123.74	15

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	229,361	214,427	289,040	259,495	212,159	6.96	105.14
Income from lease financing receivables	5,693	3,542	5,044	2,563	853	60.73	1713.06
Fully taxable income on loans and leases	229,772	212,001	286,214	253,712	206,037	8.38	115.48
Tax-exempt income on loans and leases	5,282	5,968	7,870	8,346	6,975	-11.49	-3.79
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	235,054	217,969	294,084	262,058	213,012	7.84	109.64
Investment interest income (tax equivalent)	705	765	967	1,669	1,715	-7.84	-38.05
Interest on balances due from depository institutions	1,578	588	807	2,539	1,426	168.37	170.67
Interest income on other earning assets	511	407	605	756	272	25.55	674.24
Total interest income (tax equivalent)	237,848	219,729	296,463	267,022	216,425	8.25	108.80
Interest on time deposits of $250K or more	631	989	1,216	1,248	360	-36.20	
Interest on time deposits < $250K	4,263	6,550	8,294	8,549	5,208	-34.92	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	10,369	11,985	15,484	20,838	12,685	-13.48	280.37
Interest on other borrowings and trading liabilities	2,282	3,308	4,419	4,818	5,361	-31.02	23.02
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	17,545	22,832	29,413	35,453	23,614	-23.16	112.36
Net interest income (tax equivalent)	220,303	196,897	267,050	231,569	192,811	11.89	108.53
Non-interest income	481,895	210,986	320,163	490,916	203,950	128.40	194.07
Adjusted operating income (tax equivalent)	702,198	407,883	587,213	722,485	396,761	72.16	160.54
Overhead expense	330,546	244,356	354,778	253,014	295,858	35.27	91.53
Provision for credit losses	0	70,000	74,000	18,000	9,750		-100.00
Securities gains (losses)	0	19	19	-1	88	-100.00	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	371,686	93,546	158,454	451,470	91,241	297.33	305.62
Applicable income taxes	103,557	25,502	42,641	129,882	24,815	306.07	190.36
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	103,557	25,502	42,641	129,882	24,815	306.07	190.36
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	268,129	68,044	115,813	321,588	66,426	294.05	379.06
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	268,129	68,044	115,813	321,588	66,426	294.05	379.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest	268,129	68,044	115,813	321,588	66,426	294.05	379.06
Investment securities income (tax equivalent)	705	765	967	1,669	1,715	-7.84	-38.05
US Treasury and agency securities (excluding mortgage-backed securities)	643	685	863	1,501	1,537	-6.13	-30.34
Mortgage-backed securities	0	0	1	1	2		-100.00
All other securities	62	80	103	167	176	-22.50	-70.75
Cash dividends declared	12,756	7,925	8,552	9,875	6,745	60.96	161.18
Common	11,057	7,925	8,552	7,370	6,745	39.52	126.39
Preferred	1,699	0	0	2,505	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)	3.14	2.90	67	3.77	3.58	70	3.71	3.53	67	4.28	4.19	64	4.29	4.08	70
Less: Interest expense	0.23	0.24	60	0.39	0.59	23	0.37	0.54	24	0.57	0.95	15	0.47	0.75	17
Equals: Net interest income (tax equivalent)	2.91	2.65	68	3.37	2.96	82	3.34	2.96	81	3.72	3.21	82	3.82	3.33	84
Plus: Non-interest income	6.36	1.09	98	3.62	0.95	97	4.01	0.98	97	7.88	0.90	97	4.04	0.90	98
Equals: adjusted operating income (tax equivalent)	9.27	3.80	96	6.99	3.88	95	7.35	3.96	96	11.59	4.16	97	7.87	4.27	98
Less: Overhead expense	4.36	2.21	97	4.19	2.45	94	4.44	2.48	97	4.06	2.59	93	5.87	2.58	98
Less: Provision for credit losses	0	-0.12	74	1.20	0.45	97	0.93	0.38	95	0.29	0.12	89	0.19	0.12	76
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	0.01	24	0	0.02	29	0	0.02	28	0	0.01	20	0	0	68
Plus: other tax equivalent adjustments	0	0	49	0	0	47	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	4.91	1.76	97	1.60	1.10	83	1.98	1.22	93	7.24	1.53	98	1.81	1.55	74
Less: Applicable income taxes (tax equivalent)	1.37	0.41	97	0.44	0.24	88	0.53	0.27	93	2.08	0.35	98	0.49	0.32	92
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	3.54	1.34	97	1.17	0.88	74	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	3.54	1.34	97	1.17	0.88	74	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Memo: Net income (last four quarters)	3.25	1.30	97	1.25	0.95	78	1.45	0.97	89	5.16	1.19	99	1.32	1.22	62
Net income–BHC and noncontrolling (minority) interest	3.54	1.35	97	1.17	0.89	73	1.45	0.97	89	5.16	1.19	99	1.32	1.22	63
Margin Analysis															
Average earning assets / Average assets	96.12	93.09	83	95.94	93.42	83	96.02	93.47	83	93.63	93.22	54	96.38	93.23	84
Average interest-bearing funds / Average assets	62.30	61.98	58	68.72	68.81	49	68.83	68.25	52	68.58	70.66	42	72.86	70.70	60
Interest income (tax equivalent) / Average earning assets	3.27	3.12	56	3.93	3.84	54	3.86	3.78	57	4.58	4.49	58	4.45	4.38	54
Interest expense / Average earning assets	0.24	0.26	57	0.41	0.63	20	0.38	0.57	24	0.61	1.02	14	0.49	0.81	17
Net interest income (tax equivalent) / Average earning assets	3.03	2.85	61	3.52	3.18	74	3.48	3.17	72	3.97	3.45	77	3.97	3.58	74
Yield or Cost															
Total loans and leases (tax equivalent)	3.99	4.07	47	4.14	4.30	32	4.13	4.28	40	4.65	4.98	29	4.54	4.85	31
Interest-bearing bank balances	0.13	0.13	51	0.24	0.40	20	0.17	0.32	14	2.40	2.26	68	2.02	1.88	62
Federal funds sold and reverse repos		0.25			0.48			0.43		2.59	2.02	76		1.50	
Trading assets		0.45			0.73			0.80			0.49			0.70	
Total earning assets	3.27	3.09	57	3.93	3.85	60	3.86	3.80	61	4.58	4.47	58	4.45	4.33	60
Investment securities (tax equivalent)	1.26	1.77	14	1.86	2.43	9	1.80	2.32	13	2.06	2.74	2	2.07	2.69	6
US Treasury and agency securities (excluding mortgage-backed securities)	1.09	1.23	41	1.83	2.03	44	1.75	1.87	46	1.98	2.54	18	1.92	2.20	41
Mortgage-backed securities	0	1.55	1	0	2.15	0	6.25	2.05	99	3.60	2.54	98	4.37	2.44	98
All other securities	4.09	2.85	83	4.17	3.19	86	4.19	3.24	81	4.43	3.80	79	3.31	3.74	37
Interest-bearing deposits	0.28	0.22	69	0.41	0.69	16	0.39	0.62	18	0.59	1.13	10	0.43	0.85	12
Time deposits of $250K or more	1.19	0.70	88	1.71	1.71	45	1.59	1.60	45	2.12	2.13	44	0.81	1.57	5
Time deposits < $250K	1.26	0.67	90	1.73	1.59	64	1.66	1.49	68	1.87	1.91	41	1.24	1.42	26
Other domestic deposits	0.25	0.16	77	0.36	0.41	46	0.33	0.36	50	0.59	0.86	29	0.42	0.64	32
Foreign deposits		0.12			1.32			1.24			2.53			1.85	
Federal funds purchased and repos	0.73	0.18	91	0.97	0.41	87	0.93	0.37	87	1.33	1.23	61	1.04	1.03	57
Other borrowed funds and trading liabilities	1.24	1.29	47	1.45	0.55	78	1.44	0.55	78	2.38	1.03	80	2.62	2.10	87
All interest-bearing funds	0.37	0.38	57	0.57	0.85	18	0.53	0.79	21	0.83	1.34	14	0.64	1.06	14

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

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	481,895	210,986	320,163	490,916	203,950
Fiduciary activities income	16,131	13,433	18,195	17,638	112,617
Service charges on deposit accounts - domestic	3,692	3,603	4,799	5,359	4,555
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,426	4,222	5,665	4,791	4,353
Insurance activities revenue	157	153	180	242	184
Venture capital revenue	0	0	0	0	0
Net servicing fees	-444	-1,790	-2,734	1,432	2,394
Net securitization income	4,340	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	171,501	166,240	256,366	84,824	61,978
Other non-interest income	281,092	25,125	37,692	376,630	17,869
Total overhead expenses	330,546	244,356	354,778	253,014	295,858
Personnel expense	206,809	164,918	235,701	161,362	188,310
Net occupancy expense	20,513	18,212	24,930	20,285	23,279
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	103,224	61,226	94,147	71,367	84,269
Fee income on mutual funds and annuities	5,426	4,222	5,665	4,791	4,353
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,701	1,443	1,490	1,304	1,993
Average personnel expense per employee	121.58	114.29	158.19	123.74	94.49
Average assets per employee	5,937.38	5,390.85	5,363.62	4,779.41	2,530.19

	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	1.13	2.14	43	2	0.52	84	1.77	0.51	85	0.98	0.66	78	2.13	1.69	66
Overhead expenses / Net Interest Income + non-interest income	47.07	58.85	12	59.91	61.08	44	60.42	61.22	49	35.02	61.79	1	74.57	61.22	91
Percent of Average Assets															
Total overhead expense	4.36	2.21	97	4.19	2.45	94	4.44	2.48	97	4.06	2.59	93	5.87	2.58	98
Personnel expense	2.73	1.23	98	2.83	1.42	97	2.95	1.42	97	2.59	1.50	95	3.73	1.46	98
Net occupancy expense	0.27	0.24	67	0.31	0.30	58	0.31	0.30	59	0.33	0.32	56	0.46	0.31	90
Other operating expenses	1.36	0.72	90	1.05	0.71	86	1.18	0.73	91	1.15	0.76	90	1.67	0.79	97
Overhead less non-interest income	-2	1.08	0	0.57	1.44	5	0.43	1.44	3	-3.82	1.65	0	1.82	1.65	66
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	47.07	58.34	12	59.91	59.05	53	60.42	58.93	59	35.02	59.91	2	74.57	60.51	92
Personnel expense	29.45	32.89	26	40.43	34.37	83	40.14	33.88	86	22.33	34.17	4	47.46	34.42	94
Net occupancy expense	2.92	6.26	9	4.47	7.14	9	4.25	7.04	8	2.81	7.50	2	5.87	7.33	23
Other operating expenses	14.70	18.68	18	15.01	17.07	29	16.03	17.57	34	9.88	17.93	4	21.24	18.28	77
Total non-interest income	68.63	28.20	94	51.73	22.56	95	54.52	23.45	95	67.95	19.83	95	51.40	20.30	96
Fiduciary activities income	2.30	2.27	59	3.29	1.41	80	3.10	1.45	78	2.44	1.61	66	28.38	1.95	98
Service charges on domestic deposit accounts	0.53	3.25	9	0.88	2.69	22	0.82	2.67	22	0.74	3.21	17	1.15	3.58	14
Trading revenue	0	0.68	25	0	0.11	37	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.77	2.46	36	1.04	0.99	70	0.96	1.03	60	0.66	0.91	54	1.10	0.85	66
Insurance activities revenue	0.02	0.38	40	0.04	0.40	64	0.03	0.41	60	0.03	0.37	60	0.05	0.46	57
Venture capital revenue	0	0.03	45	0	0	48	0	0	48	0	0	50	0	0	49
Net servicing fees	-0.06	0.56	3	-0.44	-0.09	14	-0.47	0	13	0.20	0.22	63	0.60	0.52	74
Net securitization income	0.62	0.01	96	0	0	49	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	24.42	3.64	96	40.76	5.29	98	43.66	5.55	98	11.74	2.27	89	15.62	1.98	96
Other non-interest income	40.03	9.39	96	6.16	7.27	43	6.42	7.76	40	52.13	7.41	98	4.50	7.05	22
Overhead less non-interest income	-21.55	29.67	1	8.18	35.71	6	5.89	34.63	6	-32.93	39.47	1	23.16	39.75	7
Applicable income taxes / Pretax net operating income (tax equivalent)	27.86	21.49	94	27.26	20.31	89	26.91	20.30	85	28.77	21.51	91	27.20	18.37	92
Applicable income tax + TE / Pretax net operating income + TE	27.86	23.11	92	27.26	22.97	83	26.91	22.51	76	28.77	23.31	86	27.20	21.35	86

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	5,926,971	5,071,587	5,097,403	4,475,822	3,559,997	16.87	134.14
Commercial and industrial loans	1,497,371	1,777,893	1,589,936	966,076	844,224	-15.78	184.58
Loans to individuals	188,220	159,608	157,334	171,592	139,938	17.93	67.98
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	103,907	119,255	104,781	123,826	121,131	-12.87	-29.51
Other loans and leases	463,283	466,601	454,524	465,508	473,211	-0.71	17.81
Less: Unearned income	3,542	16,962	12,695	4,637	5,562	-79.12	10.86
Loans and leases, net of unearned income	8,176,210	7,577,982	7,391,283	6,198,187	5,132,939	7.89	120.56
Less: Allowance for loan and lease losses	133,934	137,851	141,545	69,124	53,681	-2.84	285.32
Net loans and leases	8,042,276	7,440,131	7,249,738	6,129,063	5,079,258	8.09	119.00
Debt securities that reprice or mature in over 1 year	69,857	43,279	42,187	55,595	82,187	61.41	-5.35
Mutual funds and equity securities	96	0	0	0	0		29.73
Subtotal	8,112,229	7,483,410	7,291,925	6,184,658	5,161,445	8.40	116.55
Interest-bearing bank balances	2,151,855	391,603	1,075,419	31,858	11,283	449.50	5938.60
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	12,717	6,986	7,806	10,371	939	82.04	1383.90
Trading assets	0	0	0	0	0		
Total earning assets	10,276,801	7,881,999	8,375,150	6,226,887	5,173,667	30.38	168.84
Non-interest-bearing cash and due from depository institutions	76,999	46,840	76,913	59,635	73,504	64.39	39.83
Premises, fixed assets, and leases	141,475	110,547	117,713	86,946	66,679	27.98	237.42
Other real estate owned	0	1,138	1,138	1,966	1,028	-100.00	-100.00
Investment in unconsolidated subsidiaries	83,132	67,847	67,479	66,785	6,528	22.53	1174.25
Intangible and other assets	283,829	191,341	208,578	124,815	200,707	48.34	64.07
Total assets	10,862,236	8,299,712	8,846,971	6,567,034	5,522,113	30.87	164.92
Quarterly average assets	10,612,331	8,425,822	8,630,174	6,530,852	5,274,271	25.95	168.37
Average loans and leases (YTD)	7,857,607	7,016,474	7,121,252	5,630,500	4,690,357	11.99	138.74
Memoranda							
Loans held-for-sale	385,558	304,475	279,110	126,501	71,424	26.63	170.38
Loans not held-for-sale	7,790,652	7,273,507	7,112,173	6,071,686	5,061,515	7.11	118.56
Real estate loans secured by 1–4 family	2,204,029	1,599,008	1,644,957	1,201,557	894,915	37.84	199.57
Commercial real estate loans	3,478,309	3,234,857	3,225,695	3,000,197	2,374,407	7.53	127.69
Construction and land development	432,213	424,492	348,507	353,081	200,671	1.82	220.10
Multifamily	756,389	743,182	776,379	766,635	691,648	1.78	51.85
Nonfarm nonresidential	2,289,707	2,067,183	2,100,809	1,880,481	1,482,088	10.76	155.97
Real estate loans secured by farmland	244,633	237,722	226,751	274,068	290,675	2.91	-8.71
Total investment securities	82,670	50,265	49,993	65,966	83,126	64.47	10.62
U.S. Treasury securities	600	598	599	574	540	0.33	9.69
US agency securities (excluding mortgage-backed securities)	79,953	47,275	47,212	62,307	77,568	69.12	22.43
Municipal securities	935	1,298	1,089	1,983	3,902	-27.97	-86.93
Mortgage-backed securities	6	14	13	22	36	-57.14	-94.92
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,080	1,080	1,080	1,080	1,080	0.00	-29.69
Mutual funds and equity securities	96	0	0	0	0		29.73
Available-for-sale securities	81,639	48,967	48,904	63,983	79,224	66.72	20.80
U.S. Treasury securities	600	598	599	574	540	0.33	9.69
US agency securities (excluding mortgage-backed securities)	79,953	47,275	47,212	62,307	77,568	69.12	22.43
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	6	14	13	22	36	-57.14	-94.92
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,080	1,080	1,080	1,080	1,080	0.00	-29.69
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	33	37	43	31	19	-10.81	
Available-for-sale securites appreciation (depreciation)	-63	581	536	55	-2,082		
Structured notes, fair value	0	0	0	4,988	1,983		-100.00
Pledged securities	75,989	43,886	45,236	43,191	46,213	73.15	77.79

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	1,298,307	318,268	414,098	315,983	222,230	307.93	304.97
NOW, ATS and transaction accounts	43,983	380,813	477,200	401,842	314,167	-88.45	-59.84
Time deposits less brokered deposits < $250K	408,613	460,219	450,628	427,671	390,005	-11.21	
MMDA and other savings accounts	7,528,655	5,728,006	6,142,146	4,197,360	3,663,220	31.44	185.94
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,279,558	6,887,306	7,484,072	5,342,856	4,589,622	34.73	172.99
Time deposits of $250K or more	67,633	77,453	72,276	75,106	41,893	-12.68	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	34,192	14,336	11,273	7,830	11,058	138.50	362.49
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	8	8	8	135,008	168,854	0.00	-95.45
Other borrowings w/remaining maturity over 1 year	100,025	245,033	150,033	20,041	5,086	-59.18	724.13
Brokered deposits < $250K	14,000	35,000	35,000	30,036	39,097	-60.00	
Noncore funding	215,858	371,830	268,590	268,021	265,988	-41.95	22.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	49,485	49,485	49,485	49,485	76,290	0.00	-35.14
Other liabilities	159,214	115,393	113,717	85,581	90,049	37.98	114.01
Total liabilities	9,704,115	7,424,014	7,915,864	5,745,943	5,021,949	30.71	160.42
Equity Capital							
Perpetual preferred stock (including surplus)	7,000	46,900	46,900	46,900	46,900	-85.07	-85.07
Common stock	737	737	742	741	736	0.00	1.80
Common surplus	38,081	39,168	47,463	45,073	37,434	-2.78	42.22
Retained earnings	1,090,971	788,456	835,599	728,338	416,624	38.37	264.48
Accumulated other comprehensive income	-46	437	403	39	-1,530		
Other equity capital components	21,378	0	0	0	0		
Total holding company equity capital	1,158,121	875,698	931,107	821,091	500,164	32.25	209.79
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,158,121	875,698	931,107	821,091	500,164	32.25	209.79
Total liabilities and capital	10,862,236	8,299,712	8,846,971	6,567,034	5,522,113	30.87	164.92
Memoranda							
Non-interest-bearing deposits	4,389,867	1,636,298	1,680,058	1,175,643	997,450	168.28	442.90
Interest-bearing deposits	4,971,324	5,363,461	5,911,290	4,272,355	3,673,162	-7.31	80.95
Total deposits	9,361,191	6,999,759	7,591,348	5,447,998	4,670,612	33.74	163.26
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	931,107	821,091	821,091	500,164	436,005		
Accounting restatements	0	0	0	0	0		
Net income	268,129	68,044	115,813	321,588	66,426		
Net sale of new perpetual preferred stock	-39,900	0	0	0	0		
Net sale of new common stock	-9,386	-5,909	2,391	1,444	5,170		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	6,200	0		
Less: Dividends declared	12,756	7,925	8,552	9,875	6,745		
Change in other comprehensive income	-449	397	364	1,570	-692		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	21,376	0	0	0	0		
Holding company equity capital, ending balance	1,158,121	875,698	931,107	821,091	500,164		

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	54.56	36.06	87	61.11	48.65	79	57.62	48.33	75	68.16	52.67	83	64.47	53.63	74
Commercial and industrial loans	13.79	11.11	69	21.42	14.90	74	17.97	13.47	73	14.71	11.45	69	15.29	11.42	73
Loans to individuals	1.73	3.60	53	1.92	2.25	67	1.78	2.29	66	2.61	2.71	70	2.53	2.65	71
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	0.96	0.21	90	1.44	0.49	82	1.18	0.43	80	1.89	0.53	83	2.19	0.47	87
Other loans and leases	4.27	4.26	60	5.62	1.38	85	5.14	1.39	85	7.09	1.08	91	8.57	2.64	90
Net loans and leases	74.04	58.81	84	89.64	71.22	98	81.95	69.27	92	93.33	72.36	99	91.98	73.30	98
Debt securities over 1 year	0.64	18.32	2	0.52	12.63	2	0.48	13.53	2	0.85	13.66	2	1.49	13.20	3
Mutual funds and equity securities	0	0.05	31	0	0.05	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	74.68	78.17	30	90.16	84.60	86	82.42	83.47	39	94.18	86.76	97	93.47	87.24	95
Interest-bearing bank balances	19.81	9.37	90	4.72	5.75	51	12.16	6.78	80	0.49	2.97	14	0.20	2.30	10
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	0.12	1.51	11	0.08	1.92	8	0.09	2.03	9	0.16	2.10	13	0.02	2.14	7
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	94.61	91.57	84	94.97	92.90	81	94.67	92.98	75	94.82	92.39	80	93.69	92.24	70
Non-interest cash and due from depository institutions	0.71	0.99	27	0.56	1.03	20	0.87	1.07	39	0.91	1.14	34	1.33	1.25	56
Other real estate owned	0	0.01	6	0.01	0.03	52	0.01	0.03	50	0.03	0.04	55	0.02	0.04	49
All other assets	4.68	7.39	18	4.47	5.96	23	4.46	5.87	26	4.27	6.41	21	4.98	6.39	29
Memoranda															
Short-term investments	19.93	12.31	82	4.80	8.13	29	12.24	9.38	64	0.64	5.36	2	0.22	4.70	1
U.S. Treasury securities	0.01	1.18	28	0.01	0.17	68	0.01	0.19	64	0.01	0.29	57	0.01	0.37	58
US agency securities (excluding mortgage-backed securities)	0.74	0.75	67	0.57	1.10	46	0.53	1.28	43	0.95	1.25	55	1.40	1.67	57
Municipal securities	0.01	1.70	18	0.02	2.76	11	0.01	2.96	11	0.03	2.58	11	0.07	2.66	16
Mortgage-backed securities	0	13.46	1	0	8.33	2	0	8.52	2	0	9.38	2	0	8.73	2
Asset-backed securities	0	0.47	25	0	0.31	32	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	0.01	0.51	29	0.01	0.57	28	0.01	0.60	28	0.02	0.53	34	0.02	0.52	38
Loans held-for-sale	3.55	0.50	93	3.67	0.60	93	3.15	0.58	91	1.93	0.39	89	1.29	0.29	90
Loans held for investment	71.72	58.34	87	87.64	70.89	99	80.39	69.07	89	92.46	72.01	99	91.66	73.24	98
Real estate loans secured by 1–4 family	20.29	11.57	87	19.27	14.69	69	18.59	14.47	69	18.30	16.02	64	16.21	16.83	56
Revolving	1.50	1.44	58	1.98	1.87	56	1.67	1.79	53	2.63	2.24	61	2.96	2.43	63
Closed-end, secured by first liens	18.16	9.73	86	16.27	12.19	72	16.10	12.11	70	14.10	13.07	63	11.58	13.60	50
Closed-end, secured by junior liens	0.63	0.19	89	1.02	0.30	93	0.82	0.27	91	1.56	0.37	97	1.66	0.41	96
Commercial real estate loans	32.02	22.35	77	38.98	30.62	76	36.46	30.65	72	45.69	33.26	80	43	33.39	77
Construction and land development	3.98	3.40	61	5.11	4.50	61	3.94	4.32	49	5.38	5	57	3.63	4.78	41
Multifamily	6.96	3.32	86	8.95	4.86	83	8.78	5.03	82	11.67	4.76	87	12.53	5.12	87
Nonfarm nonresidential	21.08	14.65	73	24.91	19.89	73	23.75	19.97	69	28.64	21.85	78	26.84	21.85	74
Real estate loans secured by farmland	2.25	0.35	94	2.86	0.92	85	2.56	0.85	83	4.17	0.95	89	5.26	0.88	92

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	72.49	60.51	67	66.93	67.98	47	68.97	69.38	50	72.21	72.74	48	69.36	72.88	38
Real estate loans secured by 1–4 family	26.96	20	69	21.10	20.63	55	22.26	20.91	58	19.39	22.29	47	17.43	23.13	40
Revolving	1.99	2.47	46	2.17	2.64	47	1.99	2.61	47	2.79	3.13	51	3.18	3.34	55
Closed-end	24.97	17.35	77	18.93	17.60	62	20.26	17.94	65	16.60	18.71	47	14.25	19.33	42
Commercial real estate loans	42.54	37.13	57	42.69	43.01	49	43.64	44.23	46	48.40	46.16	58	46.26	45.57	54
Construction and land development	5.29	5.69	51	5.60	6.32	46	4.72	6.26	36	5.70	6.97	44	3.91	6.53	27
1–4 family	0.43	1.19	40	0.47	1.30	31	0.40	1.14	27	0.41	1.47	21	0.44	1.52	22
Other	4.86	4.46	57	5.13	4.93	53	4.32	4.94	45	5.29	5.34	54	3.47	4.90	34
Multifamily	9.25	5.41	84	9.81	6.62	76	10.50	7.01	77	12.37	6.42	83	13.47	6.76	84
Nonfarm nonresidential	28	24.45	58	27.28	28.13	44	28.42	29.04	45	30.34	30.59	52	28.87	30.16	41
Owner-occupied	7.24	8.31	47	7.12	9.66	28	7.82	10	33	7.96	10.68	30	8.79	10.31	39
Other	20.76	15.83	66	20.16	17.99	62	20.60	18.53	62	22.38	19.36	66	20.08	19.35	58
Real estate loans secured by farmland	2.99	0.61	90	3.14	1.33	80	3.07	1.30	79	4.42	1.38	85	5.66	1.27	90
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	18.31	19.45	54	23.46	21.39	60	21.51	19.85	60	15.59	16.16	53	16.45	16.21	58
Loans to individuals	2.30	6.58	48	2.11	3.35	61	2.13	3.53	61	2.77	4	65	2.73	3.89	65
Credit card loans	0	0.51	22	0	0.03	33	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans	1.27	0.38	87	1.57	0.75	78	1.42	0.69	79	2	0.78	80	2.36	0.69	84
Other loans and leases	5.67	8.42	55	6.16	2.01	82	6.15	2.07	83	7.51	1.48	89	9.22	3.74	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	454.42	383.43	62	484.58	482.80	54	460.84	473.75	50	484.03	493.53	48	640.27	505.61	78
Real estate loans secured by 1–4 family	168.98	124.74	73	152.78	146.18	60	148.72	142.34	60	129.94	151.03	47	160.95	161.34	58
Revolving	12.46	15.53	50	15.70	18.80	51	13.33	17.81	46	18.67	21.25	55	29.40	23.52	63
Closed-end	156.52	107.54	78	137.09	124.94	65	135.39	122.21	65	111.27	127.10	48	131.55	134.73	58
Commercial real estate loans	266.68	238.58	56	309.09	305.38	52	291.63	302.08	45	324.45	311.74	59	427.04	316.03	82
Construction and land development	33.14	36.07	48	40.56	44.95	50	31.51	42.85	33	38.18	46.63	44	36.09	44.92	43
1–4 family	2.68	7.44	41	3.43	8.97	32	2.67	7.52	29	2.74	9.52	23	4.04	10.21	32
Other	30.46	28.34	55	37.13	35.48	57	28.84	33.94	42	35.44	35.90	55	32.05	33.75	52
Multifamily	57.99	35.29	81	71.01	48.04	77	70.19	48.67	78	82.91	44.76	82	124.39	48.38	87
Nonfarm nonresidential	175.55	156.30	56	197.52	199.50	46	189.93	198.42	44	203.36	206.64	49	266.55	208.15	74
Owner-occupied	45.40	52.63	46	51.53	68.21	34	52.28	67.98	37	53.37	71.54	31	81.14	70.68	63
Other	130.15	100.99	65	145.99	126.61	64	137.65	125.78	59	149.99	130.65	63	185.42	134.17	78
Real estate loans secured by farmland	18.76	3.67	91	22.71	8.98	81	20.50	8.35	81	29.64	8.66	85	52.28	8.13	93
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	114.80	116.17	56	169.87	149.76	64	143.74	133.93	59	104.47	106.70	55	151.83	107.07	77
Loans to individuals	14.43	36.56	50	15.25	21.71	62	14.22	22.15	62	18.56	24.83	66	25.17	24.45	71
Credit card loans	0	2.58	22	0	0.18	33	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans	7.97	2.03	87	11.39	4.72	78	9.47	4.17	79	13.39	4.86	80	21.79	4.49	87
Other loans and leases	35.52	47.63	53	44.58	13.71	82	41.09	13.62	82	50.34	10.25	89	85.11	25.58	90
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.30	29.25	61	35.57	33.11	63	35.82	34	59	40.44	35.38	70	37.47	35.09	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	221.28	187.63	59	257.56	234.95	62	239.35	232.08	56	271.08	239.13	68	345.90	243.62	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.68	244.92	54	309.09	307.95	50	291.63	304.52	45	324.45	315.15	57	427.04	318.90	82

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	19.93	12.31	82	4.80	8.13	29	12.24	9.38	64	0.64	5.36	2	0.22	4.70	1
Liquid assets	21.26	29.12	28	5.86	17.53	2	13.57	19.32	27	2.35	16.28	0	2.95	15.56	1
Investment securities	0.76	20.37	1	0.61	15.18	2	0.57	16.07	2	1	16.41	2	1.51	16.02	1
Net loans and leases	74.04	58.81	84	89.64	71.22	98	81.95	69.27	92	93.33	72.36	99	91.98	73.30	98
Net loans, leases and standby letters of credit	74.19	59.61	84	89.81	71.59	98	82.13	69.67	91	93.51	72.78	99	92.14	73.71	98
Core deposits	85.43	75.52	94	82.98	74.82	86	84.59	76.49	91	81.36	71.61	87	83.11	69.97	94
Noncore funding	1.99	10.15	6	4.48	11.99	13	3.04	10.29	13	4.08	14.61	11	4.82	16.58	13
Time deposits of $250K or more	0.62	1.67	21	0.93	3.57	9	0.82	3.37	8	1.14	4.33	7	0.76	4.28	3
Foreign deposits	0	0.33	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.31	1.19	37	0.17	0.65	51	0.13	0.62	54	0.12	0.77	44	0.20	0.96	43
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.31	0.54	51	0.17	0.63	55	0.13	0.59	58	0.12	0.75	51	0.20	0.97	44
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	0.88	26	0	1.44	24	0	1.06	33	2.06	2.75	52	3.06	3.63	53
Earning assets that reprice within 1 year	30.81	38.80	29	18.10	30.86	9	23.44	31.93	27	14.12	33.16	6	14.13	32.35	9
Interest-bearing liabilities that reprice within 1 year	2.98	6.64	21	3.41	14.99	5	3.34	14.04	8	4.57	18.54	5	3.82	18.20	3
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	27.82	30.83	39	14.69	15.28	44	20.11	17.03	52	9.55	13.71	34	10.31	12.98	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-24.02	-3.31	6	-0.36	4.42	39	-11.17	0.77	16	3.65	10.70	25	4.92	13.54	24
Net short-term noncore funding dependence	-25.49	-9.17	12	-4.05	-0.34	39	-13.65	-3.25	19	2.81	5.88	34	4.27	8.57	30
Short-term investment / Short-term noncore funding	2,239.58	304.29	96	417.48	162.16	88	1,231.62	230.45	94	19.54	78.10	24	5.25	62.28	7
Liquid assets - short-term noncore funding / Nonliquid assets	25.87	36.72	39	5	12.43	30	14.54	16.27	47	-0.96	6.90	26	-1.30	4.17	36
Net loans and leases / Total deposits	85.91	73.05	81	106.29	87.55	90	95.50	84.20	79	112.50	90.96	93	108.75	92.88	86
Net loans and leases / Core deposits	86.67	78.83	67	108.03	95.84	76	96.87	91.10	64	114.72	102.55	73	110.67	106.50	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.50	33	0	0.97	10	0	0.88	11	0	0.36	16	0	-0.47	86
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.01	1.06	23	0.06	3.74	4	0.06	3.63	3	0.01	1.28	8	-0.41	-1.95	83
Structured notes appreciation (depreciation) / Tier 1 capital		0			0.01			0.03		0	-0.02	31	0	-0.04	57
Percent of Investment Securities															
Held-to-maturity securities	1.13	13.65	36	2.58	5.66	63	2.18	5.36	64	3.01	7.25	58	4.69	10.76	53
Available-for-sale securities	98.75	84.59	66	97.42	92.94	43	97.82	93.39	44	96.99	91.33	47	95.31	88.32	48
U.S. Treasury securities	0.73	6.01	39	1.19	1.17	78	1.20	1.22	76	0.87	2.07	69	0.65	2.08	65
US agency securities (excluding mortgage-backed securities)	96.71	4.24	99	94.05	7.91	99	94.44	8.39	99	94.45	8.16	99	93.31	11	99
Municipal securities	1.13	8.38	28	2.58	18.02	26	2.18	18.61	25	3.01	15.40	25	4.69	16.63	27
Mortgage-backed securities	0.01	66.09	1	0.03	55.30	2	0.03	54.48	2	0.03	57.07	2	0.04	54.50	2
Asset-backed securities	0	2.45	25	0	1.75	32	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	1.31	3.01	48	2.15	4.31	51	2.16	4.34	53	1.64	3.73	54	1.30	3.75	52
Mutual funds and equity securities	0.12	0.29	50	0	0.43	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	15.38	8.18	83	13.90	13.81	61	15.61	13.69	68	15.72	13.55	65	1.13	13.91	11
Debt securities 1 to 5 years	46.72	17.39	90	83.39	20.70	98	81.66	20.49	98	81.44	23.43	99	95.37	23.42	99
Debt securities over 5 years	37.78	72.07	11	2.71	61.16	3	2.73	61.87	3	2.84	58.63	4	3.50	58.36	5
Pledged securities	91.92	33.37	97	87.31	46.91	90	90.48	44.55	92	65.47	43.76	73	55.59	42.20	67
Structured notes, fair value	0	0.06	41	0	0.04	41	0	0.03	42	7.56	0.09	97	2.39	0.15	92
Percent Change from Prior Like Quarter															
Short-term investments	443.06	64.27	95	1,118.11	122.49	97	2,465.12	136.94	99	245.52	32.84	95	-79.78	16.28	2
Investment securities	64.47	32.48	78	-40.37	12.57	1	-24.21	16.36	4	-20.64	4.80	6	-2.45	8.02	27
Core deposits	34.73	16.96	91	33.60	22.22	81	40.08	23.17	90	16.41	9.96	82	9.54	10.40	59
Noncore funding	-41.95	-21.64	21	36.51	-0.63	86	0.21	-12.78	70	0.76	4.16	45	165.03	6.76	99

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)			1,629,151	1,472,443	1,142,492
Commit: Secured commercial real estate loans	434,693	289,518	248,779	379,896	294,761
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	16,686	14,095	15,858	11,724	8,878
Commercial and similar letters of credit	755	481	728	40	65
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	836,917	1,194,497	910,444	262,506	160,168
Written options contracts (interest rate)	513,824	1,107,323	788,382	165,677	113,669
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							18.41	16.09	65	22.42	16.97	77	20.69	17.31	72
Standby letters of credit	0.15	0.66	14	0.17	0.31	37	0.18	0.31	35	0.18	0.36	27	0.16	0.35	28
Commercial and similar letters of credit	0.01	0.02	58	0.01	0.01	79	0.01	0.01	83	0	0.01	73	0	0.01	73
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	12.44	47.31	41	27.73	4.12	90	19.20	3.72	87	6.52	2.95	78	4.96	6.51	53
Interest rate contracts	12.44	35.15	44	27.73	3.99	92	19.20	3.62	87	6.52	2.87	78	4.96	6.40	53
Interest rate futures and forward contracts	7.70	4.39	84	14.39	0.24	98	10.29	0.20	98	4	0.08	97	2.90	0.25	94
Written options contracts (interest rate)	4.73	1.69	88	13.34	0.30	99	8.91	0.24	99	2.52	0.13	95	2.06	0.26	95
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	0	5.18	15
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)							22.88	24.20	46	26.15	24.81	57	24.36	25.18	47

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	1,350,741	2,301,820	1,698,826	428,183	273,837
Interest rate contracts	1,350,741	2,301,820	1,698,826	428,183	273,837
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	836,917	1,194,497	910,444	262,506	160,168
Written options	513,824	1,107,323	788,382	165,677	113,669
Exchange-traded	0	0	0	0	0
Over-the-counter	513,824	1,107,323	788,382	165,677	113,669
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,350,741	2,301,820	1,698,826	428,183	273,837
Interest rate contracts	1,350,741	2,301,820	1,698,826	428,183	273,837
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)	836,917	1,194,497	910,444	262,506	160,168
One year or less	836,917	1,194,497	910,444	262,506	160,168
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	583	4,663	7,390	58	59
Gross positive fair value	11,124	45,725	30,815	2,907	1,253
Held for trading	0	0	0	0	0
Non-traded	11,124	45,725	30,815	2,907	1,253
Current credit exposure on risk-based capital derivative contracts	11,124	45,725	30,815	2,907	1,253
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	100	94.10	76	100	98.83	59	100	99.50	58	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.22	25	0	0.11	43	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.21	34	0	0.04	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards	61.96	12.59	93	51.89	15.97	88	53.59	15.03	84	61.31	14.06	92	58.49	11.75	92
Written options	38.04	7.18	96	48.11	12.24	94	46.41	10.24	94	38.69	11.73	85	41.51	11.14	87
Exchange-traded	0	0.11	42	0	0	50	0	0	50	0	0	48	0	0	49
Over-the-counter	38.04	6.91	96	48.11	12.24	94	46.41	10.24	94	38.69	10.84	87	41.51	10.65	87
Purchased options	0	3.41	19	0	1.50	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	41	0	0	50	0	0	50	0	0	49	0	0	49
Over-the-counter	0	3.01	20	0	1.50	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	0	71.71	3	0	70.10	4	0	71.83	4	0	64.61	7	0	65.42	10
Held for trading	0	40.70	21	0	14.82	35	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.66	21	0	14.33	35	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	59.30	78	100	85.18	64	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.22	86	100	84.39	69	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	61.96	91.91	10	51.89	77.92	23	53.59	79.60	22	61.31	80.07	23	58.49	82.85	19
One year or less	61.96	27.90	83	51.89	16.53	84	53.59	15.52	83	61.31	15.20	92	58.49	12.75	91
Over 1 year to 5 years	0	29.78	4	0	17	15	0	19.75	15	0	22.92	14	0	22.66	16
Over 5 years	0	29.19	6	0	32.29	12	0	32.47	13	0	34.12	11	0	36.28	14
Gross negative fair value (absolute value)	0.04	1.18	9	0.20	3.06	9	0.44	2.84	11	0.01	1.30	7	0.02	0.66	17
Gross positive fair value	0.82	1.59	16	1.99	2.48	38	1.81	2.25	37	0.68	1.14	30	0.46	1.10	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	11	0.01	0.01	72	0.01	0.01	73	0	0	67	0	0.01	29
Gross positive fair value (X)	0.01	0.06	25	0.05	0.01	87	0.03	0.01	85	0	0	74	0	0.01	49
Held for trading (X)	0	0.05	22	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	56	0.05	0	93	0.03	0	92	0	0	81	0	0.01	60
Current credit exposure (X)	0.01	0.05	33	0.05	0.01	88	0.03	0.02	75	0	0.01	57	0	0	62
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	0.14	0.59	33	0.67	0.10	89	0.45	0.27	73	0.05	0.10	59	0.02	0.06	55

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	141,545	69,124	69,124	53,681	44,911
Gross losses	8,495	2,030	2,534	2,785	1,387
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	884	757	955	228	407
Net losses	7,611	1,273	1,579	2,557	980
Provision for loan and lease losses	0	70,000	74,000	18,000	9,750
Adjustments	0	0	0	0	0
Ending balance	133,934	137,851	141,545	69,124	53,681
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	-0.12	77	1.20	0.45	97	0.93	0.38	94	0.29	0.12	89	0.19	0.12	76
Provision for loan and lease losses / Average loans and leases	0	-0.21	77	1.33	0.62	92	1.04	0.53	89	0.32	0.16	85	0.21	0.16	69
Provision for loan and lease losses / Net loan and lease losses	0	-65.12	63	5,498.82	773.99	93	4,686.51	672.96	94	703.95	142.73	93	994.90	182.69	92
Allowance for loan and lease losses / Total loans and leases not held for sale	1.72	1.32	81	1.90	1.29	93	1.99	1.35	91	1.14	0.94	77	1.06	0.94	69
Allowance for loan and lease losses / Total loans and leases	1.64	1.30	78	1.82	1.28	88	1.92	1.33	89	1.12	0.93	76	1.05	0.93	66
Allowance for loan and lease losses / Net loans and leases losses (X)	13.20	17.40	55	81.22	31.01	86	89.64	25.33	90	27.03	17.18	80	54.78	21.35	85
Allowance for loan and lease losses / Nonaccrual assets	1,474.88	330.05	94	1,385.99	318.06	93	1,366.92	336.78	93	1,186.27	315.75	90	726.30	285.36	88
ALLL / 90+ days past due + nonaccrual loans and leases	1,474.88	271.93	99	1,359.08	280.37	94	1,366.92	293.46	94	1,089.08	283.41	90	699.61	259.30	89
Gross loan and lease losses / Average loans and leases	0.14	0.20	47	0.04	0.14	23	0.04	0.16	15	0.05	0.16	24	0.03	0.15	14
Recoveries / Average loans and leases	0.02	0.08	11	0.01	0.04	31	0.01	0.04	27	0	0.05	8	0.01	0.05	14
Net losses / Average loans and leases	0.13	0.12	58	0.02	0.10	25	0.02	0.11	22	0.05	0.11	38	0.02	0.09	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	34.89	25.09	75	27.18	28.34	62	34.29	42.12	53	16.44	41.80	25	33.44	51.25	48
Earnings coverage of net loan and lease losses (X)	48.84	26.30	76	128.47	31.88	87	147.22	33.55	91	183.60	22.46	93	103.05	29.27	85
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	51	-0.01	0.03	20	-0.01	0.04	21	0.05	0.02	75	0.02	0.01	68
Real estate loans secured by 1–4 family	0	-0.01	53	0.01	0.01	64	0.01	0.01	62	0.01	0.02	54	0	0.01	42
Revolving	-0.01	-0.07	50	0	0	38	0.01	0	74	0	0.02	47	0	0.02	44
Closed-end	0	-0.01	56	0.01	0.01	69	0.01	0.01	64	0.01	0.02	56	0	0.01	44
Commercial real estate loans	0.01	0.04	45	0	0.04	29	0	0.05	25	0.03	0.02	71	0.04	0.01	75
Construction and land development	-0.01	0.01	35	-0.02	0	19	-0.02	0	23	-0.01	-0.02	31	-0.01	-0.02	29
1–4 family	0	0	57	0	0	48	0	0	50	0	0	54	0	0	54
Other	-0.01	0.01	32	-0.02	-0.01	17	-0.02	-0.01	23	-0.01	-0.02	30	-0.01	-0.02	25
Multifamily	0	0.01	52	0	0	54	0	0	51	0	0	56	0.01	0	87
Nonfarm nonresidential	0.01	0.05	48	0	0.04	41	0	0.07	34	0.05	0.03	71	0.06	0.02	79
Owner-occupied	0.01	0.01	72	0	0.01	46	0	0.01	40	0	0.01	44	0.01	0.01	68
Other	0	0.04	37	0	0.02	47	0	0.04	40	0.05	0.01	82	0.05	0.01	86
Real estate loans secured by farmland	0	-0.01	55	-0.22	0.01	0	-0.18	0.01	0	0.44	0.01	95	0	0	49
Commercial and industrial loans	0.66	0.19	91	0.11	0.16	55	0.11	0.20	48	0.01	0.27	25	0	0.18	26
Loans to individuals	0.08	0.72	10	0.07	0.64	12	0.05	0.66	8	0.17	0.74	20	0.08	0.71	8
Credit card loans		2.27			1.74			1.71			1.89			1.65	
Agricultural loans	0	0.02	49	0.07	0	93	0.06	0.01	90	0	0.02	81	0	0.03	43
Loans to foreign governments and institutions		0													
Other loans and leases	0	0.09	20	0	0.17	8	0	0.44	7	-0.01	0.14	8	-0.01	0.28	10

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	9,687	4,679	19,765	11,970	28,214
90+ days past due loans and leases	0	197	0	520	282
Nonaccrual loans and leases	9,081	9,946	10,355	5,827	7,391
Total past due and nonaccrual loans and leases	18,768	14,822	30,120	18,317	35,887
Restructured 30–89 days past due	0	0	0	0	1,252
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	5,601	1,576	1,137	4,687	2,067
Total restructured loans and leases	5,601	1,576	1,137	4,687	3,319
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	111	6,131	6,122	3,403	3,076
Other real estate owned	0	1,138	1,138	1,966	1,028
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	0.12	0.29	25	0.06	0.23	18	0.27	0.26	59	0.19	0.31	34	0.55	0.32	82
90+ days past due loans and leases	0	0.09	10	0	0.04	44	0	0.04	17	0.01	0.03	53	0.01	0.03	42
Nonaccrual loans and leases	0.11	0.54	9	0.13	0.57	11	0.14	0.60	12	0.09	0.48	11	0.14	0.49	14
90+ days past due and nonaccrual loans and leases	0.11	0.68	4	0.13	0.64	9	0.14	0.67	10	0.10	0.54	12	0.15	0.54	14
30–89 days past due restructured	0	0.01	19	0	0	41	0	0	32	0	0	29	0.02	0.01	83
90+ days past due restructured	0	0	30	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.07	0.12	45	0.02	0.03	69	0.02	0.09	27	0.08	0.07	63	0.04	0.10	38
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	0	40	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	0.12	0.29	25	0.06	0.23	18	0.27	0.26	59	0.19	0.31	34	0.55	0.32	82
90+ days past due assets	0	0.09	9	0	0.04	44	0	0.04	17	0.01	0.03	53	0.01	0.03	42
Nonaccrual assets	0.11	0.55	9	0.13	0.58	11	0.14	0.60	12	0.09	0.48	11	0.14	0.49	14
30+ days past due and nonaccrual assets	0.23	1	5	0.20	0.89	8	0.41	0.95	18	0.30	0.87	12	0.70	0.88	43
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08	0.40	9	0.12	0.46	13	0.12	0.47	15	0.10	0.39	17	0.14	0.39	17
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.42	7	0.14	0.51	13	0.13	0.52	14	0.13	0.45	15	0.16	0.45	19
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.08	0.48	6	0.21	0.51	21	0.20	0.63	14	0.17	0.56	11	0.23	0.59	17
Allowance for loan and lease losses	6.86	67.85	1	12.49	59.34	7	12.44	72.10	4	16.20	92.08	6	23.75	95.97	9
Equity capital + allowance for loan and lease losses	0.71	4.12	4	1.70	4.58	20	1.64	5.64	12	1.26	4.77	10	2.30	5.09	21
Tier 1 capital + allowance for loan and lease losses	0.70	4.89	3	1.64	5.07	14	1.59	6.21	11	1.21	5.30	9	2.29	5.65	18
Loans and leases + other real estate owned	0.11	0.82	3	0.23	0.71	13	0.24	0.92	10	0.18	0.78	8	0.25	0.82	11

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	0.14	0.25	42	0.08	0.22	26	0.37	0.25	72	0.24	0.28	50	0.63	0.29	87
	90+ days past due	0	0.12	15	0	0.04	51	0	0.04	25	0.01	0.03	59	0.01	0.03	50
	Nonaccrual	0.15	0.60	13	0.04	0.60	4	0.04	0.63	4	0.09	0.45	10	0.14	0.48	16
Commercial and industrial	30–89 days past due	0.06	0.24	18	0.02	0.13	31	0.06	0.15	37	0.05	0.22	26	0.17	0.23	54
	90+ days past due	0	0.02	17	0	0.02	30	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual	0.02	0.65	4	0.44	0.58	53	0.52	0.61	58	0.10	0.74	16	0.25	0.61	33
Individuals	30–89 days past due	0.09	0.60	20	0.11	0.41	26	0.11	0.52	26	0.25	0.60	32	2.72	0.68	90
	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	0.01	0.17	23	0	0.14	30	0	0.14	33	0.01	0.12	40	0.03	0.15	38
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	0.24	0.11	75	0.04	0.14	70	0	0.07	34	0.08	0.10	75	0.48	0.11	86
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual	0	0.51	25	0	0.60	30	0	0.57	29	0.62	0.80	71	0.15	0.46	67
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	0.01	0.11	38	0.05	0.34	62	0.01	0.67	51	0.10	0.28	66	0	0.18	52
	90+ days past due	0	0.01	33	0	0.01	40	0	0	40	0	0	40	0	0	41
	Nonaccrual	0	0.13	20	0	0.14	33	0	0.10	33	0.04	0.04	79	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	0.06	0.36	13	0.09	0.30	26	0.08	0.46	15	0.19	0.53	21	0.30	0.52	39
	90+ days past due	0	0.25	17	0.01	0.06	59	0	0.06	28	0.04	0.05	71	0.03	0.04	64
	Nonaccrual	0.18	0.76	13	0.05	0.65	5	0.06	0.67	4	0.04	0.55	6	0.09	0.61	10
Revolving	30–89 days past due	0.37	0.33	59	0.52	0.26	81	0.27	0.25	60	0.08	0.36	25	0.25	0.36	52
	90+ days past due	0	0.03	32	0	0.02	40	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0	1.05	6	0.01	0.48	17	0.03	0.46	17	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.04	0.36	12	0.04	0.31	16	0.06	0.48	13	0.21	0.56	27	0.31	0.54	44
	90+ days past due	0	0.27	18	0.01	0.07	61	0	0.06	29	0.05	0.05	73	0.04	0.05	67
	Nonaccrual	0.19	0.71	14	0.06	0.66	7	0.06	0.69	6	0.04	0.57	8	0.11	0.64	15
Junior lien	30–89 days past due	0.01	0.01	61	0.01	0.01	65	0.02	0.01	73	0.03	0.02	71	0.03	0.02	71
	90+ days past due	0	0	34	0	0	43	0	0	44	0	0	41	0	0	38
	Nonaccrual	0	0.04	16	0	0.03	27	0	0.03	12	0.02	0.03	50	0	0.03	12
Commercial real estate	30–89 days past due	0.19	0.16	67	0.06	0.16	40	0.53	0.14	87	0.13	0.15	58	0.20	0.16	66
	90+ days past due	0	0.01	26	0	0.03	34	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.08	0.48	14	0.03	0.51	11	0.03	0.57	11	0.08	0.34	27	0.13	0.41	31
Construction and development	30–89 days past due	0.25	0.15	78	0.02	0.17	54	0.03	0.16	56	0.02	0.20	50	2.04	0.17	97
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0.45	0.31	77	0	0.23	39	0	0.21	43	0.11	0.18	64	0.01	0.18	44
1–4 family	30–89 days past due	0.25	0.03	96	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	0.43	0.02	96	0	0.02	39	0	0.01	42	0.02	0.01	83	0	0.04	37
Other	30–89 days past due	0	0.10	21	0.02	0.11	63	0.03	0.09	65	0.02	0.12	63	2.04	0.06	98
	90+ days past due	0	0	40	0	0.01	43	0	0	44	0	0	44	0	0	45
	Nonaccrual	0.02	0.25	41	0	0.18	43	0	0.16	46	0.09	0.14	66	0.01	0.10	53
Multifamily	30–89 days past due	0	0.09	26	0.23	0.04	87	0.91	0.03	97	0	0.03	38	0.01	0.03	76
	90+ days past due	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.13	21	0	0.05	36	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.24	0.12	77	0.01	0.14	32	0.47	0.14	85	0.20	0.13	75	0.04	0.17	33
	90+ days past due	0	0.01	28	0	0.02	36	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0.04	0.58	9	0.05	0.66	14	0.05	0.73	12	0.11	0.36	28	0.20	0.52	38
Owner Occupied	30–89 days past due	0.24	0.04	95	0.01	0.06	47	0.02	0.05	51	0.20	0.06	88	0.01	0.08	33
	90+ days past due	0	0	35	0	0	41	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0	0.20	12	0	0.27	11	0	0.27	12	0	0.19	15	0.01	0.20	19
Other	30–89 days past due	0	0.07	11	0	0.06	25	0.45	0.06	91	0	0.05	18	0.02	0.07	51
	90+ days past due	0	0.01	34	0	0.01	39	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.04	0.31	23	0.05	0.28	39	0.05	0.33	41	0.11	0.14	59	0.19	0.22	66
Farmland	30–89 days past due	0.17	0.13	76	0.13	0.07	78	0.06	0.08	69	1.58	0.21	93	5.15	0.09	98
	90+ days past due	0	0.01	44	0	0	44	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0.87	1.06	66	0.14	1.20	55	0.10	1.19	52	0.38	1.06	60	0.43	0.49	67
Credit card	30–89 days past due		0.79			0.77			1.02			0.87			1.03	
	90+ days past due		0.40			0.19			0.22			0.18			0.26	
	Nonaccrual		0.08			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	38,818	39,905	48,205	45,814	38,170
Retained earnings	1,090,971	788,456	835,599	728,338	416,624
Accumulated other comprehensive income (AOCI)	-46	437	403	39	-1,530
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,129,743	828,798	884,207	774,191	453,264
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	15,027	15,027	15,027	15,027	75,649
Accumulated other comprehensive income-related adjustments	-46	437	403	39	-1,530
Other deductions from common equity tier 1 capital	883	980	606	-64	0
Subtotal:	1,113,879	812,354	868,171	759,189	379,145
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,113,879	812,354	868,171	759,189	379,145
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	56,485	96,385	96,385	96,385	123,190
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	56,485	96,385	96,385	96,385	123,190
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	56,485	96,385	96,385	96,385	123,190
Tier 1 Capital	1,170,364	908,739	964,556	855,574	502,335
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	99,462	85,846	86,065	69,124	53,681
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	99,462	85,846	86,065	69,124	53,681
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	99,462	85,846	86,065	69,124	53,681
Exited advanced approach tier 2 capital					
Total capital	1,269,826	994,585	1,050,621	924,698	556,016
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,612,331	8,425,822	8,630,174	6,530,852	5,274,271
Less: Deductions from common equity tier 1 capital	15,910	16,007	15,633	14,963	75,649
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,596,421	8,409,815	8,614,541	6,515,889	5,198,622
Total risk-weighted assets	7,917,522	6,815,718	6,829,707	6,152,750	5,051,649
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	14.07	12.59	75	11.92	10.63	57	12.71	10.91	64	12.34	12.50	59	7.51	12.37	1
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	14.78	13.31	75	13.33	11.33	64	14.12	11.60	72	13.91	13.19	68	9.94	13.03	4
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	16.04	15.21	74	14.59	13.06	53	15.38	13.45	62	15.03	14.63	68	11.01	14.48	3
Total capital, column B	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	11.04	9.07	88	10.81	9.60	78	11.20	9.65	82	13.13	10.39	88	9.66	10.37	36
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	157	153	180	242	184	2.61	18.05
Other insurance activities income	157	153	180	242	184	2.61	18.05
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 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	0.02	0.38	40	0.04	0.40	64	0.03	0.41	60	0.03	0.37	60	0.05	0.46	57
Premium income / Insurance activities revenue	0	2.90	41	0	0.01	46	0	0.01	47	0	0.03	47	0	0	48
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	0	11.72	3	0	11.18	5	0	11.01	6	0	11.53	5	0	13.70	4
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	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 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	
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			-27.26	
Total selected assets		3.36			-29.96			6.04			-25.04			5.03	
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	680,264	0	0	0	0		
1–4 family residential loans	680,264	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	6.26	0	0	0	0
1–4 family residential loans	6.26	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	30.72				
Home equity lines	1.83				
Credit card receivables	0				
Auto loans and other consumer loans	1.49				
Commercial and industrial loans	16.90				
All other loans and leases	49.05				

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	0				
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0				
Seller's interest carried as securities and loans	0				
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	6.34	5.32	4.84	6.54	2.04

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	7,791	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	7,791	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	4,340	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	4,340	0	0	0	0		
Total past due securitized assets	12,131	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	1.15				
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	1.15				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.64				
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.64				
Total past due securitized assets percent of securitized assets	1.78				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.31				
Home equity lines	0.37				
Credit card receivables					
Commercial and industrial loans	0.06				
All other loans and leases	0.17				
Total managed loans past due 30–89 days	0.20				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.16				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 90+ days	0.05				
Total Past Due Managed Assets	0.25				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	-0.01				
Credit card receivables					
Commercial and industrial loans	0.66				
All other loans and leases	0.01				
Net Losses on Managed Assets Percent of Total Managed Assets	0.11				

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	200,000	0	0	0	0		9900.00
Dividends	200,000	0	0	0	0		9900.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	8,023	60,030	60,038	234,982	3,095	-86.64	17341.30
Dividends	8,023	60,030	60,038	234,982	3,095	-86.64	17341.30
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	208,023	60,030	60,038	234,982	3,095	246.53	10067.30
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		-100.00
Total operating income	208,023	60,030	60,038	234,982	3,095	246.53	409.46
Operating Expenses							
Personnel expenses	4,568	822	3,017	6,958	4,794	455.72	60.56
Interest expense	0	0	0	111	268		-100.00
Other expenses	1,030	1,213	1,551	3,526	3,487	-15.09	-39.66
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	5,598	2,035	4,568	10,595	8,549	175.09	20.78
Income (loss) before taxes	202,425	57,995	55,470	224,387	-5,454	249.04	459.23
Applicable income taxes (credit)	-1,532	-551	-1,245	-2,889	-2,323		
Extraordinary items							
Income before undistributed income of subsidiaries	203,957	58,546	56,715	227,276	-3,131	248.37	804.39
Equity in undistributed income of subsidiaries	64,172	9,498	59,098	94,312	69,557	575.64	92.03
Bank subsidiaries	72,015	69,548	115,619	72,563	62,244	3.55	133.22
Nonbank subsidiaries	-7,843	-60,050	-56,521	21,749	7,313		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	268,129	68,044	115,813	321,588	66,426	294.05	379.06
Memoranda							
Bank net income	272,015	69,548	115,619	72,563	62,244	291.12	727.32
Nonbank net income	180	-20	3,517	256,731	10,408		-93.04
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	974,865	80.11	857,262	90.14	903,299	89.56	622,317	509,502	13.72	158.95
Common and preferred stock	974,865	80.11	857,262	90.14	903,299	89.56	622,317	509,502	13.72	158.95
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	65,180	5.36	54,493	5.73	58,023	5.75	114,543	27,423	19.61	314.66
Common and preferred stock	65,180	5.36	54,493	5.73	58,023	5.75	114,543	27,423	19.61	314.66
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	0	0	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	162,913	13.39	26,987	2.84	34,312	3.40	148,555	590	503.67	4367.04
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,018	0.25	3,018	0.32	3,018	0.30	3,018	79,155	0.00	-96.19
Other assets	10,934	0.90	9,301	0.98	9,989	0.99	9,250	7,229	17.56	242.97
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,216,910	100.00	951,061	100.00	1,008,641	100.00	897,683	623,899	27.95	154.49
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	12,600		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	9,304	0.76	25,878	2.72	28,049	2.78	27,107	34,845	-64.05	-66.83
Balance due to subsidiaries and related institutions	49,485	4.07	49,485	5.20	49,485	4.91	49,485	76,290	0.00	-35.14
Total liabilities	58,789	4.83	75,363	7.92	77,534	7.69	76,592	123,735	-21.99	-43.65
Equity Capital	1,158,121	95.17	875,698	92.08	931,107	92.31	821,091	500,164	32.25	209.79
Perpetual preferred stock (income surplus)	7,000	0.58	46,900	4.93	46,900	4.65	46,900	46,900	-85.07	-85.07
Common stock	737	0.06	737	0.08	742	0.07	741	736	0.00	1.80
Common surplus	38,081	3.13	39,168	4.12	47,463	4.71	45,073	37,434	-2.78	42.22
Retained earnings	1,090,971	89.65	788,456	82.90	835,599	82.84	728,338	416,624	38.37	264.48
Accumulated other comprehensive income	-46	0	437	0.05	403	0.04	39	-1,530		
Other equity capital components	21,378	1.76	0	0	0	0	0	0		
Total liabilities and equity capital	1,216,910	100.00	951,061	100.00	1,008,641	100.00	897,683	623,899	27.95	154.49
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	49,485	4.07	49,485	5.20	49,485	4.91	49,485	76,290	0.00	-35.14
Notes payable to subsidiaries that issued TPS	48,000	3.94	48,000	5.05	48,000	4.76	48,000	74,000	0.00	-35.14
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	33.79	12.52	98	10.78	8.40	76	13.51	9.11	85	43.01	10.58	99	13.60	11.03	80
Bank net income / Average equity investment in banks	38.50	12.35	98	11.95	8.88	76	14.42	9.38	88	12.78	10.85	72	13.19	11.56	71
Nonbank net income / Average equity investment in nonbanks	0.37	13.18	23	-0.04	9.06	9	5.23	9.69	61	194.07	12.07	98	41.87	10.83	93
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	101.45	96.45	50	102.21	105.53	40	99.83	104.93	15	22.56	103.77	6	93.70	104.73	7
Nonbank net income / Parent net income	0.07	3.22	38		1.04		3.04	1.04	84	79.83	1.08	99	15.67	0.99	98
Subsidiary holding companies' net income / Parent net income		66.57			102.56			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	5.08	16.51	23	8.61	11.32	47	8.33	11.62	45	9.33	9.66	53	24.74	9.50	92
Total debt / Equity capital	0	11.37	11	0	5.49	23	0	5.79	23	0	3.93	27	2.52	3.94	58
Total debt + notes payable to subs that issued TPS / Equity capital	4.14	13.41	23	5.48	9.36	42	5.16	9.67	41	5.85	7.99	45	17.31	7.93	80
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	5.51	23	0	5.79	23	0	3.97	27	2.52	3.98	58
Total debt / Equity capital – excess over fair value	0	11.47	11	0	5.49	23	0	5.79	23	0	3.93	27	2.52	3.94	58
Long-term debt / Equity capital	0	10.65	11	0	5.35	25	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	2.52	0.03	96
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	0	40.69	9	0	18.67	24	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	89.80	103.15	3	104.12	104.45	53	103.25	104.49	52	89.74	104.21	4	107.35	104.10	67
Total investment in subs / Equity capital	89.80	108.29	2	104.12	104.77	51	103.25	104.82	51	89.74	104.48	4	107.35	104.38	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.33	0.27	11	0.40	0.50	51	0.26	0.49	47	-0.26	0.44	16	0.55	0.36	63
Equity investment in subs – equity cap / Net income-div (X)		0.85		0.45	1.95	13	0.28	1.45	15		1.47		0.62	1.18	35
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,141.74	152.56	99	608.24	123.85	96	467.10	121.76	95	1,162.05	153.39	97	35.43	113.37	15
Cash from ops + noncash items + op expense / Op expense + dividend	1,034.46	155.61	99	595.39	142.49	95	468.64	138.81	94	1,181.70	152.31	98	49.08	123.74	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	800.68	94.59	99	-1,120.56	139.29	1	-770.75	140.42	2	412.99	105.99	96	102.49	108.88	50
Pretax operating income + interest expense / Interest expense		1,645.53			2,350.94			2,318.94		202,250.45	17,211.14	92	-1,935.07	1,631.73	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	27,344.28	1,896.20	97	5,999.80	1,502.61	93	4,587.86	1,435.81	88	8,197.69	2,481.22	91	-61.89	1,015.91	10
Dividends + interest from subsidiaries / Interest expense + dividends	1,630.79	174.48	99	757.48	139.75	96	702.03	137	96	2,353.11	196.13	97	44.13	140.89	15
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)	157.82	40.79	90		184.24			52.16		128.38	71.69	73		106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	2.05	31	0	2.19	28	0	1.59	31	-2.02	1.59	7
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	0.58	1.76	74	0.81	0.10	93	0.80	0.09	92	1.95	0.13	97	0.70	0.14	86
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	6.25	69.90	3	13.54	82.15	8	15.08	79.13	9	4.34	65.39	9		87.25	
Dividends declared / Net income	4.76	27.22	12	11.65	32.07	22	7.38	29.39	19	3.07	25.65	15	10.15	24.10	29
Net income – dividends / Average equity	32.18	9.25	98	9.52	5.51	84	12.51	6.36	93	41.69	7.61	99	12.22	8.12	87
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,567.89	160.45	98	0	140.63	6	0	130.75	6	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries	62.90	6.19	92	757.48	1.98	99	702.03	3.01	99	2,379.56	2.59	99	45.89	2.83	97
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	1,630.79	213.42	98	757.48	167.32	95	702.03	158.62	95	2,379.56	209.89	98	45.89	144.51	14
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	73.53	43.30	76	0	46.37	9	0	43.52	7	0	45.88	8	0	33.37	10
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	73.53	48.70	74	0	55.87	4	0	51.02	4	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	4,457.22	66.90	98		71.88		1,707.08	99.52	95	91.53	76.61	52	29.74	80.47	29
Interest income from nonbank subsidiaries	0	2.38	31		0.05		0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.66	39		0.02		0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries	0	0.11	44		0		0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	4,457.22	94.31	98		74.58		1,707.08	105.70	95	91.53	83.73	49	29.74	96.62	26
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	96.14	72.55	55	0	74.88	9	0	76.69	8	0	77.61	8	0	72.95	9
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	96.14	82.68	43	0	85.13	5	0	84.80	5	0	94.06	4	0	89.39	4
Dividends from nonbank subsidiaries	3.86	3.56	74	100	1.28	98	100	1.76	99	100	1.13	99	100	2.65	98
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	3.86	5.69	67	100	1.62	98	100	2.06	99	100	1.56	98	100	3.33	97
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		605.48	854.19	68
Loans and advances from subsidiaries / Total debt		28.03			58.32			59.71			70.71		605.48	81.26	94