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

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BHC Name EASTERN BANKSHARES INC

City/State BOSTON, MA

Bank Holding Company Information

Federal Reserve District: 1
Consolidated Assets ($000): 17,463,933
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:

EASTERN BANKSHARES INC
265 FRANKLIN STREET

BOSTON, MA 02110

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	16,841,273	13,141,840	13,803,123	11,387,779	11,136,127
Net income ($000)	119,578	66,800	22,738	135,098	122,727
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.47	2.65	33	3.08	2.80	69	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78
+ Non-interest income	1.14	1.09	58	1.30	1.21	60	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69
– Overhead expense	2.40	2.21	65	3.12	2.59	76	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85
– Provision for credit losses	-0.04	-0.12	63	0.38	0.66	25	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57
+ Securities gains (losses)	0.01	0.01	76	0	0.03	43	0	0.02	41	0.02	0.01	80	0	0	68
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	86	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.27	1.76	12	0.88	0.91	41	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39
Net operating income	0.95	1.34	13	0.68	0.70	41	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31
Net income	0.95	1.34	13	0.68	0.71	40	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.67	3.12	19	3.47	3.64	34	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42
Interest expense	0.02	0.26	1	0.12	0.58	0	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5
Net interest income (tax equivalent)	2.65	2.85	32	3.34	3.05	67	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	37	0.07	0.28	22	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36
Earnings coverage of net loan and lease losses (X)	35.45	26.30	67	25.31	20.97	72	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.32	31	1.16	1.58	27	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52
Allowance for loan and lease losses / Total loans and leases	1.09	1.30	32	1.16	1.55	28	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.58	40	0.42	0.71	27	0.42	0.71	26	0.47	0.57	42	0.30	0.61	15
30–89 days past due loans and leases / Total loans and leases	0.22	0.29	48	0.20	0.37	38	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47
Liquidity and Funding															
Net noncore funding dependence	-7.46	-3.31	36	-18.73	6.19	3	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15
Net short-term noncore funding dependence	-7.59	-9.17	46	-18.90	-2.71	12	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34
Net loans and leases / Total assets	53.71	58.81	34	63.38	63	41	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86
Capitalization															
Tier 1 leverage ratio	18.18	9.07	99	9.74	9.05	72	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73
Holding company equity capital / Total assets	19.64	10.79	99	11.08	11.12	48	21.47	11.16	99	13.76	12.43	66	12.59	12.22	59
Total equity capital (including minority interest) / Total assets	19.64	10.91	99	11.08	11.24	45	21.47	11.29	99	13.76	12.57	66	12.59	12.27	59
Common equity tier 1 capital / Total risk-weighted assets	27.33	12.64	99	12.91	12.26	69	28.46	12.38	99	12.66	12.17	68	11.51	12.12	48
Net loans and leases / Equity capital (X)	2.74	5.47	3	5.72	5.73	51	2.80	5.58	6	5.56	5.21	62	6.12	5.29	70
Cash dividends / Net income	31.68	27.22	59	0	49.74	4	0	42.30	4	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	12.93	9.51	66	34.38	16.67	90	37.27	16.68	91	2.18	9.26	21	4.67	7	51
Equity capital	100.15	7.52	98	7.21	6.54	61	114.23	6.99	99	11.65	10.49	69	7.71	7.89	64
Net loans and leases	-4.29	-0.66	40	10.11	12.75	49	7.82	9.07	54	1.42	9.10	19	7.58	7.89	58
Noncore funding	-22.53	-21.64	50	-76.78	-6.57	0	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	77.16	103.15	0	99.70	103.27	26	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32
Cash from ops + noncash items + op expense / Op expense + dividends	21.32	155.61	6	274.04	142.45	86	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4

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	267,421	280,370	374,840	405,390	371,884	-4.62	33.93
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	258,338	271,424	362,943	395,222	362,120	-4.82	31.80
Tax-exempt income on loans and leases	9,083	8,946	11,897	10,168	9,764	1.53	147.29
Estimated tax benefit on income on loans and leases	2,416	2,514	3,341	2,892	2,874	-3.89	-10.94
Income on loans and leases (tax equivalent)	269,837	282,884	378,181	408,282	374,758	-4.61	33.32
Investment interest income (tax equivalent)	44,017	30,644	41,544	42,068	44,395	43.64	79.31
Interest on balances due from depository institutions	1,433	1,172	1,756	2,975	3,409	22.27	-46.43
Interest income on other earning assets	0	7	7	245	1,036	-100.00	-100.00
Total interest income (tax equivalent)	315,287	314,707	421,488	453,570	423,598	0.18	36.94
Interest on time deposits of $250K or more	81	626	687	2,443	2,643	-87.06	
Interest on time deposits < $250K	236	755	861	1,551	1,199	-68.74	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	2,454	8,866	9,769	23,311	13,545	-72.32	0.95
Interest on other borrowings and trading liabilities	125	716	761	6,449	7,735	-82.54	-68.19
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	2,896	10,963	12,078	33,754	25,122	-73.58	-24.21
Net interest income (tax equivalent)	312,391	303,744	409,410	419,816	398,476	2.85	37.98
Non-interest income	144,362	127,997	179,344	180,273	177,448	12.79	17.15
Adjusted operating income (tax equivalent)	456,753	431,741	588,754	600,089	575,924	5.79	30.63
Overhead expense	302,834	307,285	508,869	415,973	397,567	-1.45	10.88
Provision for credit losses	-5,368	37,900	38,800	6,300	15,100		
Securities gains (losses)	1,166	285	288	2,017	50	309.12	698.63
Other tax equivalent adjustments	0	0	1	0	0		
Pretax net operating income (tax equivalent)	160,453	86,841	41,374	179,833	163,307	84.77	124.64
Applicable income taxes	36,980	15,923	13,163	39,481	34,884	132.24	98.14
Tax equivalent adjustments	3,895	4,118	5,473	5,254	5,696	-5.42	-34.87
Applicable income taxes (tax equivalent)	40,875	20,041	18,636	44,735	40,580	103.96	65.86
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	119,578	66,800	22,738	135,098	122,727	79.01	155.60
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	119,578	66,800	22,738	135,098	122,727	79.01	155.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest	119,578	66,800	22,738	135,098	122,727	79.01	155.60
Investment securities income (tax equivalent)	44,017	30,644	41,544	42,068	44,395	43.64	79.31
US Treasury and agency securities (excluding mortgage-backed securities)	4,825	924	1,971	669	0	422.19	
Mortgage-backed securities	32,152	22,325	29,749	30,623	31,870	44.02	137.65
All other securities	7,040	7,395	9,824	10,776	12,525	-4.80	-36.11
Cash dividends declared	37,885	0	0	0	0		
Common	37,885	0	0	0	0		
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.50	2.90	21	3.19	3.35	35	3.05	3.27	29	3.98	4	52	3.80	3.87	46
Less: Interest expense	0.02	0.24	1	0.11	0.54	0	0.09	0.48	0	0.30	0.98	5	0.23	0.79	5
Equals: Net interest income (tax equivalent)	2.47	2.65	33	3.08	2.80	69	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78
Plus: Non-interest income	1.14	1.09	58	1.30	1.21	60	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69
Equals: adjusted operating income (tax equivalent)	3.62	3.80	44	4.38	4.06	70	4.27	4.04	66	5.27	4.41	83	5.17	4.46	86
Less: Overhead expense	2.40	2.21	65	3.12	2.59	76	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85
Less: Provision for credit losses	-0.04	-0.12	63	0.38	0.66	25	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	76	0	0.03	43	0	0.02	41	0.02	0.01	80	0	0	68
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	86	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.27	1.76	12	0.88	0.91	41	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39
Less: Applicable income taxes (tax equivalent)	0.32	0.41	24	0.20	0.21	47	0.14	0.23	21	0.39	0.36	58	0.36	0.33	58
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.95	1.34	13	0.68	0.70	41	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.95	1.34	13	0.68	0.71	40	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31
Memo: Net income (last four quarters)	0.46	1.30	3	0.77	0.81	41	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31
Net income–BHC and noncontrolling (minority) interest	0.95	1.35	12	0.68	0.72	40	0.16	0.83	10	1.19	1.20	43	1.10	1.25	31
Margin Analysis															
Average earning assets / Average assets	93.48	93.09	55	92.14	92.11	49	92.45	92.32	53	92.46	91.05	65	92.46	91.48	60
Average interest-bearing funds / Average assets	74.56	61.98	87	80.34	64.67	91	78.11	64.06	90	82.20	65.57	93	83.01	65.56	94
Interest income (tax equivalent) / Average earning assets	2.67	3.12	19	3.47	3.64	34	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42
Interest expense / Average earning assets	0.02	0.26	1	0.12	0.58	0	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5
Net interest income (tax equivalent) / Average earning assets	2.65	2.85	32	3.34	3.05	67	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76
Yield or Cost															
Total loans and leases (tax equivalent)	3.70	4.07	32	3.93	4.35	25	3.92	4.27	31	4.56	5.09	16	4.38	4.95	16
Interest-bearing bank balances	0.12	0.13	31	0.14	0.36	6	0.14	0.27	11	1.67	2.04	29	1.66	1.64	51
Federal funds sold and reverse repos	0	0.25	21	1.63	0.75	87	1.63	0.68	88	3.32	2.44	80	2.07	2.17	51
Trading assets		0.45		1.98	0.65	80	1.86	0.60	80	1.62	0.99	64	1.72	1.11	63
Total earning assets	2.64	3.09	20	3.42	3.61	32	3.26	3.51	30	4.26	4.36	45	4.06	4.20	43
Investment securities (tax equivalent)	1.33	1.77	18	2.63	2.36	73	2.28	2.25	51	2.95	2.76	70	2.99	2.68	77
US Treasury and agency securities (excluding mortgage-backed securities)	0.69	1.23	20	0.76	1.85	10	0.64	1.75	7	1.96	2.32	30		2.05	
Mortgage-backed securities	1.17	1.55	15	2.30	2.17	62	1.98	2.05	40	2.82	2.61	78	2.78	2.50	82
All other securities	3.62	2.85	76	3.63	3.28	71	3.66	3.24	70	3.73	4.06	48	3.79	4.20	55
Interest-bearing deposits	0.03	0.22	3	0.13	0.60	3	0.10	0.53	3	0.30	1.10	3	0.20	0.81	3
Time deposits of $250K or more	0.20	0.70	6	1.12	1.53	17	0.96	1.42	17	1.81	1.96	35	1.76	1.44	75
Time deposits < $250K	0.17	0.67	3	0.43	1.47	3	0.38	1.36	2	0.59	1.82	4	0.41	1.29	6
Other domestic deposits	0.03	0.16	4	0.12	0.41	3	0.09	0.36	3	0.27	0.93	4	0.16	0.67	3
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	7	1.25	0.71	83	1.25	0.62	85	2.18	1.86	63	2.01	1.51	71
Other borrowed funds and trading liabilities	1.12	1.29	45	1.22	1.54	36	1.22	1.50	35	2.53	2.38	62	1.88	2.28	22
All interest-bearing funds	0.03	0.38	1	0.14	0.82	0	0.11	0.74	0	0.36	1.49	1	0.27	1.19	2

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	144,362	127,997	179,344	180,273	177,448
Fiduciary activities income	18,255	15,872	21,473	20,029	19,511
Service charges on deposit accounts - domestic	17,010	15,514	21,560	27,043	26,897
Trading revenue	0	-4	-4	1,297	2,156
Investment banking fees and commissions	24	0	4	3	6
Insurance activities revenue	73,535	71,786	94,121	90,209	91,499
Venture capital revenue	0	0	0	0	0
Net servicing fees	20	21	27	31	39
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,668	4,209	7,652	780	2,386
Other non-interest income	31,850	20,599	34,511	40,881	34,954
Total overhead expenses	302,834	307,285	508,869	415,973	397,567
Personnel expense	199,553	191,160	261,470	244,967	230,635
Net occupancy expense	27,235	29,115	38,339	40,994	40,104
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,786	2,102	2,857	3,541	3,891
Other operating expenses	74,260	84,908	206,203	126,471	122,937
Fee income on mutual funds and annuities	24	0	4	3	6
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,761	1,811	1,832	1,805	1,821
Average personnel expense per employee	113.32	105.55	142.72	135.72	126.65
Average assets per employee	9,563.47	7,256.68	7,534.46	6,309.02	6,115.39

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.02	2.14	23	0	2.09	10	0	2.02	20	0	2.72	20	0	3.08	16
Overhead expenses / Net Interest Income + non-interest income	66.87	58.85	81	71.86	62.06	85	87.24	62.28	92	69.93	61.29	83	69.72	60.88	83
Percent of Average Assets															
Total overhead expense	2.40	2.21	65	3.12	2.59	76	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85
Personnel expense	1.58	1.23	84	1.94	1.30	92	1.89	1.30	92	2.15	1.41	93	2.07	1.44	91
Net occupancy expense	0.22	0.24	37	0.30	0.26	68	0.28	0.26	62	0.36	0.28	79	0.36	0.28	78
Other operating expenses	0.60	0.72	41	0.88	0.95	64	1.51	0.94	84	1.14	0.97	75	1.14	0.97	78
Overhead less non-interest income	1.25	1.08	59	1.82	1.27	83	2.39	1.25	91	2.07	1.32	90	1.98	1.38	89
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.30	58.34	81	71.17	61.60	84	86.43	61.82	92	69.32	60.64	82	69.03	60.37	83
Personnel expense	43.69	32.89	96	44.28	32.31	94	44.41	32.36	95	40.82	32.39	90	40.05	32.51	88
Net occupancy expense	5.96	6.26	43	6.74	6.55	54	6.51	6.58	50	6.83	6.52	56	6.96	6.48	58
Other operating expenses	16.65	18.68	40	20.15	22.16	49	35.51	22.28	88	21.67	21.20	64	22.02	20.90	63
Total non-interest income	31.61	28.20	62	29.65	28.52	58	30.46	28.83	58	30.04	29.23	63	30.81	28.50	66
Fiduciary activities income	4	2.27	75	3.68	2.06	74	3.65	2.09	74	3.34	1.97	72	3.39	2.14	73
Service charges on domestic deposit accounts	3.72	3.25	55	3.59	3.23	55	3.66	3.27	56	4.51	3.88	60	4.67	4.15	55
Trading revenue	0	0.68	25	0	1.37	9	0	1.28	7	0.22	1.18	48	0.37	0.85	57
Investment banking fees and commissions	0.01	2.46	14	0	2.59	6	0	2.46	13	0	3.54	11	0	3.42	10
Insurance activities revenue	16.10	0.38	99	16.63	0.41	99	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.56	25	0	-0.04	53	0	0.01	51	0.01	0.28	32	0.01	0.65	20
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.80	3.64	28	0.97	3.74	37	1.30	3.92	38	0.13	1.86	20	0.41	1.61	30
Other non-interest income	6.97	9.39	39	4.77	9.49	26	5.86	9.65	31	6.81	10.04	35	6.07	9.86	29
Overhead less non-interest income	34.70	29.67	60	41.53	31.97	75	55.97	31.93	93	39.28	31.06	76	38.22	31.46	68
Applicable income taxes / Pretax net operating income (tax equivalent)	23.05	21.49	66	18.34	18.64	39	31.81	18.63	98	21.95	20.56	61	21.36	19.04	71
Applicable income tax + TE / Pretax net operating income + TE	25.47	23.11	81	23.08	22.16	57	45.04	21.18	99	24.88	23.23	71	24.85	21.56	77

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	6,820,678	6,488,415	6,475,668	6,406,962	6,155,359	5.12	28.92
Commercial and industrial loans	1,979,103	2,668,373	2,522,521	1,721,704	1,713,718	-25.83	47.19
Loans to individuals	200,675	280,197	258,931	377,760	519,374	-28.38	-67.82
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	499,882	507,358	468,948	476,391	469,520	-1.47	39.49
Less: Unearned income	17,097	28,180	17,914	1,296	2,365	-39.33	194.02
Loans and leases, net of unearned income	9,483,241	9,916,163	9,708,154	8,981,521	8,855,606	-4.37	24.59
Less: Allowance for loan and lease losses	103,398	115,432	113,031	82,297	80,655	-10.43	47.14
Net loans and leases	9,379,843	9,800,731	9,595,123	8,899,224	8,774,951	-4.29	24.38
Debt securities that reprice or mature in over 1 year	5,678,783	2,150,461	3,133,202	1,501,506	1,455,898	164.07	529.65
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	15,058,626	11,951,192	12,728,325	10,400,730	10,230,849	26.00	78.36
Interest-bearing bank balances	1,172,956	2,259,033	1,937,479	227,099	110,005	-48.08	119.35
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	10,529	57,210	50,658	6,730	0	-81.60	163.88
Trading assets	0	0	0	961	52,899		-100.00
Total earning assets	16,242,111	14,267,435	14,716,462	10,635,520	10,393,753	13.84	78.73
Non-interest-bearing cash and due from depository institutions	78,805	70,908	116,596	135,503	149,703	11.14	14.73
Premises, fixed assets, and leases	116,858	129,070	125,317	47,493	53,304	-9.46	59.35
Other real estate owned	0	40	0	0	35	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,026,159	996,748	1,006,460	811,663	784,781	2.95	39.22
Total assets	17,463,933	15,464,201	15,964,835	11,630,179	11,381,576	12.93	75.22
Quarterly average assets	17,411,219	14,164,726	15,786,970	11,476,788	11,308,408	22.92	74.61
Average loans and leases (YTD)	9,714,004	9,602,066	9,650,724	8,948,544	8,564,635	1.17	32.70
Memoranda							
Loans held-for-sale	1,757	4,649	1,140	26	22	-62.21	-26.24
Loans not held-for-sale	9,481,484	9,911,514	9,707,014	8,981,495	8,855,584	-4.34	24.61
Real estate loans secured by 1–4 family	2,488,490	2,384,730	2,369,254	2,497,285	2,505,784	4.35	20.26
Commercial real estate loans	4,332,188	4,103,685	4,106,414	3,909,677	3,649,575	5.57	34.48
Construction and land development	218,093	245,200	252,503	240,274	305,630	-11.06	-13.31
Multifamily	1,018,142	839,245	869,246	730,496	718,785	21.32	88.01
Nonfarm nonresidential	3,095,953	3,019,240	2,984,665	2,938,907	2,625,160	2.54	27.49
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	5,689,312	2,207,671	3,183,860	1,508,236	1,455,898	157.71	528.04
U.S. Treasury securities	69,182	70,673	70,369	50,421	0	-2.11	
US agency securities (excluding mortgage-backed securities)	841,283	293,172	666,709	0	0	186.96	
Municipal securities	274,470	281,469	280,901	283,537	313,716	-2.49	21.77
Mortgage-backed securities	4,504,377	1,556,090	2,165,881	1,167,969	1,136,137	189.47	641.25
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	6,267	0	6,309	6,045	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	5,689,312	2,207,671	3,183,860	1,508,236	1,455,898	157.71	528.04
U.S. Treasury securities	69,182	70,673	70,369	50,421	0	-2.11	
US agency securities (excluding mortgage-backed securities)	841,283	293,172	666,709	0	0	186.96	
Municipal securities	274,470	281,469	280,901	283,537	313,716	-2.49	21.77
Mortgage-backed securities	4,504,377	1,556,090	2,165,881	1,167,969	1,136,137	189.47	641.25
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	6,267	0	6,309	6,045	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	-32,577	56,504	58,676	28,039	-24,824		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	82,867	95,258	91,647	933,432	1,031,021	-13.01	124.33

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	451,863	1,919,990	513,359	387,132	337,452	-76.47	-86.26
NOW, ATS and transaction accounts	190,863	182,085	199,715	214,462	464,353	4.82	-86.70
Time deposits less brokered deposits < $250K	180,631	217,687	200,032	245,191	283,740	-17.02	
MMDA and other savings accounts	12,800,387	10,967,135	11,197,836	8,636,993	8,138,095	16.72	287.52
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	13,623,744	13,286,897	12,110,942	9,483,778	9,223,640	2.54	64.12
Time deposits of $250K or more	44,683	62,058	58,827	83,948	191,210	-28.00	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	201,082	168,776		-100.00
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	39	0	0	4,946	143,432		
Other borrowings w/remaining maturity over 1 year	15,091	15,152	15,022	14,018	7,204	-0.40	31.18
Brokered deposits < $250K	0	0	0	0	0		
Noncore funding	59,813	77,210	73,849	303,994	510,622	-22.53	-65.96
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	351,084	386,722	351,992	242,255	214,173	-9.22	51.77
Total liabilities	14,034,641	13,750,829	12,536,783	10,030,027	9,948,435	2.06	61.17
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,868	0	1,868	0	0		
Common surplus	1,857,165	0	1,854,068	0	0		
Retained earnings	1,747,300	1,709,669	1,665,607	1,643,999	1,508,902	2.20	36.90
Accumulated other comprehensive income	-33,075	3,703	54,234	-43,847	-75,761		
Other equity capital components	-143,966	0	-147,725	0	0		
Total holding company equity capital	3,429,292	1,713,372	3,428,052	1,600,152	1,433,141	100.15	172.42
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	3,429,292	1,713,372	3,428,052	1,600,152	1,433,141	100.15	172.42
Total liabilities and capital	17,463,933	15,464,201	15,964,835	11,630,179	11,381,576	12.93	75.22
Memoranda							
Non-interest-bearing deposits	451,863	1,919,990	513,359	387,132	337,452	-76.47	-86.26
Interest-bearing deposits	13,216,564	11,428,965	11,656,410	9,180,594	9,077,398	15.64	156.18
Total deposits	13,668,427	13,348,955	12,169,769	9,567,726	9,414,850	2.39	61.80
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	3,428,052	1,600,152	1,600,152	1,433,141	1,330,513		
Accounting restatements	0	-1,131	-1,131	0	0		
Net income	119,578	66,800	22,738	135,098	122,727		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	1,792,878	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	37,885	0	0	0	0		
Change in other comprehensive income	-87,310	47,551	98,081	31,913	-20,099		
Changes in debit to ESOP liability	3,760	0	-147,725	0	0		
Other adjustments to equity capital	3,097	0	63,059	0	0		
Holding company equity capital, ending balance	3,429,292	1,713,372	3,428,052	1,600,152	1,433,141		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	39.06	36.06	53	41.96	36.66	57	40.56	36.22	55	55.09	37.78	80	54.08	37.19	78
Commercial and industrial loans	11.33	11.11	58	17.26	14.40	65	15.80	13.52	63	14.80	12.02	65	15.06	12.85	63
Loans to individuals	1.15	3.60	47	1.81	3.57	51	1.62	3.40	51	3.25	4.20	57	4.56	4.31	61
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	2.86	4.26	48	3.28	4.66	49	2.94	4.63	45	4.10	5.01	51	4.13	5	49
Net loans and leases	53.71	58.81	34	63.38	63	41	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86
Debt securities over 1 year	32.52	18.32	91	13.91	14.80	46	19.63	15.55	69	12.91	14.60	42	12.79	14.63	44
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	86.23	78.17	79	77.28	79.07	26	79.73	78.16	43	89.43	79.65	92	89.89	79.97	90
Interest-bearing bank balances	6.72	9.37	34	14.61	6.40	90	12.14	7.51	80	1.95	3.06	48	0.97	3.04	28
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.06	1.51	6	0.37	1.85	17	0.32	1.68	19	0.06	1.91	5	0	1.96	1
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0.01	1.19	33	0.46	1.33	73
Total earning assets	93	91.57	66	92.26	90.87	66	92.18	91.05	60	91.45	89.53	70	91.32	89.74	66
Non-interest cash and due from depository institutions	0.45	0.99	11	0.46	1.03	9	0.73	1.07	25	1.17	1.14	50	1.32	1.21	57
Other real estate owned	0	0.01	6	0	0.03	9	0	0.02	4	0	0.03	4	0	0.04	7
All other assets	6.55	7.39	40	7.28	8.03	42	7.09	7.82	39	7.39	9.27	30	7.36	8.98	33
Memoranda															
Short-term investments	6.78	12.31	25	14.98	10.21	77	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6
U.S. Treasury securities	0.40	1.18	57	0.46	0.91	64	0.44	0.84	66	0.43	1.03	60	0	1.04	14
US agency securities (excluding mortgage-backed securities)	4.82	0.75	93	1.90	0.59	87	4.18	0.63	95	0	0.54	13	0	0.69	10
Municipal securities	1.57	1.70	58	1.82	1.60	63	1.76	1.69	60	2.44	1.34	74	2.76	1.62	73
Mortgage-backed securities	25.79	13.46	88	10.06	11.20	45	13.57	11.75	60	10.04	11.44	42	9.98	11.13	46
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0.04	0.40	42	0	0.42	10	0.05	0.39	46	0.05	0.41	47
Loans held-for-sale	0.01	0.50	21	0.03	0.52	22	0.01	0.52	19	0	0.39	15	0	0.30	16
Loans held for investment	54.29	58.34	36	64.09	63.22	41	60.80	61.72	40	77.23	63.50	86	77.81	63.93	87
Real estate loans secured by 1–4 family	14.25	11.57	63	15.42	12.28	62	14.84	11.91	63	21.47	13.29	81	22.02	13.46	83
Revolving	4.07	1.44	94	4.52	1.72	94	4.35	1.66	93	5.90	2.07	94	5.72	2.27	93
Closed-end, secured by first liens	9.45	9.73	50	9.60	10.10	50	9.47	9.81	51	13.35	10.69	68	13.56	10.57	68
Closed-end, secured by junior liens	0.73	0.19	91	1.30	0.24	94	1.03	0.22	92	2.22	0.28	96	2.73	0.31	98
Commercial real estate loans	24.81	22.35	54	26.54	22.30	58	25.72	22.22	57	33.62	22.23	74	32.07	21.58	73
Construction and land development	1.25	3.40	24	1.59	3.47	31	1.58	3.40	29	2.07	3.44	42	2.69	3.51	47
Multifamily	5.83	3.32	83	5.43	3.10	80	5.44	3.12	80	6.28	3.01	86	6.32	2.72	88
Nonfarm nonresidential	17.73	14.65	61	19.52	14.72	67	18.70	14.72	62	25.27	14.69	80	23.06	14.44	74
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	71.92	60.51	64	65.43	56.15	65	66.70	57.15	63	71.33	57.46	66	69.51	56.49	68
Real estate loans secured by 1–4 family	26.24	20	67	24.05	19.51	63	24.40	19.43	65	27.80	20.75	73	28.30	21.10	76
Revolving	7.49	2.47	96	7.05	2.66	94	7.15	2.64	95	7.64	3.15	93	7.36	3.50	87
Closed-end	18.75	17.35	58	17	16.64	51	17.25	16.59	53	20.17	17.39	65	20.94	17.39	65
Commercial real estate loans	45.68	37.13	60	41.38	33.63	61	42.30	34.63	60	43.53	33.52	65	41.21	32.14	62
Construction and land development	2.30	5.69	26	2.47	5.18	29	2.60	5.26	29	2.68	5.09	34	3.45	5.20	43
1–4 family	0	1.19	4	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	2.30	4.46	30	2.47	4.09	33	2.60	4.19	34	2.68	4.02	42	3.45	4.05	49
Multifamily	10.74	5.41	86	8.46	4.78	84	8.95	4.96	84	8.13	4.69	81	8.12	4.10	85
Nonfarm nonresidential	32.65	24.45	69	30.45	22.19	67	30.74	22.93	68	32.72	22.15	73	29.64	21.40	67
Owner-occupied	10.24	8.31	62	9.08	7.46	63	9.39	7.68	62	10.23	7.72	65	9.34	8.03	58
Other	22.40	15.83	74	21.37	14.52	77	21.35	14.95	74	22.49	14.34	78	20.31	13.38	74
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	20.87	19.45	60	26.91	22.98	67	25.98	22.17	67	19.17	19.53	55	19.35	20.32	52
Loans to individuals	2.12	6.58	46	2.83	6.23	50	2.67	6.13	49	4.21	7.13	53	5.86	7.36	57
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	5.27	8.42	51	5.12	9.11	47	4.83	9.09	45	5.30	9.85	43	5.30	9.66	39
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	212.90	383.43	15	444.73	387.92	53	207.15	381.27	18	472.33	391.26	60	506.03	379.80	66
Real estate loans secured by 1–4 family	77.67	124.74	31	163.45	130.23	64	75.79	125.03	29	184.10	138.18	68	206	137.84	80
Revolving	22.17	15.53	68	47.94	18.32	93	22.20	17.42	63	50.57	21.26	91	53.56	23.33	88
Closed-end	55.50	107.54	28	115.52	110.40	54	53.59	106.14	27	133.53	115.20	62	152.44	112.79	72
Commercial real estate loans	135.22	238.58	25	281.28	237.16	54	131.36	234.65	27	288.22	229.44	57	300.03	219.72	63
Construction and land development	6.81	36.07	17	16.81	36.48	31	8.08	35.62	19	17.71	34.95	36	25.13	35.36	46
1–4 family	0	7.44	3	0	6.64	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	6.81	28.34	18	16.81	28.60	34	8.08	28.16	19	17.71	27.32	41	25.13	27.26	49
Multifamily	31.78	35.29	58	57.52	32.93	84	27.81	32.74	50	53.85	31.04	83	59.09	27.85	87
Nonfarm nonresidential	96.64	156.30	29	206.95	156.60	62	95.48	155.06	29	216.66	152.10	66	215.81	147.22	67
Owner-occupied	30.32	52.63	31	61.71	52.43	63	29.17	52.37	30	67.72	53.07	64	67.98	54.89	64
Other	66.32	100.99	30	145.24	101.87	69	66.30	100.54	32	148.94	97.41	70	147.83	91.80	73
Real estate loans secured by farmland	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	61.77	116.17	20	182.90	150.16	65	80.69	139.91	21	126.93	122.02	53	140.88	128.82	56
Loans to individuals	6.26	36.56	30	19.21	36.83	51	8.28	37.47	35	27.85	43.51	54	42.70	42.67	61
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	15.60	47.63	28	34.78	49.92	47	15	49.54	25	35.12	52.44	43	38.60	51.79	46
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.16	29.25	63	33.14	26.62	64	33.63	27.32	64	33.98	26.45	63	32.72	24.79	63
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	107.03	187.63	25	225.27	186.45	58	104.43	183.76	28	225.01	178.57	62	238.19	167.93	71
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	137.35	244.92	25	286.98	243.47	54	133.60	240.85	26	292.73	236.10	54	306.17	225.98	64

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	6.78	12.31	25	14.98	10.21	77	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6
Liquid assets	38.17	29.12	76	27.48	24.65	65	31.05	26.22	67	13.60	22.44	23	12.73	22.72	20
Investment securities	32.58	20.37	85	14.28	17.19	38	19.94	17.85	61	12.97	16.99	33	12.79	17.27	32
Net loans and leases	53.71	58.81	34	63.38	63	41	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86
Net loans, leases and standby letters of credit	54.05	59.61	31	63.78	63.89	41	60.48	62.48	37	77.04	64.84	81	77.65	65.07	85
Core deposits	78.01	75.52	47	85.92	69.20	98	75.86	70.67	52	81.54	63.09	96	81.04	62.13	94
Noncore funding	0.34	10.15	0	0.50	15.53	0	0.46	14.13	0	2.61	19.36	0	4.49	21.34	5
Time deposits of $250K or more	0.26	1.67	6	0.40	2.35	9	0.37	2.11	10	0.72	2.94	11	1.68	2.89	30
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	1.73	1.94	61	1.48	1.97	57
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	1.73	0.48	77	1.48	0.54	72
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	27	0	1.75	4	0	1.24	7	0.04	3.01	11	1.26	3.67	30
Earning assets that reprice within 1 year	30.57	38.80	28	42.31	38.76	56	38.48	39.38	44	38.83	39.29	46	37.40	40.29	39
Interest-bearing liabilities that reprice within 1 year	1.09	6.64	3	1.54	8.86	4	1.39	8.20	3	2.47	10.19	7	3.77	10.01	15
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	29.47	30.83	44	40.77	27.76	80	37.09	29.11	65	36.36	26.63	77	33.63	27.38	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.46	-3.31	36	-18.73	6.19	3	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15
Net short-term noncore funding dependence	-7.59	-9.17	46	-18.90	-2.71	12	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34
Short-term investment / Short-term noncore funding	2,938.66	304.29	97	4,071.44	149.65	98	3,652.98	184.19	99	81.97	77.77	63	21.97	66.46	32
Liquid assets - short-term noncore funding / Nonliquid assets	61.37	36.72	80	37.39	24.47	76	44.54	28.18	81	12.90	16.97	49	9.54	16.04	45
Net loans and leases / Total deposits	68.62	73.05	40	73.42	82.06	26	78.84	79.43	47	93.01	90.31	54	93.20	90.08	55
Net loans and leases / Core deposits	68.85	78.83	34	73.76	92.26	18	79.23	88.34	33	93.84	103.93	36	95.14	105	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.05	1.06	7	4.21	4.54	57	1.95	4.31	18	2.20	1.36	76	-2.19	-1.98	45
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	84.59	95	100	86.72	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	1.22	6.01	42	3.20	5.26	65	2.21	4.72	65	3.34	6.15	57	0	6.99	14
US agency securities (excluding mortgage-backed securities)	14.79	4.24	86	13.28	3.94	85	20.94	4.01	92	0	3.49	13	0	4.02	9
Municipal securities	4.82	8.38	47	12.75	9.87	66	8.82	9.83	59	18.80	7.75	81	21.55	9.16	83
Mortgage-backed securities	79.17	66.09	65	70.49	66.61	53	68.03	66.64	51	77.44	67.43	57	78.04	65.45	66
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0.28	2.93	41	0	3.01	9	0.42	2.94	46	0.42	2.79	46
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.19	8.18	3	2.59	11.25	17	1.59	10.55	13	0.45	11.86	4	0	11.91	1
Debt securities 1 to 5 years	7.39	17.39	34	3.32	17.70	23	5.98	17.03	32	4.51	17.94	26	0.89	19.18	7
Debt securities over 5 years	92.42	72.07	87	94.09	68.10	91	92.43	69.86	86	95.05	66.02	93	99.11	64.73	99
Pledged securities	1.46	33.37	6	4.31	37.16	10	2.88	35.67	8	61.89	30.57	86	70.82	33.30	92
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-48.90	64.27	2	743.29	124.80	95	750.25	183.32	93	112.56	26.69	86	-48.95	6.77	5
Investment securities	157.71	32.48	96	60.95	20.30	88	111.10	23.62	95	3.59	11.75	42	-3.25	9.42	20
Core deposits	2.54	16.96	6	42.19	26	86	27.70	26.88	62	2.82	11.23	20	5.39	7.29	52
Noncore funding	-22.53	-21.64	50	-76.78	-6.57	0	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14

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)			3,873,387	3,605,851	3,399,472
Commit: Secured commercial real estate loans	765,496	512,728	552,652	449,999	540,934
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	58,684	62,361	60,221	60,124	62,574
Commercial and similar letters of credit	50	0	0	0	109
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	130,913	126,619	141,511	117,057	65,359
Credit derivatives - notional amount (holding company as beneficiary)	132,934	166,652	155,456	182,519	98,544
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	49,105	154,114	41,160	21,357	12,613
Written options contracts (interest rate)	61,550	263,223	165,686	79,770	50,093
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,169,358	3,778,946	3,652,385	5,869,474	3,840,729
Futures and forward foreign exchange	16,493	16,681	15,040	37,300	55,110
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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.26	22.01	64	31	23.52	76	29.87	24.05	72
Standby letters of credit	0.34	0.66	38	0.40	0.72	43	0.38	0.71	38	0.52	0.84	45	0.55	0.92	43
Commercial and similar letters of credit	0	0.02	43	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	37
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.75	0.24	81	0.82	0.39	80	0.89	0.35	83	1.01	0.42	84	0.57	0.52	81
Credit derivatives - notional amount (holding company as beneficiary)	0.76	0.18	88	1.08	0.33	90	0.97	0.30	89	1.57	0.52	90	0.87	0.75	88
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	18.88	47.31	54	27.24	51.49	62	24.27	48.62	56	51.66	68.47	71	34.78	65.81	67
Interest rate contracts	18.78	35.15	57	27.14	36.10	64	24.17	34.36	59	51.34	47.31	75	34.30	43.84	71
Interest rate futures and forward contracts	0.28	4.39	52	1	8.89	54	0.26	6.21	36	0.18	10.67	34	0.11	11.40	37
Written options contracts (interest rate)	0.35	1.69	43	1.70	2.33	62	1.04	2.18	53	0.69	2.47	57	0.44	2.16	49
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	18.15	20.27	62	24.44	20.71	69	22.88	20.83	65	50.47	28.86	83	33.75	26.74	79
Foreign exchange contracts	0.09	6.12	64	0.11	5.79	61	0.09	6.01	58	0.32	10.12	61	0.48	10.92	64
Futures and forward foreign exchange contracts	0.09	3.76	66	0.11	3.70	64	0.09	3.47	60	0.32	5.23	65	0.48	5.22	69
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							40.14	42.82	64	40.30	45.53	62	39.69	44.93	61

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	3,296,506	4,212,964	3,874,271	6,007,901	3,958,545
Interest rate contracts	3,280,013	4,196,283	3,859,231	5,970,601	3,903,435
Foreign exchange contracts	16,493	16,681	15,040	37,300	55,110
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	65,598	170,795	56,200	58,657	67,723
Written options	61,550	263,223	165,686	79,770	50,093
Exchange-traded	0	0	0	0	0
Over-the-counter	61,550	263,223	165,686	79,770	50,093
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,169,358	3,778,946	3,652,385	5,869,474	3,840,729
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	3,296,506	4,212,964	3,874,271	6,007,901	3,958,545
Interest rate contracts	3,280,013	4,196,283	3,859,231	5,970,601	3,903,435
Foreign exchange contracts	16,493	16,681	15,040	37,300	55,110
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,234,955	3,949,741	3,708,585	5,928,131	3,908,452
One year or less	327,446	398,308	390,566	117,827	197,567
Over 1 year to 5 years	1,253,801	1,373,693	1,219,038	3,702,202	1,825,885
Over 5 years	1,653,708	2,177,740	2,098,981	2,108,102	1,885,000
Gross negative fair value (absolute value)	25,954	50,165	44,250	18,872	26,851
Gross positive fair value	81,163	165,983	143,864	65,102	34,915
Held for trading	0	0	0	0	0
Non-traded	81,163	165,983	143,864	65,102	34,915
Current credit exposure on risk-based capital derivative contracts	80,814	163,127	142,666	64,939	34,763
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	99.50	94.10	39	99.60	94.62	46	99.61	94.10	47	99.38	93.44	48	98.61	92.91	45
Foreign exchange contracts	0.50	3.22	65	0.40	3.07	60	0.39	3.49	59	0.62	3.20	58	1.39	3.39	64
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	1.99	12.59	35	4.05	14.59	35	1.45	14.05	23	0.98	13.49	20	1.71	12.78	29
Written options	1.87	7.18	37	6.25	8.60	56	4.28	8.18	45	1.33	5.91	31	1.27	6.60	30
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.87	6.91	38	6.25	8.13	57	4.28	7.73	48	1.33	5.10	33	1.27	5.49	35
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	96.14	71.71	78	89.70	67.37	66	94.27	68.76	78	97.70	69.75	83	97.02	70.34	78
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	99.50	56.22	67	99.60	54.32	71	99.61	53.82	71	99.38	52.22	73	98.61	50.60	70
Foreign exchange contracts	0.50	0.36	83	0.40	0.39	80	0.39	0.46	79	0.62	0.34	80	1.39	0.57	88
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.13	91.91	53	93.75	90.28	45	95.72	91.48	50	98.67	93.86	59	98.73	94.47	59
One year or less	9.93	27.90	34	9.45	31.66	33	10.08	32.05	36	1.96	32.17	12	4.99	32.51	24
Over 1 year to 5 years	38.03	29.78	64	32.61	27.15	59	31.46	27.06	59	61.62	30.45	90	46.13	31.16	73
Over 5 years	50.17	29.19	73	51.69	28.15	76	54.18	29.56	76	35.09	28.09	62	47.62	28.71	70
Gross negative fair value (absolute value)	0.79	1.18	39	1.19	1.65	49	1.14	1.55	45	0.31	0.83	32	0.68	0.72	47
Gross positive fair value	2.46	1.59	83	3.94	2.48	78	3.71	2.23	82	1.08	1.19	49	0.88	0.85	54
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	32	0.04	0.07	53	0.01	0.07	32	0.01	0.06	49	0.02	0.06	64
Gross positive fair value (X)	0.03	0.06	46	0.12	0.10	70	0.05	0.09	46	0.05	0.07	67	0.03	0.06	69
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.03	0.01	82	0.12	0.02	95	0.05	0.02	86	0.05	0.01	94	0.03	0.01	93
Current credit exposure (X)	0.03	0.05	55	0.12	0.07	75	0.05	0.06	53	0.05	0.05	71	0.03	0.04	77
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.71	0.59	70	1.57	0.91	79	1.35	0.85	78	0.65	0.73	73	0.35	0.53	75

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	113,031	82,297	82,297	80,655	74,111
Gross losses	6,283	6,025	9,854	9,498	12,461
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,018	1,260	1,788	4,840	3,905
Net losses	4,265	4,765	8,066	4,658	8,556
Provision for loan and lease losses	-5,368	37,900	38,800	6,300	15,100
Adjustments	0	0	0	0	0
Ending balance	103,398	115,432	113,031	82,297	80,655
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	-0.12	64	0.38	0.66	25	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57
Provision for loan and lease losses / Average loans and leases	-0.07	-0.21	65	0.53	1.06	21	0.40	0.82	22	0.07	0.24	21	0.18	0.24	49
Provision for loan and lease losses / Net loan and lease losses	-125.86	-65.12	40	795.38	587.54	75	481.03	487.86	65	135.25	130.58	65	176.48	134.68	79
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.32	31	1.16	1.58	27	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52
Allowance for loan and lease losses / Total loans and leases	1.09	1.30	32	1.16	1.55	28	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53
Allowance for loan and lease losses / Net loans and leases losses (X)	18.18	17.40	66	18.17	11.29	78	14.01	11.58	73	17.67	8.03	84	9.43	7.54	72
Allowance for loan and lease losses / Nonaccrual assets	254.59	330.05	47	280.76	301.93	60	275.65	299.17	59	193.86	218.72	64	308.20	214.03	81
ALLL / 90+ days past due + nonaccrual loans and leases	245.76	271.93	55	257.47	249.38	64	261.33	244.34	64	188	151.73	73	303.34	160.51	87
Gross loan and lease losses / Average loans and leases	0.09	0.20	27	0.08	0.35	16	0.10	0.34	17	0.11	0.28	30	0.15	0.30	31
Recoveries / Average loans and leases	0.03	0.08	24	0.02	0.07	17	0.02	0.07	16	0.05	0.08	43	0.05	0.09	32
Net losses / Average loans and leases	0.06	0.12	37	0.07	0.28	22	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	20.48	25.09	50	13.27	24.77	22	18.83	33.98	24	38.84	36.22	66	42.56	41.30	63
Earnings coverage of net loan and lease losses (X)	35.45	26.30	67	25.31	20.97	72	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	49	0.01	0.04	36	0	0.04	28	0	0.01	44	0	0.02	34
Real estate loans secured by 1–4 family	-0.01	-0.01	41	0.02	0.01	67	0.01	0.01	63	0	0.01	52	0	0.01	41
Revolving	-0.01	-0.07	47	0.09	0.01	80	0.06	0.01	78	0.02	0.02	57	0.03	0.03	57
Closed-end	-0.01	-0.01	37	-0.01	0.01	30	-0.01	0	32	0	0	51	-0.01	0.01	30
Commercial real estate loans	0.01	0.04	52	0	0.06	30	0	0.07	7	0	0.01	28	0	0.01	36
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03	70
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.01	0.05	51	0	0.08	28	0	0.11	4	0	0.02	26	-0.01	0.02	22
Owner-occupied	0	0.01	20	0	0.02	14	0	0.02	13	0	0.01	30	0	0.01	18
Other	0.02	0.04	62	0	0.05	46	0	0.08	6	0	0.01	24	0	0.01	24
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0	
Commercial and industrial loans	0.23	0.19	61	0.14	0.46	32	0.23	0.47	37	0.16	0.37	33	0.41	0.31	69
Loans to individuals	0.55	0.72	50	0.70	1.25	40	0.82	1.13	52	0.47	1.17	26	0.32	1.16	21
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

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	21,212	19,878	23,226	29,672	33,633
90+ days past due loans and leases	1,458	3,719	2,247	1,324	419
Nonaccrual loans and leases	40,614	41,114	41,005	42,451	26,170
Total past due and nonaccrual loans and leases	63,284	64,711	66,478	73,447	60,222
Restructured 30–89 days past due	2,276	1,838	1,982	3,393	5,714
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	16,103	12,479	12,109	27,900	8,147
Total restructured loans and leases	18,379	14,317	14,091	31,293	13,861
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	32,447	38,042	39,112	45,230	35,669
Other real estate owned	0	40	0	0	35
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.22	0.29	48	0.20	0.37	38	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47
90+ days past due loans and leases	0.02	0.09	42	0.04	0.13	51	0.02	0.12	43	0.01	0.15	31	0	0.17	20
Nonaccrual loans and leases	0.43	0.54	42	0.41	0.66	30	0.42	0.66	31	0.47	0.51	46	0.30	0.54	21
90+ days past due and nonaccrual loans and leases	0.44	0.68	31	0.45	0.84	30	0.45	0.85	26	0.49	0.71	34	0.30	0.75	14
30–89 days past due restructured	0.02	0.01	82	0.02	0.01	79	0.02	0.01	78	0.04	0.01	80	0.06	0.02	84
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.17	0.12	70	0.13	0.14	56	0.12	0.13	55	0.31	0.14	86	0.09	0.16	39
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.22	0.29	48	0.20	0.37	38	0.24	0.40	35	0.33	0.43	45	0.38	0.44	47
90+ days past due assets	0.02	0.09	41	0.04	0.13	51	0.02	0.12	42	0.01	0.15	30	0	0.18	18
Nonaccrual assets	0.43	0.55	42	0.41	0.67	30	0.42	0.67	31	0.47	0.53	46	0.30	0.57	21
30+ days past due and nonaccrual assets	0.67	1	34	0.65	1.25	25	0.68	1.29	24	0.82	1.19	37	0.68	1.26	19
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.40	28	0.29	0.52	28	0.27	0.52	24	0.38	0.44	50	0.23	0.48	20
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.42	25	0.29	0.55	22	0.27	0.55	20	0.38	0.48	44	0.23	0.52	18
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.43	0.48	52	0.52	0.61	44	0.51	0.60	42	0.78	0.53	76	0.59	0.60	52
Allowance for loan and lease losses	72.86	67.85	64	70.20	66.38	63	72.63	66.66	65	110.67	115.41	56	83.80	118.28	39
Equity capital + allowance for loan and lease losses	2.13	4.12	22	4.43	5.10	44	2.32	4.97	23	5.41	4.28	69	4.46	4.79	48
Tier 1 capital + allowance for loan and lease losses	2.35	4.89	19	5.55	6.26	49	2.63	6.05	17	6.71	5.65	66	5.56	6.16	47
Loans and leases + other real estate owned	0.79	0.82	54	0.82	0.98	46	0.85	0.97	45	1.01	0.85	65	0.76	0.96	38

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

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.24	0.25	56	0.25	0.35	45	0.26	0.39	43	0.34	0.38	56	0.41	0.42	56
	90+ days past due	0.02	0.12	51	0.04	0.17	56	0.02	0.16	51	0.02	0.16	46	0.01	0.22	31
	Nonaccrual	0.22	0.60	23	0.29	0.70	18	0.27	0.76	14	0.18	0.46	22	0.22	0.57	21
Commercial and industrial	30–89 days past due	0.18	0.24	53	0.06	0.24	24	0.17	0.23	51	0.22	0.31	44	0.28	0.30	57
	90+ days past due	0	0.02	17	0.04	0.03	75	0.03	0.03	68	0	0.05	14	0	0.05	11
	Nonaccrual	1.24	0.65	84	0.75	0.80	52	0.92	0.75	68	1.59	0.83	82	0.69	0.76	54
Individuals	30–89 days past due	0.73	0.60	67	0.87	0.74	67	0.85	0.83	55	1.05	0.83	61	0.74	0.84	39
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0.38	0.17	84	0.37	0.24	73	0.20	0.28	54	0.15	0.17	57	0.09	0.23	39
Depository institution loans	30–89 days past due		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due		0.11			0.15			0.17			0.24			0.17	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	20	0.26	0.19	74	0	0.15	19	0.59	0.13	89	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.58	0.36	77	0.55	0.51	59	0.58	0.65	59	0.78	0.67	67	0.90	0.71	70
	90+ days past due	0.01	0.25	44	0.01	0.36	45	0.01	0.33	42	0	0.31	30	0	0.46	29
	Nonaccrual	0.44	0.76	38	0.50	0.91	31	0.47	0.89	30	0.32	0.73	22	0.34	0.86	24
Revolving	30–89 days past due	0.33	0.33	51	0.20	0.40	33	0.27	0.48	35	0.35	0.45	37	0.64	0.50	66
	90+ days past due	0	0.03	66	0	0.02	65	0	0.03	64	0	0.05	50	0	0.05	50
	Nonaccrual	0.42	1.05	34	0.51	1.28	37	0.45	1.13	36	0.31	1	26	0.38	1.17	28
Closed-end	30–89 days past due	0.68	0.36	80	0.70	0.52	70	0.71	0.65	68	0.94	0.70	72	0.99	0.75	73
	90+ days past due	0.02	0.27	48	0.02	0.41	49	0.02	0.38	44	0	0.35	16	0	0.53	16
	Nonaccrual	0.45	0.71	38	0.49	0.89	34	0.48	0.87	32	0.32	0.70	24	0.32	0.84	25
Junior lien	30–89 days past due	0.03	0.01	90	0.06	0.02	90	0.03	0.02	75	0.04	0.02	76	0.03	0.03	64
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.04	0.04	59	0.02	0.05	32	0.04	0.04	52	0.01	0.04	30	0.01	0.06	26
Commercial real estate	30–89 days past due	0.04	0.16	27	0.07	0.21	28	0.07	0.26	32	0.07	0.18	32	0.07	0.17	27
	90+ days past due	0.03	0.01	79	0.06	0.02	85	0.03	0.02	79	0.03	0.03	69	0.01	0.03	57
	Nonaccrual	0.10	0.48	17	0.17	0.53	21	0.15	0.62	13	0.10	0.23	30	0.15	0.28	34
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0.02	0.28	31	0.03	0.21	32
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0.11	0.32	50	0	0.41	11	0.04	0.20	36	0	0.19	12
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0.02	0.20	41	0.03	0.13	46
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0.11	0.26	54	0	0.35	12	0.04	0.17	43	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0.10	0.09	71	0.04	0.08	58	0.04	0.10	56
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.13	65	0.08	0.09	62	0.08	0.11	60	0	0.05	21	0.19	0.08	83
Nonfarm non-residential	30–89 days past due	0.05	0.12	43	0.09	0.21	44	0.07	0.23	36	0.08	0.14	37	0.08	0.17	29
	90+ days past due	0.04	0.01	81	0.08	0.02	85	0.04	0.02	80	0.04	0.03	72	0.02	0.03	62
	Nonaccrual	0.12	0.58	16	0.20	0.68	15	0.18	0.80	15	0.13	0.28	28	0.15	0.30	33
Owner Occupied	30–89 days past due	0.02	0.04	43	0.06	0.07	57	0.03	0.07	44	0.03	0.07	33	0.03	0.09	22
	90+ days past due	0	0	76	0	0	74	0	0	70	0	0.01	58	0	0.01	52
	Nonaccrual	0.07	0.20	30	0.12	0.26	28	0.10	0.27	24	0.09	0.16	38	0.11	0.17	41
Other	30–89 days past due	0.04	0.07	57	0.03	0.13	41	0.04	0.14	46	0.05	0.07	49	0.05	0.07	56
	90+ days past due	0.03	0.01	85	0.08	0.01	90	0.04	0.01	84	0.04	0.01	84	0.01	0.01	71
	Nonaccrual	0.05	0.31	25	0.08	0.36	27	0.08	0.44	24	0.04	0.10	39	0.05	0.13	40
Farmland	30–89 days past due		0.13			0.24			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

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	1,715,067	0	1,708,211	0	0
Retained earnings	1,747,300	1,709,669	1,665,607	1,643,999	1,508,902
Accumulated other comprehensive income (AOCI)	-33,075	3,703	54,234	-43,847	-75,761
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,429,292	1,713,372	3,428,052	1,600,152	1,433,141
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	362,013	366,145	360,739	369,825	373,147
Accumulated other comprehensive income-related adjustments	-33,075	3,703	54,234	-43,847	-75,761
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,100,354	1,343,524	3,013,079	1,274,174	1,135,755
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,100,354	1,343,524	3,013,079	1,274,174	1,135,755
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	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	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	3,100,354	1,343,524	3,013,079	1,274,174	1,135,755
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	113,385	124,767	122,366	91,217	88,938
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	113,385	124,767	122,366	91,217	88,938
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	113,385	124,767	122,366	91,217	88,938
Exited advanced approach tier 2 capital					
Total capital	3,213,739	1,468,291	3,135,445	1,365,391	1,224,693
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,411,219	14,164,726	15,786,970	11,476,788	11,308,408
Less: Deductions from common equity tier 1 capital	362,013	366,145	360,739	369,825	373,147
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,049,206	13,798,581	15,426,231	11,106,963	10,935,261
Total risk-weighted assets	11,343,966	10,405,767	10,588,361	10,067,423	9,868,596
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	27.33	12.59	99	12.91	12.26	69	28.46	12.35	99	12.66	12.11	69	11.51	12.09	48
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	27.33	13.31	99	12.91	12.97	55	28.46	13.08	98	12.66	12.78	56	11.51	12.85	34
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	28.33	15.21	99	14.11	15.12	34	29.61	15.23	98	13.56	14.36	42	12.41	14.45	16
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	18.18	9.07	99	9.74	9.05	72	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	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	73,535	71,786	94,121	90,209	91,499	2.44	26.02
Other insurance activities income	73,535	71,786	94,121	90,209	91,499	2.44	26.02
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	79,259	78,058	78,561	77,546	75,434	1.54	7.70

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	16.10	0.38	99	16.63	0.41	99	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.47	11.72	17	5.35	11.07	29	2.51	11.03	20	5.72	11.51	27	6.20	10.22	32
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

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	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets		3.36			2.65			2.04			12.40		-100	3.24	1
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	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	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	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 nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	0	0		
Operating Expenses							
Personnel expenses	4	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	3,941	1,375	92,923	465	384	186.62	1343.59
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,945	1,375	92,923	465	384	186.91	1345.05
Income (loss) before taxes	-3,945	-1,375	-92,923	-465	-384		
Applicable income taxes (credit)	-203	-387	-13,933	-131	-108		
Extraordinary items							
Income before undistributed income of subsidiaries	-3,742	-988	-78,990	-334	-276		
Equity in undistributed income of subsidiaries	123,320	67,788	101,728	135,432	123,003	81.92	162.70
Bank subsidiaries	123,320	67,788	101,728	135,432	123,003	81.92	162.70
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	119,578	66,800	22,738	135,098	122,727	79.01	155.60
Memoranda							
Bank net income	123,320	67,788	101,728	135,432	123,003	81.92	162.70
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	2,645,887	77.15	1,708,310	99.26	2,674,877	78.03	1,594,768	1,427,423	54.88	111.24
Common and preferred stock	2,645,143	77.13	1,707,566	99.22	2,674,133	78.01	1,594,024	1,426,679	54.91	111.31
Excess cost over fair value	744	0.02	744	0.04	744	0.02	744	744	0.00	0.00
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	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	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	769,923	22.45	9	0	741,034	21.62	4,730	5,385	999999.00	12852.94
Cash and due from unrelated depository institution	3,201	0.09	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	10,446	0.30	12,720	0.74	12,141	0.35	770	392	-17.88	2708.06
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,429,457	100.00	1,721,039	100.00	3,428,052	100.00	1,600,268	1,433,200	99.27	172.42
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	0	0	0	0	0	0	0	0		
Other liabilities	165	0	7,667	0.45	0	0	116	59	-97.85	184.48
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	165	0	7,667	0.45	0	0	116	59	-97.85	184.48
Equity Capital	3,429,292	100	1,713,372	99.55	3,428,052	100	1,600,152	1,433,141	100.15	172.42
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,868	0.05	0	0	1,868	0.05	0	0		
Common surplus	1,904,862	55.54	47,697	2.77	1,901,765	55.48	47,697	47,697	3893.67	3893.67
Retained earnings	1,699,602	49.56	1,661,972	96.57	1,617,910	47.20	1,596,303	1,461,205	2.26	38.33
Accumulated other comprehensive income	-33,075	-0.96	3,703	0.22	54,234	1.58	-43,848	-75,761		
Other equity capital components	-143,965	-4.20	0	0	-147,725	-4.31	0	0		
Total liabilities and equity capital	3,429,457	100.00	1,721,039	100.00	3,428,052	100.00	1,600,268	1,433,200	99.27	172.42
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	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 # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	4.66	12.52	3	5.31	6.29	35	1.12	7.29	9	8.76	9.68	36	9.02	10.40	32
Bank net income / Average equity investment in banks	6.20	12.35	4	5.44	6.43	33	5.46	7.45	26	8.85	10.51	33	9.03	11.19	30
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	103.13	96.45	63	101.48	87.60	38	447.39	88.16	99	100.25	82.22	39	100.22	82.56	39
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	0	16.51	6	0.45	20.37	6	0	20.06	3	0.01	20.43	6	0	20.88	5
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.02	0.08	81	0.04	0.08	80	0.02	0.08	80	0.05	0.12	77	0.05	0.12	78
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	77.16	103.15	0	99.70	103.27	26	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32
Total investment in subs / Equity capital	77.16	108.29	0	99.70	110.46	15	78.03	110.16	0	99.66	111.07	17	99.60	112.48	21
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)	-4.91	0.27	0	-0.06	0.69	25	-33.12	0.47	0	-0.04	0.36	27	-0.05	0.35	30
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0.49	152.56	2	28.15	128.63	6	113.23	136.59	42	28.17	177.68	3	28.13	162.34	2
Cash from ops + noncash items + op expense / Op expense + dividend	21.32	155.61	6	274.04	142.45	86	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	176.72	94.59	87	-243.35	140.42	0	990.62	134.08	98	-40.86	116.34	4	25.78	103.19	8
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,413.95			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends	0	174.48	1		144.62			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income		69.90			84.44			81.10			57.84			57.26	
Dividends declared / Net income	31.68	27.22	59	0	49.77	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity	3.18	9.25	4	5.31	3.19	74	1.12	4.14	15	8.76	6.46	81	9.02	7.33	73
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8		130.19			132.17			178.13			157.73	
Dividends from nonbank subsidiaries	0	6.19	21		3.74			3.41			7.53			7.13	
Dividends from subsidiary holding companies	0	6.32	45		2.34			4.85			21.40			16.86	
Dividends from all subsidiaries	0	213.42	2		167.02			174.85			260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6	0	61.85	6	0	60.28	4	0	66.55	4	0	60.71	4
Interest income from bank subsidiaries	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	48.70	4	0	71.13	3	0	62.88	3	0	69.36	3	0	63.43	2
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		72.55			68			69.76			67.32			65.18	
Interest income from bank subsidiaries		0.27			1.03			0.63			0.80			0.92	
Management and service fees from bank subsidiaries		1.64			2.06			1.87			1.81			2.01	
Other income from bank subsidiaries		0.03			0.08			0.04			0.03			0.02	
Operating income from bank subsidiaries		82.68			80.80			82.20			78.80			74.20	
Dividends from nonbank subsidiaries		3.56			2.36			1.95			2.65			2.57	
Interest income from nonbank subsidiaries		0.20			0.90			0.73			1.19			2.32	
Management and service fees from nonbank subsidiaries		0.02			0.03			0.02			0.06			0.03	
Other income from nonbank subsidiaries		0.01			0.02			0.01			0.04			0.02	
Operating income from nonbank subsidiaries		5.69			5.80			4.70			7.29			7.64	
Dividends from subsidiary holding companies		2.13			1.41			2.53			4.52			5.15	
Interest income from subsidiary holding companies		0.01			0.16			0.11			0.20			0.37	
Management and service fees from subsidiary holding companies		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0	
Operating income from subsidiary holding companies		3.40			4.22			4.56			6.08			6.79	
Loans and advances from subsidiaries / Short term debt		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	