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

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BHC Name CATHAY GENERAL BANCORP

City/State LOS ANGELES, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 19,860,439
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:

CATHAY GENERAL BANCORP
777 NORTH BROADWAY

LOS ANGELES, CA 90012

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	19,381,971	18,684,597	18,721,179	17,337,839	16,025,354
Net income ($000)	222,980	157,967	228,860	279,135	271,885
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)	3.04	2.65	78	2.94	2.80	57	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74
+ Non-interest income	0.25	1.09	6	0.25	1.21	5	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5
– Overhead expense	1.46	2.21	9	1.51	2.59	6	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
– Provision for credit losses	-0.13	-0.12	39	0.45	0.66	30	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5
+ Securities gains (losses)	0.01	0.01	70	0.01	0.03	52	0.01	0.02	54	0	0.01	57	0	0	63
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	10	0	0	45
= Pretax net operating income (tax equivalent)	1.95	1.76	67	1.23	0.91	70	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88
Net operating income	1.53	1.34	72	1.13	0.70	81	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89
Net income	1.53	1.34	72	1.13	0.71	80	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.62	3.12	81	4.03	3.64	72	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73
Interest expense	0.40	0.26	83	0.92	0.58	83	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52
Net interest income (tax equivalent)	3.22	2.85	74	3.11	3.05	48	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.12	64	0.06	0.28	18	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5
Earnings coverage of net loan and lease losses (X)	15.45	26.30	45	35.67	20.97	80	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	1.32	16	1.15	1.58	25	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.83	1.30	18	1.15	1.55	26	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.58	44	0.53	0.71	39	0.46	0.71	33	0.34	0.57	26	0.39	0.61	31
30–89 days past due loans and leases / Total loans and leases	0.13	0.29	28	0.24	0.37	43	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56
Liquidity and Funding															
Net noncore funding dependence	10.72	-3.31	86	20.05	6.19	85	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77
Net short-term noncore funding dependence	9.03	-9.17	93	17.74	-2.71	94	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90
Net loans and leases / Total assets	79.84	58.81	93	81.09	63	94	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Capitalization															
Tier 1 leverage ratio	10.67	9.07	85	10.51	9.05	85	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82
Holding company equity capital / Total assets	12.40	10.79	73	12.49	11.12	71	12.70	11.16	72	12.68	12.43	54	12.64	12.22	60
Total equity capital (including minority interest) / Total assets	12.40	10.91	72	12.49	11.24	70	12.70	11.29	71	12.68	12.57	53	12.64	12.27	60
Common equity tier 1 capital / Total risk-weighted assets	13.29	12.64	66	13.22	12.26	76	13.53	12.38	74	12.51	12.17	63	12.43	12.12	66
Net loans and leases / Equity capital (X)	6.44	5.47	70	6.49	5.73	70	6.41	5.58	72	6.54	5.21	77	6.55	5.29	76
Cash dividends / Net income	32.89	27.22	62	46.85	49.74	48	43.12	42.30	53	35.51	33.12	55	30.69	27.31	54
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	4.43	9.51	26	5.63	16.67	15	5.24	16.68	18	7.80	9.26	59	7.32	7	64
Equity capital	3.73	7.52	35	5.74	6.54	53	5.40	6.99	47	8.13	10.49	53	7.53	7.89	64
Net loans and leases	2.82	-0.66	71	4.85	12.75	27	3.37	9.07	31	7.94	9.10	60	8.86	7.89	70
Noncore funding	-25.83	-21.64	46	-14.24	-6.57	40	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81
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	0.33	13.04	27	4.18	13.37	37
Equity investment in subsidiaries / Equity capital	103.10	103.15	55	103.29	103.27	54	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80
Cash from ops + noncash items + op expense / Op expense + dividends	201.83	155.61	73	109.64	142.45	37	127.78	147.24	50	218	190.27	70	137.62	174.91	36

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	485,660	514,028	677,823	730,413	653,305	-5.52	38.95
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	485,660	514,028	677,823	730,413	653,305	-5.52	38.95
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	485,660	514,028	677,823	730,413	653,305	-5.52	38.95
Investment interest income (tax equivalent)	9,963	17,130	20,600	33,038	28,623	-41.84	-41.30
Interest on balances due from depository institutions	1,467	1,539	1,829	5,404	5,209	-4.68	34.10
Interest income on other earning assets	730	735	952	1,207	1,663	-0.68	-34.94
Total interest income (tax equivalent)	497,820	533,432	701,204	770,062	688,800	-6.68	35.01
Interest on time deposits of $250K or more	15,857	39,016	47,293	66,603	32,066	-59.36	
Interest on time deposits < $250K	17,217	51,613	62,564	82,780	51,893	-66.64	
Interest on foreign office deposits	293	1,599	1,787	3,470	2,436	-81.68	-79.93
Interest on other deposits	16,297	19,656	25,380	25,250	20,475	-17.09	38.37
Interest on other borrowings and trading liabilities	6,018	9,593	12,471	17,453	15,186	-37.27	-63.47
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	55,682	121,477	149,495	195,556	122,056	-54.16	-7.86
Net interest income (tax equivalent)	442,138	411,955	551,709	574,506	566,744	7.33	43.42
Non-interest income	37,034	35,015	44,919	37,000	34,760	5.77	65.33
Adjusted operating income (tax equivalent)	479,172	446,970	596,628	611,506	601,504	7.20	44.90
Overhead expense	212,620	210,955	285,710	275,083	265,552	0.79	23.88
Provision for credit losses	-19,508	62,500	57,500	-7,000	-4,500		
Securities gains (losses)	853	1,153	1,695	369	22	-26.02	-72.84
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent)	283,285	172,740	253,965	349,369	337,687	64.00	59.29
Applicable income taxes	60,305	14,773	25,105	70,234	65,802	308.21	18.81
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	60,305	14,773	25,105	70,234	65,802	308.21	18.81
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	222,980	157,967	228,860	279,135	271,885	41.16	75.46
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	222,980	157,967	228,860	279,135	271,885	41.16	75.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest	222,980	157,967	228,860	279,135	271,885	41.16	75.46
Investment securities income (tax equivalent)	9,963	17,130	20,600	33,038	28,623	-41.84	-41.30
US Treasury and agency securities (excluding mortgage-backed securities)	524	1,937	2,131	9,275	10,492	-72.95	-81.48
Mortgage-backed securities	8,262	12,862	15,650	20,317	15,530	-35.76	-36.30
All other securities	1,177	2,331	2,819	3,446	2,601	-49.51	0.17
Cash dividends declared	73,335	74,014	98,688	99,131	83,446	-0.92	72.27
Common	73,335	74,014	98,688	99,131	83,446	-0.92	72.27
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)	3.42	2.90	84	3.81	3.35	79	3.75	3.27	79	4.44	4	80	4.30	3.87	77
Less: Interest expense	0.38	0.24	83	0.87	0.54	83	0.80	0.48	84	1.13	0.98	67	0.76	0.79	56
Equals: Net interest income (tax equivalent)	3.04	2.65	78	2.94	2.80	57	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74
Plus: Non-interest income	0.25	1.09	6	0.25	1.21	5	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5
Equals: adjusted operating income (tax equivalent)	3.30	3.80	26	3.19	4.06	12	3.19	4.04	13	3.53	4.41	15	3.75	4.46	15
Less: Overhead expense	1.46	2.21	9	1.51	2.59	6	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
Less: Provision for credit losses	-0.13	-0.12	39	0.45	0.66	30	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5
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	70	0.01	0.03	52	0.01	0.02	54	0	0.01	57	0	0	63
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	10	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.95	1.76	67	1.23	0.91	70	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88
Less: Applicable income taxes (tax equivalent)	0.41	0.41	64	0.11	0.21	22	0.13	0.23	20	0.41	0.36	64	0.41	0.33	72
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.53	1.34	72	1.13	0.70	81	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.53	1.34	72	1.13	0.71	80	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89
Memo: Net income (last four quarters)	1.53	1.30	74	1.22	0.81	81	1.22	0.82	80	1.61	1.19	89	1.70	1.24	88
Net income–BHC and noncontrolling (minority) interest	1.53	1.35	72	1.13	0.72	80	1.22	0.83	80	1.61	1.20	88	1.70	1.25	89
Margin Analysis															
Average earning assets / Average assets	94.59	93.09	67	94.44	92.11	76	94.46	92.32	73	93.68	91.05	78	93.16	91.48	70
Average interest-bearing funds / Average assets	67.62	61.98	75	69.82	64.67	75	69.71	64.06	75	70.74	65.57	77	69.23	65.56	69
Interest income (tax equivalent) / Average earning assets	3.62	3.12	81	4.03	3.64	72	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73
Interest expense / Average earning assets	0.40	0.26	83	0.92	0.58	83	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52
Net interest income (tax equivalent) / Average earning assets	3.22	2.85	74	3.11	3.05	48	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71
Yield or Cost															
Total loans and leases (tax equivalent)	4.11	4.07	61	4.42	4.35	59	4.36	4.27	60	5.02	5.09	51	4.91	4.95	56
Interest-bearing bank balances	0.13	0.13	48	0.23	0.36	25	0.19	0.27	28	1.35	2.04	16	1.42	1.64	28
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.62	3.09	84	4.03	3.61	77	3.97	3.51	79	4.74	4.36	76	4.61	4.20	75
Investment securities (tax equivalent)	1.34	1.77	21	1.85	2.36	16	1.74	2.25	15	2.31	2.76	13	2.08	2.68	5
US Treasury and agency securities (excluding mortgage-backed securities)	0.53	1.23	14	1.11	1.85	18	0.97	1.75	18	1.94	2.32	25	1.73	2.05	27
Mortgage-backed securities	1.48	1.55	46	2.17	2.17	45	2.02	2.05	44	2.46	2.61	28	2.34	2.50	30
All other securities	1.40	2.85	10	2.10	3.28	12	2.01	3.24	9	3.17	4.06	26	3.64	4.20	48
Interest-bearing deposits	0.41	0.22	86	0.98	0.60	84	0.89	0.53	85	1.28	1.10	68	0.83	0.81	58
Time deposits of $250K or more	0.74	0.70	59	1.70	1.53	66	1.56	1.42	61	2.15	1.96	61	1.47	1.44	52
Time deposits < $250K	0.72	0.67	61	1.66	1.47	64	1.55	1.36	62	2.01	1.82	60	1.41	1.29	56
Other domestic deposits	0.33	0.16	86	0.52	0.41	73	0.49	0.36	78	0.63	0.93	28	0.48	0.67	31
Foreign deposits	0.22	0.12	74	1.01	0.48	85	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65
Federal funds purchased and repos		0.18			0.71			0.62			1.86		2.89	1.51	89
Other borrowed funds and trading liabilities	1.88	1.29	73	1.75	1.54	60	1.82	1.50	67	2.02	2.38	27	1.22	2.28	5
All interest-bearing funds	0.57	0.38	83	1.24	0.82	83	1.15	0.74	84	1.59	1.49	67	1.10	1.19	51

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	37,034	35,015	44,919	37,000	34,760
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	4,011	3,606	4,850	4,648	4,973
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	10,701	7,505	9,736	8,312	5,377
Insurance activities revenue	374	469	793	929	527
Venture capital revenue	-109	236	236	337	319
Net servicing fees	94	80	108	-84	401
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	310	3,673	3,867	201	472
Other non-interest income	21,653	19,446	25,329	22,657	22,691
Total overhead expenses	212,620	210,955	285,710	275,083	265,552
Personnel expense	98,917	92,477	124,022	129,300	124,899
Net occupancy expense	19,107	19,114	25,467	27,402	27,879
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	515	515	687	687	876
Other operating expenses	94,081	98,849	135,534	117,694	111,898
Fee income on mutual funds and annuities	10,405	7,318	9,484	8,078	5,167
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,171	1,208	1,205	1,219	1,250
Average personnel expense per employee	84.47	76.55	102.92	106.07	99.92
Average assets per employee	16,551.64	15,467.38	15,536.25	14,223	12,820.28

	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	28.10	2.14	99	20.90	2.09	99	21.11	2.02	99	21.83	2.72	98	14.86	3.08	98
Overhead expenses / Net Interest Income + non-interest income	44.37	58.85	11	47.20	62.06	9	47.89	62.28	10	44.98	61.29	7	44.15	60.88	7
Percent of Average Assets															
Total overhead expense	1.46	2.21	9	1.51	2.59	6	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6
Personnel expense	0.68	1.23	5	0.66	1.30	4	0.66	1.30	4	0.75	1.41	6	0.78	1.44	7
Net occupancy expense	0.13	0.24	13	0.14	0.26	9	0.14	0.26	9	0.16	0.28	12	0.17	0.28	12
Other operating expenses	0.65	0.72	48	0.71	0.95	32	0.73	0.94	40	0.68	0.97	26	0.70	0.97	22
Overhead less non-interest income	1.21	1.08	54	1.26	1.27	48	1.29	1.25	48	1.37	1.32	50	1.44	1.38	52
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	44.37	58.34	11	47.20	61.60	9	47.89	61.82	10	44.98	60.64	7	44.15	60.37	7
Personnel expense	20.64	32.89	7	20.69	32.31	6	20.79	32.36	6	21.14	32.39	5	20.76	32.51	5
Net occupancy expense	3.99	6.26	15	4.28	6.55	13	4.27	6.58	13	4.48	6.52	13	4.63	6.48	14
Other operating expenses	19.74	18.68	56	22.23	22.16	67	22.83	22.28	69	19.36	21.20	46	18.75	20.90	39
Total non-interest income	7.73	28.20	5	7.83	28.52	6	7.53	28.83	4	6.05	29.23	4	5.78	28.50	4
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.84	3.25	13	0.81	3.23	12	0.81	3.27	12	0.76	3.88	13	0.83	4.15	12
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	2.23	2.46	63	1.68	2.59	53	1.63	2.46	53	1.36	3.54	46	0.89	3.42	36
Insurance activities revenue	0.08	0.38	52	0.10	0.41	56	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52
Venture capital revenue	-0.02	0.03	2	0.05	0	93	0.04	0.01	90	0.06	0.02	88	0.05	0.02	88
Net servicing fees	0.02	0.56	27	0.02	-0.04	57	0.02	0.01	57	-0.01	0.28	11	0.07	0.65	31
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	0.06	3.64	9	0.82	3.74	34	0.65	3.92	30	0.03	1.86	15	0.08	1.61	18
Other non-interest income	4.52	9.39	20	4.35	9.49	21	4.25	9.65	18	3.71	10.04	9	3.77	9.86	10
Overhead less non-interest income	36.64	29.67	70	39.36	31.97	70	40.36	31.93	73	38.93	31.06	74	38.37	31.46	68
Applicable income taxes / Pretax net operating income (tax equivalent)	21.29	21.49	46	8.55	18.64	10	9.89	18.63	10	20.10	20.56	47	19.49	19.04	47
Applicable income tax + TE / Pretax net operating income + TE	21.29	23.11	25	8.55	22.16	5	9.89	21.18	9	20.10	23.23	20	19.49	21.56	25

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	13,182,926	12,801,734	12,886,473	12,412,754	11,249,474	2.98	50.43
Commercial and industrial loans	2,720,612	2,655,550	2,660,849	2,536,405	2,639,273	2.45	22.21
Loans to individuals	3,260	1,573	2,564	3,924	4,257	107.25	18.76
Loans to depository institutions and acceptances of other banks	962	704	259	15,245	114	36.65	428.57
Agricultural loans	0	0	0	0	0		
Other loans and leases	80,106	140,759	120,792	154,328	126,358	-43.09	254.20
Less: Unearned income	0	0	0	626	1,565		-100.00
Loans and leases, net of unearned income	15,987,866	15,600,320	15,670,937	15,122,030	14,017,911	2.48	45.22
Less: Allowance for loan and lease losses	131,945	179,130	166,538	123,224	122,391	-26.34	11.87
Net loans and leases	15,855,921	15,421,190	15,504,399	14,998,806	13,895,520	2.82	45.58
Debt securities that reprice or mature in over 1 year	924,586	745,684	754,437	1,103,884	1,033,150	23.99	1.55
Mutual funds and equity securities	20,116	22,964	23,744	28,005	25,098	-12.40	-0.97
Subtotal	16,800,623	16,189,838	16,282,580	16,130,695	14,953,768	3.77	42.11
Interest-bearing bank balances	1,667,875	1,305,170	1,282,462	401,538	393,136	27.79	110.65
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	154,630	334,856	282,113	347,958	209,359	-53.82	-57.94
Trading assets	0	0	0	0	0		
Total earning assets	18,623,128	17,829,864	17,847,155	16,880,191	15,556,263	4.45	43.45
Non-interest-bearing cash and due from depository institutions	156,287	128,896	138,616	177,240	207,154	21.25	-23.34
Premises, fixed assets, and leases	127,746	134,502	131,896	137,455	102,891	-5.02	19.82
Other real estate owned	5,251	4,918	4,918	10,244	12,674	6.77	-74.98
Investment in unconsolidated subsidiaries	3,636	3,636	3,636	3,636	3,636	0.00	0.00
Intangible and other assets	944,391	916,422	916,913	885,378	902,119	3.05	20.81
Total assets	19,860,439	19,018,238	19,043,134	18,094,144	16,784,737	4.43	40.87
Quarterly average assets	19,803,629	19,148,445	18,830,925	17,878,974	16,445,942	3.42	49.40
Average loans and leases (YTD)	15,740,492	15,518,501	15,538,957	14,556,255	13,302,648	1.43	50.48
Memoranda							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	15,987,866	15,600,320	15,670,937	15,122,030	14,017,911	2.48	45.28
Real estate loans secured by 1–4 family	5,616,843	5,531,077	5,551,161	5,313,042	4,719,517	1.55	85.75
Commercial real estate loans	7,449,153	7,188,585	7,264,370	7,052,160	6,496,643	3.62	30.78
Construction and land development	768,915	776,079	774,148	700,715	663,310	-0.92	24.53
Multifamily	1,324,871	1,165,449	1,246,969	1,041,294	821,324	13.68	99.18
Nonfarm nonresidential	5,355,367	5,247,057	5,243,253	5,310,151	5,012,009	2.06	21.34
Real estate loans secured by farmland	0	375	371	385	400	-100.00	
Total investment securities	1,099,332	1,103,504	1,060,294	1,479,847	1,267,607	-0.38	-15.34
U.S. Treasury securities	40,211	99,980	80,948	74,936	124,751	-59.78	-89.69
US agency securities (excluding mortgage-backed securities)	90,943	104,596	99,838	315,239	394,233	-13.05	-63.62
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	814,629	729,455	737,392	888,342	657,722	11.68	44.52
Asset-backed securities	0	0	0	0	0		
Other debt securities	133,433	146,509	118,372	173,325	65,803	-8.93	79.18
Mutual funds and equity securities	20,116	22,964	23,744	28,005	25,098	-12.40	-0.97
Available-for-sale securities	1,079,216	1,080,540	1,036,550	1,451,842	1,242,509	-0.12	-16.89
U.S. Treasury securities	40,211	99,980	80,948	74,936	124,751	-59.78	-89.69
US agency securities (excluding mortgage-backed securities)	90,943	104,596	99,838	315,239	394,233	-13.05	-63.62
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	814,629	729,455	737,392	888,342	657,722	11.68	44.52
Asset-backed securities	0	0	0	0	0		
Other debt securities	133,433	146,509	118,372	173,325	65,803	-8.93	79.18
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	6,142	19,566	17,320	8,112	-25,222	-68.61	-58.11
Structured notes, fair value	0	0	0	0	0		
Pledged securities	30,907	18,604	22,706	20,128	28,458	66.13	-93.89

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	587,739	353,340	402,962	275,870	289,062	66.34	164.35
NOW, ATS and transaction accounts	126,640	171,375	125,140	28,576	29,614	-26.10	567.02
Time deposits less brokered deposits < $250K	2,265,403	2,455,635	2,499,245	2,826,532	2,920,106	-7.75	
MMDA and other savings accounts	10,477,703	8,455,682	8,827,609	6,780,821	6,509,402	23.91	82.74
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,457,485	11,436,032	11,854,956	9,911,799	9,748,184	17.68	97.68
Time deposits of $250K or more	2,799,081	2,962,239	2,915,722	3,119,765	2,754,419	-5.51	
Foreign deposits	196,574	244,815	227,635	363,663	344,107	-19.71	-32.40
Federal funds purchased and repos	0	0	0	0	0		-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	8,834	218,564	138,572	483,445	510,000	-95.96	-98.69
Other borrowings w/remaining maturity over 1 year	66,392	70,340	68,626	284,777	126,008	-5.61	55.47
Brokered deposits < $250K	553,728	1,391,162	1,111,088	1,297,081	855,630	-60.20	
Noncore funding	3,624,609	4,887,120	4,461,643	5,548,731	4,590,164	-25.83	-30.28
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	119,136	119,136	119,136	119,136	119,136	0.00	0.00
Other liabilities	195,918	201,227	189,255	220,195	205,387	-2.64	8.96
Total liabilities	17,397,148	16,643,515	16,624,990	15,799,861	14,662,871	4.53	41.38
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	909	904	906	901	898	0.55	4.36
Common surplus	969,719	955,742	964,734	950,465	942,062	1.46	9.44
Retained earnings	1,935,831	1,743,106	1,789,325	1,659,153	1,479,149	11.06	69.19
Accumulated other comprehensive income	-368	6,389	5,310	2,302	-18,006		
Other equity capital components	-442,800	-331,418	-342,131	-318,538	-282,237		
Total holding company equity capital	2,463,291	2,374,723	2,418,144	2,294,283	2,121,866	3.73	37.35
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,463,291	2,374,723	2,418,144	2,294,283	2,121,866	3.73	37.35
Total liabilities and capital	19,860,439	19,018,238	19,043,134	18,094,144	16,784,737	4.43	40.87
Memoranda							
Non-interest-bearing deposits	4,024,503	3,306,421	3,365,086	2,871,444	2,857,443	21.72	79.13
Interest-bearing deposits	12,982,365	12,727,827	12,744,315	11,820,864	10,844,897	2.00	49.36
Total deposits	17,006,868	16,034,248	16,109,401	14,692,308	13,702,340	6.07	55.47
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	2,418,144	2,294,283	2,294,283	2,121,866	1,973,301		
Accounting restatements	-3,139	0	0	0	0		
Net income	222,980	157,967	228,860	279,135	271,885		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,987	5,280	14,274	8,406	9,198		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	100,668	12,880	23,593	36,301	42,648		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	73,335	74,014	98,688	99,131	83,446		
Change in other comprehensive income	-5,678	4,087	3,008	20,308	-6,424		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,463,291	2,374,723	2,418,144	2,294,283	2,121,866		

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	66.38	36.06	93	67.31	36.66	95	67.67	36.22	95	68.60	37.78	96	67.02	37.19	96
Commercial and industrial loans	13.70	11.11	68	13.96	14.40	46	13.97	13.52	54	14.02	12.02	61	15.72	12.85	67
Loans to individuals	0.02	3.60	3	0.01	3.57	1	0.01	3.40	3	0.02	4.20	4	0.03	4.31	3
Loans to depository institutions and acceptances of other banks	0	0.02	75	0	0.03	71	0	0.03	68	0.08	0.04	83	0	0.05	61
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	0.40	4.26	11	0.74	4.66	12	0.63	4.63	10	0.85	5.01	11	0.75	5	11
Net loans and leases	79.84	58.81	93	81.09	63	94	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Debt securities over 1 year	4.66	18.32	7	3.92	14.80	8	3.96	15.55	6	6.10	14.60	11	6.16	14.63	11
Mutual funds and equity securities	0.10	0.05	75	0.12	0.06	77	0.12	0.05	79	0.15	0.06	81	0.15	0.06	81
Subtotal	84.59	78.17	74	85.13	79.07	69	85.50	78.16	79	89.15	79.65	92	89.09	79.97	87
Interest-bearing bank balances	8.40	9.37	48	6.86	6.40	54	6.73	7.51	48	2.22	3.06	53	2.34	3.04	53
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	0.78	1.51	40	1.76	1.85	64	1.48	1.68	55	1.92	1.91	65	1.25	1.96	50
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	93.77	91.57	75	93.75	90.87	79	93.72	91.05	78	93.29	89.53	86	92.68	89.74	78
Non-interest cash and due from depository institutions	0.79	0.99	34	0.68	1.03	25	0.73	1.07	24	0.98	1.14	38	1.23	1.21	49
Other real estate owned	0.03	0.01	78	0.03	0.03	62	0.03	0.02	68	0.06	0.03	77	0.08	0.04	78
All other assets	5.44	7.39	27	5.57	8.03	22	5.55	7.82	24	5.73	9.27	14	6.08	8.98	22
Memoranda															
Short-term investments	9.18	12.31	42	8.62	10.21	50	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45
U.S. Treasury securities	0.20	1.18	45	0.53	0.91	67	0.43	0.84	65	0.41	1.03	59	0.74	1.04	58
US agency securities (excluding mortgage-backed securities)	0.46	0.75	57	0.55	0.59	61	0.52	0.63	60	1.74	0.54	87	2.35	0.69	87
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	4.10	13.46	10	3.84	11.20	9	3.87	11.75	10	4.91	11.44	15	3.92	11.13	10
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	0.67	0.51	68	0.77	0.40	78	0.62	0.42	72	0.96	0.39	80	0.39	0.41	67
Loans held-for-sale	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	80.50	58.34	93	82.03	63.22	95	82.29	61.72	96	83.57	63.50	97	83.52	63.93	97
Real estate loans secured by 1–4 family	28.28	11.57	94	29.08	12.28	93	29.15	11.91	95	29.36	13.29	92	28.12	13.46	94
Revolving	2.24	1.44	69	2.16	1.72	61	2.26	1.66	64	2.13	2.07	56	1.68	2.27	45
Closed-end, secured by first liens	25.89	9.73	95	26.71	10.10	93	26.70	9.81	93	27.16	10.69	93	26.35	10.57	94
Closed-end, secured by junior liens	0.16	0.19	57	0.21	0.24	55	0.19	0.22	58	0.07	0.28	28	0.08	0.31	28
Commercial real estate loans	37.51	22.35	90	37.80	22.30	87	38.15	22.22	88	38.97	22.23	88	38.71	21.58	89
Construction and land development	3.87	3.40	60	4.08	3.47	61	4.07	3.40	62	3.87	3.44	61	3.95	3.51	58
Multifamily	6.67	3.32	85	6.13	3.10	86	6.55	3.12	89	5.75	3.01	83	4.89	2.72	84
Nonfarm nonresidential	26.96	14.65	90	27.59	14.72	90	27.53	14.72	89	29.35	14.69	92	29.86	14.44	93
Real estate loans secured by farmland	0	0.35	8	0	0.33	21	0	0.33	21	0	0.36	23	0	0.41	23

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	82.46	60.51	87	82.06	56.15	91	82.23	57.15	91	82.08	57.46	90	80.25	56.49	88
Real estate loans secured by 1–4 family	35.13	20	90	35.45	19.51	89	35.42	19.43	90	35.13	20.75	88	33.67	21.10	86
Revolving	2.78	2.47	59	2.64	2.66	53	2.75	2.64	55	2.55	3.15	46	2.01	3.50	36
Closed-end	32.35	17.35	87	32.82	16.64	90	32.68	16.59	89	32.59	17.39	90	31.66	17.39	90
Commercial real estate loans	46.59	37.13	62	46.08	33.63	73	46.36	34.63	69	46.64	33.52	69	46.35	32.14	69
Construction and land development	4.81	5.69	48	4.97	5.18	54	4.94	5.26	52	4.63	5.09	53	4.73	5.20	52
1–4 family	0.17	1.19	26	0.48	0.94	43	0.36	0.93	38	0.47	0.94	45	0.49	1.02	43
Other	4.64	4.46	54	4.50	4.09	58	4.58	4.19	57	4.16	4.02	58	4.24	4.05	57
Multifamily	8.29	5.41	77	7.47	4.78	77	7.96	4.96	77	6.89	4.69	76	5.86	4.10	76
Nonfarm nonresidential	33.50	24.45	71	33.63	22.19	80	33.46	22.93	75	35.12	22.15	80	35.75	21.40	84
Owner-occupied	8.46	8.31	53	8.28	7.46	57	8.40	7.68	55	9.06	7.72	59	8.39	8.03	54
Other	25.04	15.83	84	25.35	14.52	89	25.06	14.95	87	26.06	14.34	89	27.37	13.38	95
Real estate loans secured by farmland	0	0.61	8	0	0.52	20	0	0.54	21	0	0.55	22	0	0.63	22
Loans to depository institutions and acceptances of other banks	0.01	0.03	72	0	0.06	70	0	0.06	67	0.10	0.11	80	0	0.12	61
Commercial and industrial loans	17.02	19.45	48	17.02	22.98	28	16.98	22.17	31	16.77	19.53	46	18.83	20.32	47
Loans to individuals	0.02	6.58	3	0.01	6.23	1	0.02	6.13	2	0.03	7.13	4	0.03	7.36	3
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	0.50	8.42	8	0.90	9.11	12	0.77	9.09	10	1.02	9.85	9	0.90	9.66	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	598.62	383.43	90	595.45	387.92	88	590.31	381.27	89	615.85	391.26	86	605.06	379.80	88
Real estate loans secured by 1–4 family	255.05	124.74	89	257.27	130.23	90	254.29	125.03	90	263.60	138.18	90	253.84	137.84	90
Revolving	20.17	15.53	63	19.13	18.32	58	19.72	17.42	59	19.12	21.26	51	15.17	23.33	42
Closed-end	234.89	107.54	88	238.14	110.40	90	234.57	106.14	90	244.48	115.20	90	238.67	112.79	91
Commercial real estate loans	338.25	238.58	79	334.37	237.16	74	332.77	234.65	75	349.89	229.44	75	349.42	219.72	78
Construction and land development	34.92	36.07	52	36.10	36.48	53	35.46	35.62	54	34.77	34.95	53	35.68	35.36	55
1–4 family	1.20	7.44	28	3.46	6.64	46	2.58	6.34	42	3.52	6.61	45	3.68	7.04	45
Other	33.72	28.34	59	32.64	28.60	59	32.88	28.16	60	31.24	27.32	58	32	27.26	61
Multifamily	60.16	35.29	84	54.21	32.93	80	57.12	32.74	82	51.66	31.04	83	44.18	27.85	83
Nonfarm nonresidential	243.18	156.30	81	244.06	156.60	80	240.19	155.06	78	263.46	152.10	82	269.57	147.22	86
Owner-occupied	61.42	52.63	60	60.10	52.43	60	60.30	52.37	60	67.96	53.07	65	63.25	54.89	61
Other	181.76	100.99	90	183.96	101.87	88	179.88	100.54	90	195.50	97.41	91	206.32	91.80	93
Real estate loans secured by farmland	0	3.67	7	0.02	3.43	20	0.02	3.44	21	0.02	3.60	21	0.02	4.02	22
Loans to depository institutions and acceptances of other banks	0.04	0.20	72	0.03	0.31	70	0.01	0.28	67	0.76	0.44	82	0.01	0.54	61
Commercial and industrial loans	123.54	116.17	61	123.52	150.16	36	121.89	139.91	41	125.84	122.02	51	141.95	128.82	57
Loans to individuals	0.15	36.56	3	0.07	36.83	1	0.12	37.47	3	0.19	43.51	4	0.23	42.67	3
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	3.64	47.63	9	6.55	49.92	12	5.53	49.54	10	7.66	52.44	10	6.80	51.79	11
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.73	29.25	71	38.35	26.62	83	38.50	27.32	80	38.04	26.45	77	38.60	24.79	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	281.16	187.63	82	278.30	186.45	82	276.41	183.76	82	285.38	178.57	81	291.02	167.93	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	342.58	244.92	78	338.40	243.47	75	336.72	240.85	75	353.35	236.10	77	354.27	225.98	78

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	9.18	12.31	42	8.62	10.21	50	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45
Liquid assets	13.95	29.12	12	12.45	24.65	16	12.28	26.22	14	10.26	22.44	13	10.59	22.72	6
Investment securities	5.54	20.37	6	5.80	17.19	9	5.57	17.85	7	8.18	16.99	14	7.55	17.27	9
Net loans and leases	79.84	58.81	93	81.09	63	94	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97
Net loans, leases and standby letters of credit	81.09	59.61	94	82.43	63.89	96	82.65	62.48	96	84.45	64.84	97	84.25	65.07	97
Core deposits	67.76	75.52	16	60.13	69.20	20	62.25	70.67	20	54.78	63.09	25	58.08	62.13	31
Noncore funding	18.25	10.15	83	25.70	15.53	80	23.43	14.13	79	30.67	19.36	77	27.35	21.34	72
Time deposits of $250K or more	14.09	1.67	99	15.58	2.35	99	15.31	2.11	99	17.24	2.94	99	16.41	2.89	98
Foreign deposits	0.99	0.33	87	1.29	0.36	87	1.20	0.36	86	2.01	0.43	88	2.05	0.47	87
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
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	0	0.48	28	0	0.54	24
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	0.04	0.88	37	1.15	1.75	56	0.73	1.24	51	2.67	3.01	50	3.04	3.67	50
Earning assets that reprice within 1 year	35.58	38.80	42	34.57	38.76	35	33.92	39.38	34	30.95	39.29	26	39.40	40.29	45
Interest-bearing liabilities that reprice within 1 year	27.78	6.64	94	34.86	8.86	95	34.17	8.20	95	37.31	10.19	96	33.60	10.01	94
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	7.80	30.83	8	-0.29	27.76	4	-0.25	29.11	3	-6.36	26.63	3	5.81	27.38	8
Other Liquidity and Funding Ratios															
Net noncore funding dependence	10.72	-3.31	86	20.05	6.19	85	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77
Net short-term noncore funding dependence	9.03	-9.17	93	17.74	-2.71	94	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90
Short-term investment / Short-term noncore funding	54.56	304.29	12	36.34	149.65	16	37.16	184.19	13	15.97	77.77	19	15.85	66.46	21
Liquid assets - short-term noncore funding / Nonliquid assets	-3.34	36.72	6	-12.88	24.47	4	-11.20	28.18	4	-17.47	16.97	3	-13.48	16.04	5
Net loans and leases / Total deposits	93.23	73.05	89	96.18	82.06	85	96.24	79.43	87	102.09	90.31	84	101.41	90.08	83
Net loans and leases / Core deposits	117.82	78.83	91	134.85	92.26	91	130.78	88.34	91	151.32	103.93	90	142.54	105	88
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	0.30	1.06	39	0.99	4.54	8	0.86	4.31	7	0.43	1.36	31	-1.45	-1.98	66
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	98.17	84.59	62	97.92	86.72	57	97.76	87.23	57	98.11	85.40	64	98.02	81.88	71
U.S. Treasury securities	3.66	6.01	62	9.06	5.26	79	7.63	4.72	76	5.06	6.15	64	9.84	6.99	68
US agency securities (excluding mortgage-backed securities)	8.27	4.24	78	9.48	3.94	80	9.42	4.01	81	21.30	3.49	94	31.10	4.02	97
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	74.10	66.09	56	66.10	66.61	47	69.55	66.64	53	60.03	67.43	36	51.89	65.45	26
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	12.14	3.01	88	13.28	2.93	90	11.16	3.01	89	11.71	2.94	88	5.19	2.79	77
Mutual funds and equity securities	1.83	0.29	95	2.08	0.38	93	2.24	0.35	94	1.89	0.40	93	1.98	0.42	93
Debt securities 1 year or less	14.07	8.18	80	30.34	11.25	90	26.61	10.55	85	23.51	11.86	82	16.52	11.91	74
Debt securities 1 to 5 years	10.25	17.39	40	0.93	17.70	6	1.97	17.03	14	15.20	17.94	55	30.70	19.18	75
Debt securities over 5 years	73.85	72.07	47	66.65	68.10	42	69.18	69.86	45	59.39	66.02	35	50.80	64.73	32
Pledged securities	2.81	33.37	9	1.69	37.16	5	2.14	35.67	7	1.36	30.57	8	2.25	33.30	8
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	11.13	64.27	30	124.44	124.80	60	108.75	183.32	46	24.40	26.69	59	-7.41	6.77	34
Investment securities	-0.38	32.48	12	-24.43	20.30	3	-28.35	23.62	2	16.74	11.75	72	-4.95	9.42	15
Core deposits	17.68	16.96	61	17.88	26	26	19.60	26.88	26	1.68	11.23	15	-0.35	7.29	15
Noncore funding	-25.83	-21.64	46	-14.24	-6.57	40	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81

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)			2,986,550	3,095,462	2,699,180
Commit: Secured commercial real estate loans	785,106	822,116	708,716	793,382	853,294
Commit: Unsecured real estate loans	147,277	51,399	43,289	63,767	49,269
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	248,958	255,173	234,200	282,352	245,087
Commercial and similar letters of credit	25,205	24,591	16,821	22,209	35,759
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,168,488	686,785	679,648	715,706	732,576
Futures and forward foreign exchange	37,908	42,032	10,367	161,419	23,187
Written options contracts (foreign exchange)	1,035	850	0	908	1,215
Purchased options contracts (foreign exchange)	1,035	850	0	908	1,215
Foreign exchange rate swaps	190,202	224,330	269,124	107,059	157,058
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)							15.68	22.01	28	17.11	23.52	32	16.08	24.05	30
Standby letters of credit	1.25	0.66	84	1.34	0.72	83	1.23	0.71	82	1.56	0.84	84	1.46	0.92	78
Commercial and similar letters of credit	0.13	0.02	92	0.13	0.02	93	0.09	0.02	88	0.12	0.02	94	0.21	0.02	94
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	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
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	7.04	47.31	23	5.02	51.49	13	5.04	48.62	14	5.45	68.47	19	5.45	65.81	21
Interest rate contracts	5.88	35.15	23	3.61	36.10	14	3.57	34.36	14	3.96	47.31	15	4.36	43.84	21
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
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	5.88	20.27	30	3.61	20.71	20	3.57	20.83	20	3.96	28.86	19	4.36	26.74	25
Foreign exchange contracts	1.16	6.12	74	1.41	5.79	75	1.47	6.01	74	1.49	10.12	71	1.09	10.92	70
Futures and forward foreign exchange contracts	0.19	3.76	68	0.22	3.70	67	0.05	3.47	58	0.89	5.23	73	0.14	5.22	55
Written options contracts (foreign exchange)	0.01	0.04	81	0	0.03	81	0	0.03	40	0.01	0.05	80	0.01	0.14	78
Purchased options contracts (foreign exchange)	0.01	0.04	81	0	0.04	82	0	0.04	40	0.01	0.08	81	0.01	0.13	78
Foreign exchange rate swaps	0.96	0.76	85	1.18	0.73	87	1.41	0.77	86	0.59	2.03	83	0.94	2.17	84
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)							19.22	42.82	13	21.27	45.53	17	20.29	44.93	15

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	1,398,668	954,847	959,139	986,000	915,251
Interest rate contracts	1,168,488	686,785	679,648	715,706	732,576
Foreign exchange contracts	230,180	268,062	279,491	270,294	182,675
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	37,908	42,032	10,367	161,419	23,187
Written options	1,035	850	0	908	1,215
Exchange-traded	0	0	0	0	0
Over-the-counter	1,035	850	0	908	1,215
Purchased options	1,035	850	0	908	1,215
Exchange-traded	0	0	0	0	0
Over-the-counter	1,035	850	0	908	1,215
Swaps	1,358,690	911,115	948,772	822,765	889,634
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	1,398,668	954,847	959,139	986,000	915,251
Interest rate contracts	1,168,488	686,785	679,648	715,706	732,576
Foreign exchange contracts	230,180	268,062	279,491	270,294	182,675
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,395,876	948,360	957,740	977,516	907,796
One year or less	340,663	301,057	327,498	344,619	219,057
Over 1 year to 5 years	858,650	509,799	496,639	478,234	453,280
Over 5 years	196,563	137,504	133,603	154,663	235,459
Gross negative fair value (absolute value)	21,835	33,123	30,464	15,650	3,312
Gross positive fair value	6,503	7,228	8,061	4,592	8,207
Held for trading	0	0	0	0	0
Non-traded	6,503	7,228	8,061	4,592	8,207
Current credit exposure on risk-based capital derivative contracts	6,503	7,228	8,061	4,592	8,207
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	83.54	94.10	19	71.93	94.62	10	70.86	94.10	11	72.59	93.44	13	80.04	92.91	17
Foreign exchange contracts	16.46	3.22	88	28.07	3.07	92	29.14	3.49	91	27.41	3.20	92	19.96	3.39	90
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	2.71	12.59	40	4.40	14.59	40	1.08	14.05	21	16.37	13.49	66	2.53	12.78	35
Written options	0.07	7.18	16	0.09	8.60	14	0	8.18	6	0.09	5.91	16	0.13	6.60	15
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	0.07	6.91	16	0.09	8.13	15	0	7.73	7	0.09	5.10	17	0.13	5.49	18
Purchased options	0.07	3.41	41	0.09	3.51	40	0	3.42	19	0.09	4.42	40	0.13	4.19	41
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	0.07	3.01	44	0.09	2.98	43	0	2.86	21	0.09	3.35	42	0.13	3.20	47
Swaps	97.14	71.71	80	95.42	67.37	79	98.92	68.76	89	83.44	69.75	52	97.20	70.34	80
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	83.54	56.22	61	71.93	54.32	60	70.86	53.82	60	72.59	52.22	63	80.04	50.60	65
Foreign exchange contracts	16.46	0.36	95	28.07	0.39	96	29.14	0.46	96	27.41	0.34	96	19.96	0.57	96
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)	99.80	91.91	69	99.32	90.28	70	99.85	91.48	71	99.14	93.86	65	99.19	94.47	65
One year or less	24.36	27.90	58	31.53	31.66	59	34.14	32.05	63	34.95	32.17	59	23.93	32.51	55
Over 1 year to 5 years	61.39	29.78	95	53.39	27.15	89	51.78	27.06	87	48.50	30.45	76	49.53	31.16	84
Over 5 years	14.05	29.19	33	14.40	28.15	36	13.93	29.56	32	15.69	28.09	36	25.73	28.71	53
Gross negative fair value (absolute value)	1.56	1.18	67	3.47	1.65	80	3.18	1.55	80	1.59	0.83	82	0.36	0.72	20
Gross positive fair value	0.46	1.59	9	0.76	2.48	13	0.84	2.23	12	0.47	1.19	16	0.90	0.85	55
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	37	0.02	0.07	36	0.02	0.07	35	0.01	0.06	37	0	0.06	19
Gross positive fair value (X)	0	0.06	17	0	0.10	13	0	0.09	11	0	0.07	17	0	0.06	27
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	0.01	39	0	0.02	35	0	0.02	36	0	0.01	49	0	0.01	66
Current credit exposure (X)	0	0.05	23	0	0.07	21	0	0.06	21	0	0.05	23	0	0.04	38
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	0.04	0.59	24	0.05	0.91	21	0.05	0.85	21	0.03	0.73	23	0.06	0.53	37

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	166,538	123,224	123,224	122,391	123,279
Gross losses	19,503	13,383	21,996	6,997	3,206
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,179	6,789	7,810	14,830	6,818
Net losses	17,324	6,594	14,186	-7,833	-3,612
Provision for loan and lease losses	-15,709	62,500	57,500	-7,000	-4,500
Adjustments	-1,560	0	0	0	0
Ending balance	131,945	179,130	166,538	123,224	122,391
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	-0.11	-0.12	44	0.45	0.66	30	0.31	0.51	25	-0.04	0.15	2	-0.03	0.14	5
Provision for loan and lease losses / Average loans and leases	-0.13	-0.21	53	0.54	1.06	23	0.37	0.82	20	-0.05	0.24	2	-0.03	0.24	7
Provision for loan and lease losses / Net loan and lease losses	-90.68	-65.12	48	947.83	587.54	78	405.33	487.86	59	89.37	130.58	15	124.58	134.68	62
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	1.32	16	1.15	1.58	25	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.83	1.30	18	1.15	1.55	26	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48
Allowance for loan and lease losses / Net loans and leases losses (X)	5.71	17.40	24	20.37	11.29	81	11.74	11.58	69		8.03			7.54	
Allowance for loan and lease losses / Nonaccrual assets	192.21	330.05	29	232.17	301.93	50	246.15	299.17	50	304.08	218.72	80	292.70	214.03	75
ALLL / 90+ days past due + nonaccrual loans and leases	180.79	271.93	34	223.85	249.38	53	229.27	244.34	53	262.56	151.73	83	268.47	160.51	82
Gross loan and lease losses / Average loans and leases	0.17	0.20	56	0.11	0.35	22	0.14	0.34	29	0.05	0.28	11	0.02	0.30	5
Recoveries / Average loans and leases	0.02	0.08	17	0.06	0.07	48	0.05	0.07	41	0.10	0.08	72	0.05	0.09	36
Net losses / Average loans and leases	0.15	0.12	64	0.06	0.28	18	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5
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	9.91	25.09	18	97.03	24.77	97	111.62	33.98	96	462.57	36.22	97	163.38	41.30	94
Earnings coverage of net loan and lease losses (X)	15.45	26.30	45	35.67	20.97	80	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	27	0	0.04	18	0	0.04	16	-0.09	0.01	4	-0.02	0.02	18
Real estate loans secured by 1–4 family	-0.01	-0.01	48	0	0.01	39	0	0.01	40	-0.01	0.01	21	0	0.01	30
Revolving	-0.01	-0.07	51	-0.02	0.01	26	-0.02	0.01	33	-0.06	0.02	13	0.02	0.03	50
Closed-end	-0.01	-0.01	50	0	0.01	45	0	0	44	-0.01	0	28	0	0.01	35
Commercial real estate loans	-0.01	0.04	16	-0.01	0.06	8	-0.01	0.07	5	-0.14	0.01	0	-0.04	0.01	12
Construction and land development	-0.01	0.01	27	0	0	60	0	0	59	-0.66	-0.01	1	-0.03	-0.03	33
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	-0.01	0.01	24	0	0	59	0	0	57	-0.66	-0.01	1	-0.03	-0.02	29
Multifamily	0	0.01	16	0	0	23	0	0	23	0	0	17	-0.01	0	21
Nonfarm nonresidential	-0.01	0.05	17	-0.01	0.08	3	-0.01	0.11	3	-0.10	0.02	0	-0.04	0.02	7
Owner-occupied	0	0.01	22	0	0.02	11	0	0.02	8	0	0.01	24	-0.01	0.01	12
Other	0	0.04	17	-0.01	0.05	6	-0.01	0.08	4	-0.10	0.01	0	-0.03	0.01	7
Real estate loans secured by farmland		-0.01		0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.88	0.19	94	0.35	0.46	50	0.55	0.47	65	0.11	0.37	22	-0.05	0.31	5
Loans to individuals		0.72			1.25			1.13			1.17			1.16	
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	20,634	38,198	143,876	84,530	60,469
90+ days past due loans and leases	4,333	2,868	4,982	6,409	3,773
Nonaccrual loans and leases	68,648	77,155	67,656	40,523	41,815
Total past due and nonaccrual loans and leases	93,615	118,221	216,514	131,462	106,057
Restructured 30–89 days past due	0	0	112	1,200	2,032
Restructured 90+ days past due	0	0	0	0	3,309
Restructured nonaccrual	8,283	9,919	8,984	18,049	24,189
Total restructured loans and leases	8,283	9,919	9,096	19,249	29,530
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	24,406	28,587	27,609	34,135	59,730
Other real estate owned	5,251	4,918	4,918	10,244	12,674
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	0.13	0.29	28	0.24	0.37	43	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56
90+ days past due loans and leases	0.03	0.09	49	0.02	0.13	40	0.03	0.12	47	0.04	0.15	42	0.03	0.17	36
Nonaccrual loans and leases	0.43	0.54	44	0.49	0.66	42	0.43	0.66	34	0.27	0.51	23	0.30	0.54	22
90+ days past due and nonaccrual loans and leases	0.46	0.68	36	0.51	0.84	34	0.46	0.85	29	0.31	0.71	16	0.33	0.75	15
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	37	0.01	0.01	58	0.01	0.02	63
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0.02	0.01	83
Nonaccrual restructured	0.05	0.12	36	0.06	0.14	39	0.06	0.13	35	0.12	0.14	55	0.17	0.16	58
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	0.13	0.29	28	0.24	0.37	43	0.92	0.40	89	0.56	0.43	73	0.43	0.44	56
90+ days past due assets	0.03	0.09	48	0.02	0.13	38	0.03	0.12	47	0.04	0.15	40	0.03	0.18	33
Nonaccrual assets	0.43	0.55	43	0.49	0.67	41	0.43	0.67	33	0.27	0.53	23	0.30	0.57	22
30+ days past due and nonaccrual assets	0.59	1	26	0.76	1.25	29	1.38	1.29	64	0.87	1.19	40	0.76	1.26	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.37	0.40	57	0.42	0.52	45	0.38	0.52	37	0.26	0.44	26	0.27	0.48	25
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.42	54	0.45	0.55	44	0.41	0.55	37	0.32	0.48	33	0.35	0.52	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.49	0.48	60	0.58	0.61	51	0.53	0.60	45	0.48	0.53	49	0.71	0.60	63
Allowance for loan and lease losses	74.50	67.85	68	61.78	66.38	53	60.22	66.66	48	69.87	115.41	27	97.69	118.28	46
Equity capital + allowance for loan and lease losses	3.79	4.12	50	4.33	5.10	42	3.88	4.97	36	3.56	4.28	42	5.33	4.79	61
Tier 1 capital + allowance for loan and lease losses	4.46	4.89	51	5.15	6.26	45	4.59	6.05	35	4.27	5.65	42	6.43	6.16	55
Loans and leases + other real estate owned	0.61	0.82	39	0.71	0.98	37	0.64	0.97	31	0.57	0.85	30	0.85	0.96	44

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	0.02	0.25	9	0.20	0.35	41	0.68	0.39	83	0.40	0.38	64	0.29	0.42	39
	90+ days past due	0.01	0.12	45	0.02	0.17	51	0.02	0.16	47	0	0.16	13	0.03	0.22	45
	Nonaccrual	0.39	0.60	38	0.37	0.70	27	0.35	0.76	23	0.17	0.46	20	0.20	0.57	20
Commercial and industrial	30–89 days past due	0.65	0.24	89	0.45	0.24	78	2.10	0.23	99	1.37	0.31	95	1.06	0.30	93
	90+ days past due	0.11	0.02	90	0	0.03	18	0.11	0.03	86	0.25	0.05	92	0.02	0.05	58
	Nonaccrual	0.63	0.65	59	1.12	0.80	74	0.87	0.75	64	0.76	0.83	57	0.71	0.76	56
Individuals	30–89 days past due	0	0.60	4	0	0.74	4	0	0.83	4	0	0.83	5	0	0.84	5
	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	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
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	0.01	0.11	40	0	0.14	19	0.04	0.18	47	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	0.19	18	0	0.15	19	0	0.13	15	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	0.04	0.36	10	0.01	0.51	3	0.37	0.65	30	0.56	0.67	54	0.24	0.71	17
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.19	0.76	16	0.18	0.91	12	0.13	0.89	11	0.13	0.73	7	0.24	0.86	17
Revolving	30–89 days past due	0	0.33	6	0.05	0.40	14	0.58	0.48	59	0.10	0.45	16	0.48	0.50	48
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.40	1.05	33	0.21	1.28	17	0.08	1.13	14	0.53	1	44	0.62	1.17	49
Closed-end	30–89 days past due	0.05	0.36	14	0	0.52	3	0.35	0.65	31	0.59	0.70	56	0.22	0.75	16
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.17	0.71	13	0.18	0.89	12	0.13	0.87	10	0.10	0.70	10	0.21	0.84	18
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	23	0.01	0.05	29	0.01	0.04	27	0	0.04	8	0.08	0.06	69
Commercial real estate	30–89 days past due	0.01	0.16	10	0.36	0.21	75	0.93	0.26	91	0.29	0.18	78	0.33	0.17	81
	90+ days past due	0.02	0.01	74	0.04	0.02	82	0.03	0.02	80	0	0.03	19	0.05	0.03	79
	Nonaccrual	0.55	0.48	62	0.52	0.53	57	0.52	0.62	48	0.20	0.23	52	0.18	0.28	43
Construction and development	30–89 days past due	0	0.15	18	2.79	0.24	97	0.81	0.28	83	2.04	0.28	94	0.48	0.21	82
	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	0.71	0.31	80	0.55	0.32	79	0.55	0.41	77	0.65	0.20	88	0.73	0.19	89
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0.24	0.03	91	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	2.79	0.17	97	0.56	0.22	82	2.04	0.20	94	0.48	0.13	88
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.71	0.25	82	0.55	0.26	83	0.55	0.35	79	0.65	0.17	88	0.73	0.15	91
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	1.53	0.09	96	0.03	0.08	57	0.13	0.10	74
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.01	0.12	17	0.08	0.21	39	0.80	0.23	89	0.10	0.14	47	0.34	0.17	84
	90+ days past due	0.03	0.01	79	0.05	0.02	82	0.04	0.02	81	0	0.03	22	0.07	0.03	81
	Nonaccrual	0.66	0.58	65	0.63	0.68	57	0.63	0.80	50	0.18	0.28	40	0.14	0.30	29
Owner Occupied	30–89 days past due	0	0.04	10	0.01	0.07	23	0.16	0.07	82	0.06	0.07	56	0.11	0.09	60
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.50	0.20	87	0.48	0.26	80	0.48	0.27	76	0.01	0.16	15	0.02	0.17	17
Other	30–89 days past due	0.01	0.07	35	0.07	0.13	56	0.64	0.14	89	0.04	0.07	47	0.23	0.07	88
	90+ days past due	0.03	0.01	82	0.05	0.01	84	0.04	0.01	86	0	0.01	30	0.07	0.01	90
	Nonaccrual	0.16	0.31	43	0.16	0.36	45	0.15	0.44	36	0.17	0.10	75	0.12	0.13	64
Farmland	30–89 days past due		0.13		0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due		0.01		0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual		1.06		0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
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	527,828	625,227	623,509	632,828	660,723
Retained earnings	1,935,831	1,743,106	1,789,325	1,659,153	1,479,149
Accumulated other comprehensive income (AOCI)	-368	6,389	5,310	2,302	-18,006
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,463,291	2,374,722	2,418,144	2,294,283	2,121,866
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	393,368	397,555	396,386	399,660	403,017
Accumulated other comprehensive income-related adjustments	-368	6,389	5,310	2,302	-18,006
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,070,291	1,970,778	2,016,448	1,892,321	1,736,855
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,070,291	1,970,778	2,016,448	1,892,321	1,736,855
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	2,070,291	1,970,778	2,016,448	1,892,321	1,736,855
Tier 2 Capital					
Tier 2 capital instruments and related surplus	115,500	115,500	115,500	115,500	115,500
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	140,045	184,793	172,418	127,079	124,641
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	255,545	300,293	287,918	242,579	240,141
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	255,545	300,293	287,918	242,579	240,141
Exited advanced approach tier 2 capital					
Total capital	2,325,836	2,271,071	2,304,366	2,134,900	1,976,996
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	19,803,629	19,148,445	18,830,925	17,878,974	16,445,942
Less: Deductions from common equity tier 1 capital	393,368	397,555	396,386	399,660	403,017
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	19,410,261	18,750,890	18,434,539	17,479,314	16,042,925
Total risk-weighted assets	15,575,403	14,911,089	14,899,532	15,132,269	13,969,005
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	13.29	12.59	66	13.22	12.26	76	13.53	12.35	74	12.51	12.11	64	12.43	12.09	67
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	13.29	13.31	60	13.22	12.97	65	13.53	13.08	66	12.51	12.78	53	12.43	12.85	53
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	14.93	15.21	53	15.23	15.12	62	15.47	15.23	61	14.11	14.36	57	14.15	14.45	57
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	10.67	9.07	85	10.51	9.05	85	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82
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	374	469	793	929	527	-20.26	-11.37
Other insurance activities income	374	469	793	929	527	-20.26	-11.37
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	51,505	51,893	52,168	51,065	49,918	-0.75	2386.96

	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	0.08	0.38	52	0.10	0.41	56	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52
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	2.34	11.72	16	2.41	11.07	19	2.39	11.03	18	2.53	11.51	20	2.68	10.22	23
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	0.75	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	1,280,562	1,487,185	1,425,379	1,487,784	1,468,751
Real estate loans	1,149,272	1,260,134	1,215,436	1,214,407	1,215,146
Commercial and industrial loans	130,328	226,510	209,684	258,132	253,491
Loans to depository institutions and other banks acceptances	962	541	259	15,245	114
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	45,190	45,048	45,441	45,683
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,280,562	1,532,375	1,470,427	1,533,225	1,514,434
Total foreign deposits	196,574	244,815	227,635	363,663	344,107
Interest-bearing deposits	174,955	199,503	201,234	273,431	248,192
Non-interest-bearing deposits	21,619	45,312	26,401	90,232	95,915

	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	0.51	0.63	71	0.72	0.88	70	0.67	0.87	70	0.87	1.25	67	0.85	1.17	64
Cost: Interest-bearing deposits	0.22	0.12	74	1.01	0.48	85	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65
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	11.06	0.86	93	1.75	0.43	94	5.36	0.64	94	0.19	0.29	50		1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-13.89	-0.16	28	-3.65	-0.58	50	-4.19	-2.40	54	1.30	22.48	49	9.51	7.24	60
Total selected assets	-16.43	3.36	23	-3.56	2.65	41	-4.10	2.04	41	1.24	12.40	52	8.40	3.24	64
Deposits	-19.71	10.74	13	-42.27	-1.43	16	-37.40	3.46	10	5.68	10.36	50	7.76	5	64

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	155,000	96,009	146,009	239,036	127,828	61.44	57.44
Dividends	155,000	96,000	146,000	238,998	127,825	61.46	57.44
Interest	0	9	9	38	3	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	221	221	377	378	-100.00	-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	221	221	377	378	-100.00	
Income from subsidiary holding companies				0	0		
Dividends				0	0		
Interest				0	0		
Management and service fees				0	0		
Other income				0	0		
Total income from subsidiaries	155,000	96,230	146,230	239,413	128,206	61.07	55.93
Securities gains (losses)	0	0	0	158	0		
Other operating income	6	24	24	-105	318	-75.00	
Total operating income	155,006	96,254	146,254	239,466	128,524	61.04	56.41
Operating Expenses							
Personnel expenses	0	0	0	0	0		-100.00
Interest expense	0	115	115	2,639	4,037	-100.00	
Other expenses	7,092	7,327	10,637	9,266	9,557	-3.21	-7.56
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,092	7,442	10,752	11,905	13,594	-4.70	-7.61
Income (loss) before taxes	145,884	87,450	134,862	231,816	112,688	66.82	59.56
Applicable income taxes (credit)	-2,825	-2,828	-3,692	-2,459	-4,971		
Extraordinary items							
Income before undistributed income of subsidiaries	148,709	90,278	138,554	234,275	117,659	64.72	56.90
Equity in undistributed income of subsidiaries	74,271	67,689	90,306	44,860	154,226	9.72	129.91
Bank subsidiaries	74,298	68,497	90,344	45,054	154,362	8.47	122.98
Nonbank subsidiaries	-27	-808	-38	-194	-136		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	222,980	157,967	228,860	279,135	271,885	41.16	75.46
Memoranda							
Bank net income	229,298	164,497	236,344	284,052	282,187	39.39	74.02
Nonbank net income	-27	-808	-38	-194	-136		
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	2,535,079	97.91	2,445,579	97.77	2,467,643	97.04	2,365,206	2,290,073	3.66	36.55
Common and preferred stock	2,535,079	97.91	2,445,579	97.77	2,467,643	97.04	2,365,206	2,290,073	3.66	36.55
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	4,453	0.17	7,286	0.29	4,481	0.18	8,094	8,288	-38.88	-52.36
Common and preferred stock	4,453	0.17	7,286	0.29	4,481	0.18	8,094	8,288	-38.88	-52.36
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		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0	0	0		
Other receivables		0		0		0		0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	13,366	0.52	14,675	0.59	15,396	0.61	19,149	17,564	-8.92	-7.10
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	32,733	1.26	28,531	1.14	50,392	1.98	32,798	20,188	14.73	43.03
Cash and due from unrelated depository institution	1,336	0.05	2,592	0.10	2,159	0.08	7,099	1,766	-48.46	-90.99
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	2,250	0.09	2,693	0.11	2,919	0.11	1,590	2,377	-16.45	-76.26
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,589,217	100.00	2,501,356	100.00	2,542,990	100.00	2,433,936	2,340,256	3.51	34.34
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	7,644	88,709		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	156	0.01	67	0	190	0.01	5,105	1,235	132.84	-98.68
Balance due to subsidiaries and related institutions	125,771	4.86	126,567	5.06	124,656	4.90	126,904	128,446	-0.63	3.01
Total liabilities	125,927	4.86	126,634	5.06	124,846	4.91	139,653	218,390	-0.56	-6.00
Equity Capital	2,463,290	95.14	2,374,722	94.94	2,418,144	95.09	2,294,283	2,121,866	3.73	37.35
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	908	0.04	904	0.04	906	0.04	901	898	0.44	4.25
Common surplus	969,719	37.45	955,741	38.21	964,734	37.94	950,465	942,062	1.46	9.44
Retained earnings	1,935,831	74.77	1,743,106	69.69	1,789,325	70.36	1,659,153	1,479,149	11.06	69.19
Accumulated other comprehensive income	-368	-0.01	6,389	0.26	5,310	0.21	2,302	-18,006		
Other equity capital components	-442,800	-17.10	-331,418	-13.25	-342,131	-13.45	-318,538	-282,237		
Total liabilities and equity capital	2,589,217	100.00	2,501,356	100.00	2,542,990	100.00	2,433,936	2,340,256	3.51	34.34
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	119,136	4.60	119,136	4.76	119,136	4.68	119,136	119,136	0.00	0.00
Notes payable to subsidiaries that issued TPS	115,500	4.46	115,500	4.62	115,500	4.54	115,500	115,500	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	12.08	12.52	51	8.98	6.29	75	9.70	7.29	74	12.63	9.68	83	13.18	10.40	83
Bank net income / Average equity investment in banks	12.20	12.35	57	9.11	6.43	74	9.77	7.45	73	12.19	10.51	71	12.79	11.19	70
Nonbank net income / Average equity investment in nonbanks	-0.81	13.18	5	-13.95	8.01	5	-0.54	9.75	14	-2.37	7.89	11	-1.63	7.10	9
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	102.83	96.45	63	104.13	87.60	54	103.27	88.16	54	101.76	82.22	44	103.79	82.56	58
Nonbank net income / Parent net income		3.22			4.43			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	5.11	16.51	24	5.33	20.37	20	5.16	20.06	20	6.09	20.43	24	10.29	20.88	46
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0.33	14.31	26	4.18	14.69	37
Total debt + notes payable to subs that issued TPS / Equity capital	4.69	13.41	24	4.86	17.04	22	4.78	16.67	20	5.37	16.36	26	9.62	17.10	50
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0.33	14.56	26	4.18	15.14	37
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0.33	14.51	26	4.18	14.81	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0.33	13.04	27	4.18	13.37	37
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	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	1.89	28.44	28	36.19	28.63	61
Double Leverage															
Equity investment in subs / Equity capital	103.10	103.15	55	103.29	103.27	54	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80
Total investment in subs / Equity capital	103.10	108.29	45	103.29	110.46	41	102.23	110.16	34	103.44	111.07	40	108.32	112.48	62
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)	0.26	0.27	55	0.37	0.69	49	0.24	0.47	44	0.28	0.36	52	0.65	0.35	69
Equity investment in subs – equity cap / Net income-div (X)	0.38	0.85	35	0.70	2.31	31	0.41	1.82	17	0.44	1.22	30	0.94	1.22	54
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	196.24	152.56	71	121.64	128.63	53	137.01	136.59	59	217.88	177.68	70	137.57	162.34	44
Cash from ops + noncash items + op expense / Op expense + dividend	201.83	155.61	73	109.64	142.45	37	127.78	147.24	50	218	190.27	70	137.62	174.91	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	77.02	94.59	32	89.23	140.42	25	111.56	134.08	48	116.16	116.34	58	71.63	103.19	21
Pretax operating income + interest expense / Interest expense		1,645.53		76,143.48	1,826.91	98	17,371.30	2,016.32	98	8,884.24	1,968.54	93	2,891.38	2,898.75	78
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,974.84	1,896.20	91	3,035.55	1,413.95	85	3,732.16	1,539.23	87	2,922.21	1,632.83	83	1,315.23	1,369.37	61
Dividends + interest from subsidiaries / Interest expense + dividends	211.36	174.48	70	129.52	144.62	51	147.78	150.43	58	234.88	210.80	68	146.12	188.90	40
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	3.02	14.76	64	2.08	13.95	64	4.07	16.52	61	3.96	16.08	64
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	1	3.29	38	0.84	3.69	41	1.76	3.85	43	0.82	2.64	45	0.49	2.61	39
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	35	0.02	2.95	38	0	2.66	32	0.02	5.62	35	0.03	5.50	33
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	49.31	69.90	38	81.98	84.44	55	71.23	81.10	50	42.31	57.84	42	70.92	57.26	66
Dividends declared / Net income	32.89	27.22	62	46.85	49.77	48	43.12	42.29	53	35.51	33.08	55	30.69	27.33	54
Net income – dividends / Average equity	8.10	9.25	48	4.77	3.19	70	5.52	4.14	68	8.15	6.46	73	9.13	7.33	74
Percent of Dividends Paid															
Dividends from bank subsidiaries	211.36	160.45	72	129.71	130.19	57	147.94	132.17	60	241.09	178.13	68	153.18	157.73	49
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	211.36	213.42	64	129.71	167.02	46	147.94	174.85	50	241.09	260.40	56	153.18	215.26	36
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.60	43.30	71	58.36	61.85	46	61.77	60.28	51	84.14	66.55	70	45.30	60.71	35
Interest income from bank subsidiaries	0	0.11	25	0.01	0.48	46	0	0.36	45	0.01	0.54	49	0	0.52	36
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	67.60	48.70	69	58.37	71.13	44	61.78	62.88	50	84.15	69.36	63	45.30	63.43	33
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	100	72.55	91	99.74	68	78	99.83	69.76	85	99.80	67.32	88	99.46	65.18	79
Interest income from bank subsidiaries	0	0.27	24	0.01	1.03	45	0.01	0.63	41	0.02	0.80	42	0	0.92	36
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	100	82.68	88	99.75	80.80	66	99.83	82.20	79	99.82	78.80	82	99.46	74.20	67
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0	0.01	45	0.23	0.02	92	0.15	0.01	92	0.16	0.04	89	0.29	0.02	94
Operating income from nonbank subsidiaries	0	5.69	14	0.23	5.80	53	0.15	4.70	46	0.16	7.29	37	0.29	7.64	47
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
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		1,558.56	28.33	97	134.30	26.53	94